Australian Government

Australian Institute of Family Studies

Family-related life events

Insights from two Australian longitudinal studies

Lixia Qu, Jennifer Baxter, Ruth Weston,
Lawrie Moloney & Alan Hayes

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Executive summary

Experiences of events that create demands for adjustment, such as the formation of relationships, separation, pregnancy or childbirth, and serious personal injury or illness (called "life events") may well trigger contact with services that fall within the portfolio of the Australian Government Department of Human Services (the department). Such services include Medicare, Centrelink and Child Support. The department is undertaking a series of service delivery reforms, and commissioned the Australian Institute of Family Studies to conduct research to inform this process. This research entailed: (a) a review of the literature on life events (Moloney, Weston, Qu & Hayes, 2012), and (b) assessment of the prevalence of different life events and links between life event experiences and personal wellbeing. The present report outlines the results of the latter component.

Data and analyses

The analyses were based on two large-scale national longitudinal datasets that tap the experience of various life events: the Household, Income and Labour Dynamics in Australia (HILDA) survey and *Growing Up in Australia:* The Longitudinal Study of Australian Children (LSAC). HILDA provides a broad population view, with respondents including men and women aged from 15 years on. In contrast, LSAC focuses exclusively on families with young children. Unlike HILDA respondents, LSAC respondents who were living with a partner (in most cases the child's father) were asked to indicate the life events that they *or* their partner had experienced.

The list of life events reported on in each study differs somewhat, although both capture life events relating to family and relationship changes (for example, couple formation, separation, and births), illness or injury to self or close friends or relatives, the death of a close friend or relative, a major worsening of financial circumstances, loss of paid work, and moving house.

Three key issues were examined:

- the prevalence of different life event experiences in the previous 12 months (based on information collected in 2010 for both studies);

- personal and family characteristics of those most likely to subsequently experience the different types of events examined (for this analysis, personal and family characteristics were derived from the previous survey wave of each study—conducted in 2009 for HILDA and 2008 for LSAC); and

- links between such experiences on personal wellbeing.

Prevalence of life events experiences within 12 months

Overall, a higher percentage of LSAC than HILDA respondents indicated that at least one of the events listed had been experienced in the previous 12 months. This was likely to be the result of the different nature of the two samples and set of life events in these studies, along with the fact that partnered respondents in LSAC referred to life events that they or their partners experienced.

Despite these differences, relatively common life events in each study included changing residence, having an illness or injury occur to a close relative, having a close friend or other relative die, and suffering a serious personal injury or illness.

Given the limited timeframe examined (12 months), many of the life events that were explored were quite uncommon across the entire populations of the two surveys.

Characteristics associated with experience of life events

The results highlighted some of the characteristics of individuals and families at considerable risk of experiencing certain life events—experiences that may lead them to seek additional services or supports from the Australian Government Department of Human Services. For example:

- Cohabiting couples were more likely than their married counterparts to experience separation (and also re-partnering). Cohabiting couples were also more likely than married couples to experience pregnancy or childbirth.

- The experiences of some events also varied according to socio-economic status, with those with relatively low socio-economic status being more likely than others to report relationship status changes, loss of paid work, a major worsening of financial circumstances, and moving house. Some of these experiences were also linked with being a young parent and with regional location.

- Although some events are especially likely to occur at certain ages, the likelihood of experiencing others—such as the serious illness or injury of a family member—varied little across age groups.

Life events and personal wellbeing

Two key findings emerged:

- those who experienced certain life events tended to have lower wellbeing prior to the life event occurring; and

- experiences of some of these life events were associated with further declines in wellbeing, such as financial crises, relationship separation and being a victim of physical violence.

It is therefore not surprising that the experience of multiple life events was associated with declines in wellbeing from an already relatively low base.

Such experiences should be viewed in the broader context of other important circumstances affecting the wellbeing of individuals and families. For example, wellbeing tended to be lower for single-parent families and those experiencing financial disadvantage. Put another way, adverse life events can be an important signal of need for assistance, but the events themselves may be the culmination of an extended negative process that needs to be addressed.

The results provide a basis for targeting services to those who are more likely to be placed at risk as a result of the load of life events that may befall them. As such, prevention and early intervention efforts are best targeted and tailored to those most at risk.

1

Introduction

Life is a process of never-ending transition, entailing progression through identifiable maturational stages that in our society are commonly classified as: "infancy", "toddlerhood", "latency", "adolescence" and "adulthood". The latter period is sometimes also subdivided into "young adulthood", "middle age" and "old age". Other transitions occur within these maturational stages; for example, entering primary school, progressing to secondary school, leaving school and perhaps entering tertiary education. At some stage, most young men and women in Western society will obtain a job, with some entering part-time paid work while still at school, and with paid employment eventually taking over from study during young adulthood.

The achievement of these various milestones contribute to the timing of further transitions, including leaving the parental home (and possibly returning for a time at least), partnering, and perhaps separating and possibly re-partnering, becoming a parent, having further children, and retiring from work. Then there are possible transitions in housing associated with some of these changes, the commonly occurring change in employment circumstances for women when they become mothers, and changes in health status, especially in later life.

Of course, not everyone follows the traditional "life cycle" of leaving home, marrying, having and raising children, and together with their spouse watching the children move to independent living. For example, some people who have a child together have never been in a live-in relationship. In a 2008 study of 10,002 parents who had separated for an average of 15 months, 13% had never lived together when their child was born. Indeed, the diversity of pathways is perhaps better captured by the concept "life course", which is more commonly used in relevant literature these days than "life cycle".

Whatever the nature and sequencing of life course transitions, they also tend to change circumstances in multiple ways. For children, parental separation may mean spending time in a sole-parent family, a step-family, and possibly a so-called "blended family", in which they share a biological bond with one parent and have a step-sibling in the household. Time spent with the other parent can vary greatly (from nil to equal time), and for some children, such time will often be shared with a non-resident step-parent and step-siblings. For the adults, such transitions entail transitions into sole parenting, "non-resident parenting" and/or step-parenting, although a substantial minority of non-resident parents rarely or never see their children (Australian Bureau of Statistics [ABS], 2011a).

The timing and sequencing of some of the transitions, along with the circumstances that contribute to their occurrence, help shape their meaning and implications for wellbeing. For instance, teenagers who give birth to a child face very different circumstances and prospects as parents than those who become mothers when considerably older. The same, of course, applies to the experiences of their children. Likewise, separating from one's partner will entail very different meanings and repercussions depending on such factors as the length of the relationship and whether any children have been born of the relationship.

Such transitions are often called "life events" because they entail demands for adjustment (Moloney, Weston, Qu, & Hayes, 2012). But these are not the only unsettling experiences that will inevitably occur in life. Other such experiences may represent the chain effects of previous life events (e.g., economic hardship after becoming a single mother), or they may occur more or less independently of them (e.g., so-called "natural disasters", physical assaults, or accidents). And some may relate to other people, but have a profound impact on us nonetheless (e.g., a close

friend experiencing a serious illness or injury, or an adult child marrying or separating from his or her spouse).

Some of these events, such as marriage and parenthood, are typically calls for celebration, while others may be seen as being largely detrimental; but in virtually all cases, the clouds will have their linings and the roses their thorns. As Moloney et al. (2012) pointed out, life events tend to unsettle us and entail some sense of loss associated with the relinquishment of the status quo. They therefore require adjustment. These adjustments may include changes in roles and routines, relationships, priorities, assumptions about ourselves and the world, and our sense of wellbeing. It also appears that the darkness of any clouds or sharpness of any thorns depend not only on the event itself, but on the interaction of such factors as the context in which the event occurs, the personal resources and vulnerabilities of those experiencing the event, and the way in which they appraise and deal with it.

The ways in which individuals interpret and handle life events can be influenced by, and have reverberating effects on, family members and friends. Indeed, some events may be seen as "family events"; for instance, partnership formation, marriage, childbirth, separation and divorce. So too may events apply directly to the children (e.g., entering school, becoming adolescents, leaving school, or leaving home) or to parents (e.g., commencing or leaving employment, or experiencing financial losses or windfalls). The notion of "work–family spill-over" highlights the fact that events directly affecting one person can have reverberating effects on the entire family. Such repercussions are captured in the song: "If momma ain't happy, ain't nobody happy".[1]

Experiences of unsettling life events—whether as part of the normative aspects of the life course or as sudden and unexpected changes—are often triggers for contact with that fall within the portfolio of the Australian Government Department of Human Services (the department). Such services include Medicare, Centrelink and the Child Support. The department is in the process of undertaking a series of service delivery reforms aimed at significantly improving the effectiveness of services provided.

In order to guide the development of appropriate strategies that can be used by the agencies to help customers who are confronting (or may well confront) events that are having (or may have) deleterious effects, the department commissioned the Australian Institute of Family Studies (AIFS) to conduct a review of the literature on life events, including underlying theories, factors influencing their effects on families, and issues for survey delivery (see Moloney et al., 2012), and to undertake analyses of data based on two large-scale national longitudinal datasets that tap the experience of various life events: the Household, Income and Labour Dynamics in Australia (HILDA) survey and *Growing Up in Australia:* The Longitudinal Study of Australian Children (LSAC). The analyses examine the prevalence of experiencing the different life events, characteristics of those most likely to experience the different events, their links with personal wellbeing. This document outlines the results of this work.

The life events examined are, of course, shaped by the information collected in the two studies. They include events relating to changes in relationship status or family composition, changes in employment or financial circumstances, and a range of other indicators of events that may be particularly relevant to individuals. Most, but not all, of the life events examined are those that could be considered to be negative, potentially causing declines in wellbeing among those affected.

Given the very different nature of these studies, the results of analyses of the HILDA and LSAC datasets are presented separately. Within each of these two broad sections, we first outline the prevalence of life events experienced and then explore the circumstances under which such experiences are particularly likely to occur. This provides some insight into triggers associated with the experiences of life events. The third set of analyses focuses on the apparent effects of such events on personal wellbeing (or levels of distress in the analyses based on LSAC). Key findings and implications emerging from these analyses are drawn together in the final section.

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1   While Perry-Jenkins and Claxton (2011) mentioned this song specifically in relation to their discussion on the transition to parenthood, the message it conveys highlights how the unhappiness of a family member (regardless of its source) tends to resonate within families.

2 Analyses of the HILDA survey data

2.1   The HILDA survey

The HILDA survey is a longitudinal study that follows all members of an initial sample of 7,682 households across Australia since the start of the first wave data collection in 2001. All original sample members (called "continuing sample members"), including children once they turn 15 years old, are interviewed at each annual wave. In Wave 1, nearly 14,000 such people were interviewed.[2] Each survey wave takes place towards the end of each year, with several questions tapping experiences that took place during the previous 12 months.

Households are dynamic entities, with changes in structure occurring with the birth of children, entrance of new members, and departure of some existing members. In each survey wave, attempts are made to interview all people aged 15 years and over who live with an original sample member, regardless of where the latter lives. With some exceptions, these new people are only interviewed for as long as they live with the original sample member. The exceptions include children born of original sample members and the other parents of these children. These people become continuing sample members in that they are followed up even if they move to a separate dwelling. In turn, the same set of "following rules" applies to these people and any others with whom they live.

Attention is here directed to the experiences of respondents who participated in Waves 9 and 10 of the survey, conducted in late 2009 and late 2010. Specifically, we focused on: (a) experiences of life events occurring between these two survey waves, as reported by respondents in 2010 (Wave 10); (b) personal and familial characteristics of respondents apparent in the previous survey (Wave 9); and (c) levels of personal wellbeing reported by these respondents in each of these two survey waves. This approach enabled us to identify the extent to which the likelihood of experiencing particular life events varied systematically according to specific personal or familial characteristics, and to examine the extent of changes in wellbeing associated with such experiences. All analyses were based on weighted data, which take into account some of the biases in the sample that were introduced through the initial sample selection and non-response.

2.2   Life events questions

The analyses focused on the experience (or non-experience) of the following 14 life events:

- formed a live-in relationship;
- separated from spouse or long-term partner;
- pregnancy or birth/adoption of new child (self or partner);
- serious personal injury/illness;
- serious injury/illness to a close relative/family member;
- death of spouse or child;
- death of close relative/family member;
- death of a close friend;

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2   All members in the households in Wave 1 are original sample members.

- victim of physical violence;

- self or a family member detained in jail;

- retired from the workforce;

- fired or made redundant;

- major worsening in finances; and

- changed residence.

The first of these events—formed a live-in relationship—was ascertained from respondents' reports on their relationship status in Wave 9 and Wave 10: respondents were identified as having formed a live-in relationship if they were single in Wave 9 but were living with a partner in Wave 10. The other 13 events formed part of a list of 21 events that is included in a self-complete questionnaire distributed to all household members aged 15 years and old. Respondents are asked to identify the events that they have experienced in the previous 12 months. The selection of events included in the present set of analyses was made in consultation with the Department of Human Services. They were deemed to be particularly pertinent to the services provided by the department. In relation to the event "pregnancy or birth/adoption of new child", the adoption of a new child would have applied to very few respondents.

2.3   Prevalence of life events

Table 1 shows the proportion of men, women and all respondents who had experienced each life event (taken separately) in the 12 months prior to Wave 10.

Table 1: Prevalence of life events, by gender, 2010			
	Men (%)	Women (%)	All (%)
Formed a live-in relationship	1.9	2.0	1.9
Separated from spouse or long-term partner	2.5	3.2	2.8
Pregnancy or birth/adoption of new child (self or partner)	6.0	6.5	6.3
Serious personal injury/illness	9.0	8.5	8.7
Serious injury/illness to a close relative/family member	12.3	16.2	14.3
Death of spouse or child	0.5	0.8	0.6
Death of close relative/family member	10.7	11.7	11.2
Death of a close friend	11.4	11.8	11.6
Victim of physical violence	1.2	1.3	1.3
Self or a family member detained in jail	1.1	1.2	1.2
Retired from the workforce	2.3	2.4	2.4
Fired or made redundant	3.7	2.2	2.9
Major worsening in finances	2.8	3.2	3.0
Changed residence	13.0	13.7	13.4
No. of respondents	6,413	7,113	13,526

Note: The number of respondents may vary slightly due to non-response to specific items. Respondents were asked to identify each of the events they had experienced.

Source: HILDA 2010

The most commonly occurring life events were: a close relative/family member experiencing a serious injury or illness, and changing residence, followed by the death of a close friend and the death of a close relative/family member. These events were each reported by 11–14% of respondents. Serious personal injury/illness, and pregnancy or birth of a new child (self or partner) were each experienced by 6–9% of respondents. The least commonly occurring events were the death of one's spouse or child, followed by detention of the respondent or family member in jail, the respondent becoming a victim of physical violence, and the respondent forming a live-in relationship. These events were reported by fewer than 2% of respondents.

On the whole, men and women were similarly likely to experience these events. The largest difference concerned reports that a serious injury/illness had occurred to a close relative/family member, with 16% of women and 12% of men indicating this experience..

2.4   Experience of multiple life events

Table 2 shows the proportion of men, women and all respondents who experienced no event, one event only, two events, or three or more events in the previous 12 months.

Over the 12-month period, around one-half of respondents (47%) had not experienced any of these events, around one-third (32%) had experienced only one event, and 14% had experienced two events. A small proportion (7%) reported that at least three events had occurred in the preceding 12 months.

Table 2:	Number of events that men and women reported in previous 12 months, 2010		
	Men %	Women %	All %
None	49.9	46.8	47.2
One	31.0	32.3	31.8
Two	13.0	13.9	14.3
Three or more	6.1	7.0	6.8
Total	100.0	100.0	100.0

Note: Percentages may not total exactly 100.0% due to rounding.
Source: HILDA 2010

When two events were reported, the combination tended to involve:

- serious injury/illness to family member and death of close relative/family member (reported by 9% of men and 13% of women who reported two events);
- pregnancy or birth/adoption of new child and changed residence (7–8% of men and women);
- death of close relative/family member and death of a close friend (6–7% of men and women); and
- serious personal injury/illness and serious injury/illness to family member (6–7% of men and women).

Among those who experienced three or more events, the combinations commonly involved:

- serious injury/illness to family member, death of close relatively/family member and death of a close friend (11% of men and women who reported three or more events);
- serious personal injury/illness, serious injury/illness to family member and death of a close friend (9–10% of men and women); and
- serious personal injury/illness, serious injury/illness to family member and death of close relatively/family member (6% of men and 10% of women).

The experience of multiple life events varied according to the respondents' family forms. Among respondents who experienced two life events in the previous 12 months, those who lived with a partner and dependent children commonly reported the combinations:

- serious injury/illness to family member and death of close relative/family member (12% of men and 19% of women with two life events);
- pregnancy or birth/adoption of new child and changed residence (11% of men and 14% of women); and
- pregnancy or birth/adoption of new child and serious injury/illness to family member (11% of men and 9% of women).

Among partnered men and women under 55 years who had no dependent children and who reported two life events, the most common combination of events was pregnancy or birth/adoption of new child and changed residence (28% of men and 21% of women).

Partnered men and women aged 55 years and over who had no dependent children and who reported two life events commonly reported:

- serious injury/illness to family member and death of a close friend (14% of men and 15% of women);

- serious personal injury/illness and death of a close friend (14% of men and 10% of women); and

- serious injury/illness to family member and death of close relative/ family member (8% of men and 15% of women).

2.5   Socio-demographic circumstances associated with experience of life events

This section examines the extent to which people experienced the 14 life events during the 12 months preceding Wave 10, according to the following characteristics apparent in Wave 9: respondents' age, and aspects of socio-economic status, residential location, family circumstances and family of origin. Details of each of these characteristics are provided below.

The various sets of analyses were conducted separately for men and women. The experience of some of the life events examined would impossible or highly improbably for some individuals, given their personal circumstances. For example, separation from partner requires that one is partnered, and pregnancy or childbirth requires that women are in their reproductive years, notwithstanding modern reproductive technology. For this reason, we narrowed our focus of some events to certain groups. Specifically, in examining ways in which forming a live-in relationship varied according all socio-demographic factors (other than age), we focused on those who were single and under 65 years old in 2009 (i.e., before the event took place). Likewise, for separation from a partner, we focused on partnered individuals who were under 65 years; for pregnancy or birth/adoption (applying to self or partner), we restricted attention to men under 55 years old and women under 45 years old; the experience of retirement from the workforce was examined for those aged 45 years and older; and the experience of being fired or made redundant was assessed for those aged under 65 years old. These restrictions were not imposed in the analysis of age-related differences (outlined first).

In addition to assessing the extent to which each life event varied according to each characteristic, taken separately (called "bivariate analysis"), we also used a form of multivariate analysis (logistics regression) to assess whether any observed link between a specific life event and a specific characteristic persisted after the effects of the other characteristics were controlled. The results of multivariate analyses are presented in Appendix B, and summarised below after the results of the bivariate analyses are discussed.

Age-related differences

The prevalence of life events experienced by respondents in the following age groups were compared: 15–24 years (here referred to as "under 25 years"), 25–34 years, 35–44 years, 45–54 years, 55–64 years, and 75 or more years). The results for men and women are presented in Figure 1 and Figure 2 respectively (on page 7).

Not surprisingly, some life events are more likely to be experienced by young adults than older groups; others are more likely to take place during middle age than earlier or later; and some are more commonly experienced by the oldest groups. Nevertheless, the likelihood of their occurrence is restricted by the fact that the focus here is on events that occurred within a specific 12-month period (from late 2009 to late 2010).
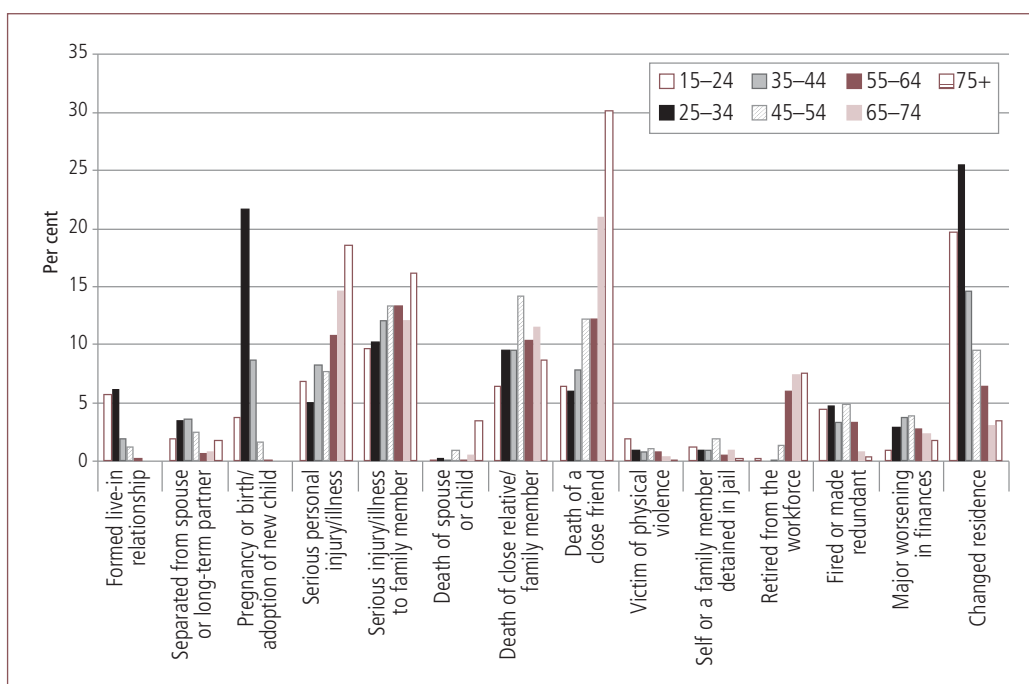
Note: "Formed a live-in relationship" was derived from relationships status in Wave 9 and Wave 10. Age groups were based on Wave 9 data (2009), while life events in the past 12 months were reported in Wave 10 (2010) (or approximately since Wave 9).

Source: HILDA 2009 & 2010

Figure 1:   Proportion of men who reported occurrence of each event in last 12 months, by age
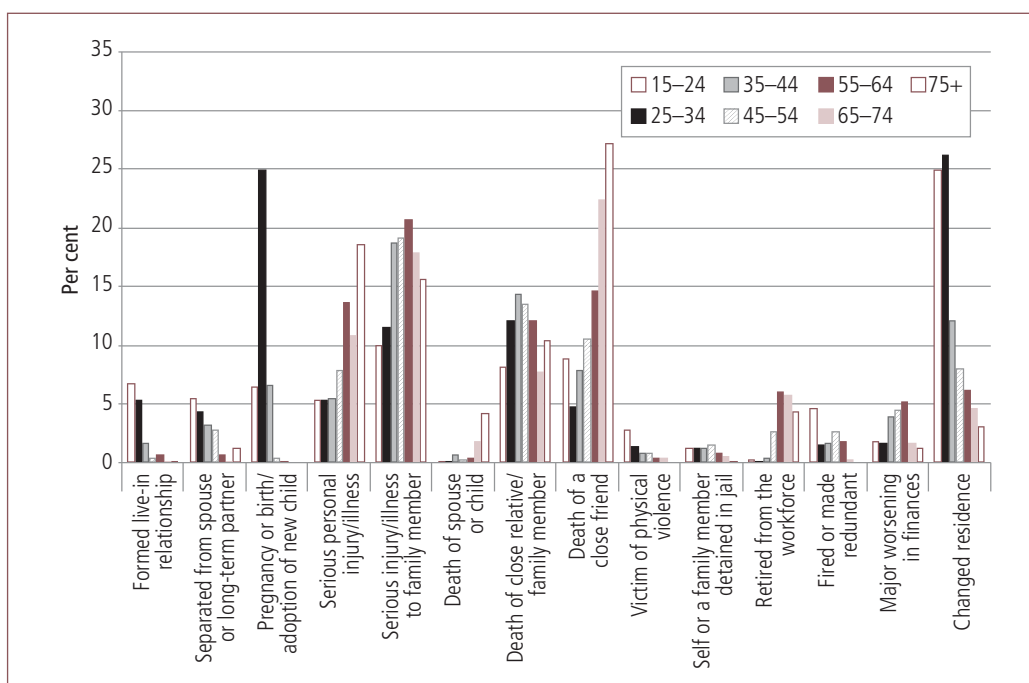
Note: "Formed a live-in relationship" was derived from relationships status in Wave 9 and Wave 10. Age groups were based on Wave 9 data (2009), while life events in the past 12 months were reported in Wave 10 (2010) (or approximately since Wave 9).

Source: HILDA 2009 & 2010

Figure 2:   Proportion of women who reported occurrence of each event in last 12 months, by age

Family formation

Events that represent aspects of the family formation process—changing residence, partnering, pregnancy or birth or adoption of a new child—tend to occur to those who are relatively young.

Forming a live-in relationship was mostly likely to occur among men and women aged 15–24 and by men aged 25–34 years (reported by 6–7% in each age group). For older age groups, the likelihood of this experience decreased with increasing age and applied to fewer than 1% of those aged 65 years or more.

Consistent with general patterns of age-specific fertility rates, and associated fecundity issues that pose age limits on pregnancy and births, those who were most likely to report that they or their partner had become pregnant or had given birth to, or adopted, a new child were 25–34 years old (22–25%), followed by the groups either side of this age (7–9% of men and women aged 15–24 years or 35–44 years).

Moving to another residence was most likely to be experienced by those under 35 years (two age groups: 20–26%), and became progressively less common after these ages—applying to 12–15% of those aged 35–44 years, 6–10% of those aged 45–64 years (two age groups), and 3–5% of those aged 65 years or older (two age groups). The greater residential mobility of younger compared to older people is not surprising, given that changing residence may reflect leaving the parental home, moving in with a partner, or moving to a larger home to meet the needs of a growing family. Nevertheless, older people may also relocate when the children have moved out, and the breakdown of a live-in relationship at any age would almost always entail one partner moving to different accommodation. Again, people of various ages may need to relocate for job-related reasons.

Separation from a partner

Overall, separation from a spouse was an uncommon experience, with this event being reported by only 2–6% of men and women under 55 years, and by even fewer in the older age groups. Although also rare, being a victim of physical violence was most commonly reported by those under 25 years old (2–3%), while imprisonment of self or family member was slightly more prevalent among men and women aged 45–54 years (2%).

Retirement, injury and death

The following events were more commonly experienced by older than younger men and women: serious personal injury/illness; serious injury or illness to a close relative or friend; death of close friend; death of spouse or child; and, of course, retirement.

The likelihood of experiencing serious personal injury/illness, or the death of a close friend increased with age. Personal injury/illness was reported by 5–8% of men and women aged under 55 years, increasing to 11–14% among those aged 55–64 years, and to 19% of those aged 75 years or more. The death of a close friend was experienced by 5–9% of men and women under 45 years old, increasing to 11–12% of those aged 45–54 years, and to 27–30% of those in the oldest group. That this experience is age-related is not surprising, given that close friends tend to be of a similar age.

For men, the serious injury or illness of a close relative or family member tended to increase with age (reported by 10% of those in the two youngest age groups and 16% of those aged 75 years or more). For women, the proportion reporting this event peaked at age 55–64 years (21%).

Not surprisingly, death or spouse or child was rare. The HILDA survey did not distinguish between these two experiences. Given that the death of one's spouse would be far more likely than the death of a child, it is not surprising that respondents in the oldest group were the most likely to report any such death (4%), followed by those in the second oldest group (1–2%).

Retirement from the workforce typically takes place when people are in their fifties and early sixties, although the employment rate for men and women aged 60–64 and 65 years and

over has increased since at least 2000 (Hayes, Qu, Weston, & Baxter, 2011).[3] This means that retirement after age 65 years would also be increasing. Consistent with these trends, retirement from the workforce was more commonly reported by men and women aged 55 years and over than by younger age groups (men: 6–8% vs 0–2%; women 5–6% vs 0–3%).

The two life events—death of a close relative or family member (other than spouse or child) and major worsening in financial position—exhibited an "inverted U-shaped pattern" in relation to age, although overall differences are small.[4] That is, the likelihood of experiencing these events increased marginally until a certain age, then decreased marginally.

Given that many people retire when aged in their sixties, it is not surprising that very few men and women aged 65 years and over reported that they had been fired or made redundant by an employer (1% of men and fewer than 1% of women). Much the same proportions of men in younger age groups reported this experience (4–5%) and this experience was reported by 2–5% of women in younger age groups.

In general, these age-related patterns in life events continued to hold when the effects of other socio-demographic characteristics were controlled (as shown in Appendix B). Events that exhibited the strongest age-related patterns included forming a live-in relationship for single people, pregnancy (self or partner) or birth of a new child, serious personal injury/illness, death of friend, retirement from workforce, and changing residence.

Gender-related differences

Overall age-related trends were similar for men and women within the same age group. The largest gender differences, representing at least five percentage points in the proportions of men and women reporting the experience, were apparent for the following issues:

- Among those aged 35–74 years (four age groups), women were more inclined than men to report a serious injury or illness of a family member (18–21% vs 12–13%).

- Among those aged 65–74 years, a lower proportion of women than men reported a serious personal injury or illness (11% vs 15%).

- Among those aged 15–24 years, a higher proportion of women than men indicated that they had moved residence (25% vs 20%).

Family background

Table 3 (on page 10) shows the prevalence of life events according to two family background characteristics—English-speaking background and whether the respondent lived with a sole parent when 14 years old. Here, "English-speaking background" refers to whether the respondent was born in Australia, another country in which the main language is English, or in a country in which the main language is something other than English.

The few life events that were associated with these two variables are outlined below.

English-speaking background

Among women under 45 years old, those born in Australia were less likely than those with a non-English-speaking background to report they had become pregnant, or given birth to or adopted a child (12% vs 19%).

Men and women born in Australia were more likely than those from non–English speaking countries to report that they had moved residence (14–15% compared with 9–10% respectively). Similarly, men who were born in an English-speaking country other than Australia were more likely than those born in a non–English speaking country to have changed residence (14–15%

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3   Hayes et al. (2011) showed that the employment rate for men aged 60–64 years increased between 2000 and 2010, returning to a level similar to that apparent in the late 1970s (close to 60%), while that for women had quadrupled over the last 30 years (from 10% in the early 1980s to 41% in 2010). Since 2000, there has been a steady increase in employment rates (from 9 to 16% for men and from 3% to 7% for women).

4   The first of these items in the questionnaire was worded as follows: "Death of other close relative/family member (e.g., parent or sibling). This item appeared immediately after "Death of spouse or child". The wording for the other item was: "Major worsening in financial situation (e.g., went bankrupt)".

Table 3: Prevalence of life events, by family background and gender

	Formed a live-in relationship (single <65)	Separated from spouse or long-term partner (part-nered <65)	Pregnancy or birth/adoption of new child (men <55; women <45)	Serious personal injury/illness	Serious injury/illness to family member	Death of spouse or child	Death of close relative/family member	Death of a close friend	Victim of physical violence	Self or a family member detained in jail	Retired from the workforce (45+)	Fired or made redundant (<65)	Major worsening in finances	Changed residence
Men														
Country of birth														
Australia	7.9%	2.5%	8.0%	9.4%	12.4%	0.3% [a]	10.3%	11.5%	1.2%	1.2%	4.5%	4.3%	2.8%	14.1% [a]
Main English-speaking	6.7%	2.2%	8.5%	10.3%	12.8%	1.0%	9.7%	12.5%	1.1%	1.0%	4.4%	5.0%	3.0%	15.3%
Other	10.1%	2.2%	13.0%	6.4%	10.4%	1.4%	10.0%	9.4%	0.5%	1.1%	6.1%	4.0%	3.2%	8.9%
English proficiency														
English only	8.4%	2.5%	8.1%	9.3%	12.6%	0.4%	10.2%	11.7%	1.1%	1.2%	4.7%	4.5%	2.9%	14.0%
Very well or well	6.1%	2.2%	12.9%	6.2%	7.3%	1.4%	10.8%	8.5%	0.9%	1.0%	6.1%	3.2%	2.9%	10.2%
Not well/not at all														
Whether living with one parent at age 14														
No	7.7%	2.3%	8.6%	8.8%	11.9%	0.6%	10.3%	11.4%	1.0%	1.1%	4.6%	3.9% [a]	2.8%	12.5% [a]
Yes	9.2%	3.0%	9.1%	10.2%	13.2%	0.3%	10.1%	11.1%	1.4%	1.4%	5.7%	6.1%	3.1%	17.9%
Women														
Country of birth														
Australia	8.8%	2.8%	11.5%	8.3%	16.8%	0.8%	11.9%	12.0%	1.3%	1.3%	4.1%	2.4%	2.8%	14.5% [a]
Main English-speaking	7.0%	4.1%	13.8%	10.2%	18.4%	0.5%	8.1%	11.5%	1.2%	1.8%	6.4%	3.5%	5.2%	12.9%
Other	5.3%	2.2%	18.9%	8.9%	12.7%	1.0%	12.9%	10.9%	0.8%	0.5%	5.7%	2.5%	4.3%	10.4%
English proficiency														
English only	8.3%	2.9%	11.7% [a]	8.7%	16.9%	0.8%	11.6%	12.0%	1.3%	1.3%	5.0%	2.5%	3.2%	14.3%
Very well or well	8.2%	1.2%	17.7%	7.0%	13.6%	1.1%	12.4%	10.7%	0.8%	0.5%	2.6%	3.0%	2.3%	10.9%
Not well/not at all		6.7%		14.9%	6.6%	0.0%	10.2%	9.2%	0.0%	0.0%	4.0%	1.4%	8.7%	5.9%
Whether living with one parent at age 14														
No	7.8%	2.2% [a]	12.9%	8.2%	16.5%	0.8%	11.8%	12.0%	0.9% [a]	1.0% [a]	4.6%	2.2% [a]	3.0%	12.9% [a]
Yes	10.1%	5.8%	11.6%	10.5%	15.5%	0.8%	11.4%	10.9%	2.5%	1.9%	4.9%	3.8%	4.2%	17.3%

Notes: Life events experienced in the last 12 months were reported in Wave 10 (2010) and characteristics were based on information in Wave 9. a Differences in the proportions across categories of the variable for the event are statistically significant based on Chi-square test ($p < .05$).

Source: HILDA 2009 & 2010

vs 9% respectively). Of women born in an English-speaking country other than Australia, 13% had changed residence, compared with 15% of those born in Australia and 10% born elsewhere.

Whether lived with a single parent at age 14 years

Among women under 65 years old, those who lived with a single parent, rather than couple parents, at age 14 were more likely than others to experience separation from their spouse or long-term partner (6% vs 2%). Men and women who were living with a single parent at age 14 were more likely than others to experience a change in residence (17–18% vs 13%).

Although some of the other results are statistically significant, they refer to small differences and may have little meaning in everyday life. Compared with other women, a marginally higher proportion of those who lived with a single parent at age 14 reported the experience of physical violence (3% vs 1%). Among men and women under 65 years, a marginally higher proportion who had lived with a single parent, rather than couple parents, at age 14 reported that they had been fired or made redundant (men: 6% vs 4%; women: 4% vs 2%).

Multivariate analyses of these data suggest a few interesting points. Men who lived with a single parent at age of 14 were more likely than other men to have been made redundant or been fired from their job, when the effects of age and other socio-demographic characteristics were controlled. For women, no such relationship was apparent when the effects of these other factors were taken into account.

On the other hand, women who had lived with a single parent at age of 14 were more likely to report a major worsening of their financial situation, when the effects of these other factors were controlled.

The above-noted observation that women who had lived with a single parent at age 14 were more likely than other women to experience relationship separation within the 12 month period examined continued to hold when the effects of all the other factors were controlled. This is consistent with previous research suggesting that people who experience parental divorce are more likely than others to experience divorce themselves (e.g., Teachman 2002, White 1999). (See the results of these multivariate analyses as shown in Appendix B).

Socio-economic status

Table 4 (on page 12) shows the extent to which the experience of life events varied systematically with five indicators of socio-economic status: educational attainment (degree, other post-school qualification, no post-school qualification), employment (full-time, part-time, not employed), equivalised household income (3 levels),[5] personal income (3 levels) and the main source of household income (wage/salary, government payment or other).[6]

Family formation and separation

The two family formation events—formed a live-in relationship and pregnancy or birth of new child (self or partner)—were more likely to be reported by men and women who already had a high rather than low socio-economic status, as measured by three or four characteristics.

Men with full-time employment, higher educational attainment and higher personal and equivalised household incomes were more likely than other men to experience these two family formation events. For example, 12–13% of men under age 65 with a degree or some post-school qualification had formed a live-in relationship, compared with 5% of men without

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5   Equivalised household income is an estimate of financial living standards in which disposable incomes of different households are adjusted according to estimates of their costs, taking into account economies of scale. The estimate of relative household costs used in this derivation of equivalised household income is based on the scale used by the Organisation for Economic Co-operation and Development (OECD). This scale gives a weight of 1.0 to the first adult in the household, a weight of 0.5 for each additional person aged 15 years and over, and a weight of 0.3 for each children under 15 years. The total household income is then divided by the household weight.

6   This measure comprised three categories and was based on an assessment of whether more than 50% of the total household income was derived from: (a) salaries/wages, or (b) government transfers. If neither of these applied, then the main source of income was classified as "other" (the third category).

Table 4:   Prevalence of life events, by indicators of socio-economic status and gender

	Formed a live-in relationship (single < 65)	Separated from spouse or long-term partner (part-nered < 65)	Pregnancy or birth/ adoption of new child (men < 55; women < 45)	Serious personal injury/ illness	Serious injury/ illness to family member	Death of spouse or child	Death of close relative/ family member	Death of a close friend	Victim of physical violence	Self or a family member detained in jail	Retired from the workforce (45+)	Fired or made redundant (< 65)	Major worsening in finances	Changed residence
Men														
Education														
Degree	12.2% [a]	1.9% [a]	12.0% [a]	7.6%	12.5%	0.3%	10.9%	8.2% [a]	0.8%	0.2% [a]	5.3%	5.0%	3.5%	15.6% [a]
Some qualification	12.9%	1.8%	9.5%	9.2%	12.7%	0.6%	10.9%	12.4%	1.0%	1.1%	4.2%	4.8%	2.4%	11.3%
None	5.4%	3.8%	6.4%	9.7%	10.8%	0.6%	9.4%	12.1%	1.3%	1.7%	5.4%	3.6%	2.9%	14.4%
Employment														
Full-time	11.9% [a]	2.7%	10.4% [a]	7.3% [a]	11.9%	0.2% [a]	10.3%	8.2% [a]	0.9%	0.8% [a]	3.4% [a]	4.5%	2.9%	15.8% [a]
Part-time	5.3%	1.3%	6.1%	9.8%	12.8%	1.2%	9.8%	11.0%	1.2%	0.6%	7.3%	4.7%	2.1%	13.7%
Not employed	3.3%	1.8%	4.0%	12.1%	12.3%	1.0%	10.3%	17.3%	1.3%	2.1%	5.9%	3.6%	3.1%	9.0%
Equivalised household income [b]														
Low	5.0% [a]	1.9%	6.7%	12.4% [a]	13.2%	1.1% [a]	10.7%	16.5% [a]	1.4%	1.6%	6.8% [a]	2.9%	3.4%	11.7% [a]
Medium	6.9%	2.6%	8.4%	8.2%	12.4%	0.5%	10.3%	10.4%	1.0%	1.0%	3.8%	4.4%	2.9%	12.8%
High	11.9%	2.4%	10.2%	7.2%	11.0%	0.2%	9.7%	7.9%	0.9%	0.9%	3.5%	5.0%	2.4%	15.6%
Personal income [c]														
Low	3.2% [a]	1.2%	3.0% [a]	11.2% [a]	11.6%	0.5% [a]	9.1%	13.9% [a]	1.7% [a]	2.4% [a]	7.2% [a]	2.7% [a]	2.4%	10.9% [a]
Medium	9.3%	2.6%	9.8%	9.9%	13.1%	1.0%	10.4%	12.4%	0.8%	0.8%	4.5%	4.5%	3.4%	14.6%
High	14.7%	2.5%	11.0%	7.2%	11.8%	0.2%	10.9%	8.9%	0.9%	0.6%	3.5%	4.9%	2.8%	14.4%
Main source of household income														
Wage/salary	8.8% [a]	2.4%	9.1%	7.8% [a]	11.5%	0.3% [a]	10.5%	8.4% [a]	1.0%	0.8% [a]	4.2% [a]	4.9%	2.7%	15.1% [a]
Government payment	2.7%	3.3%	8.6%	12.9%	14.0%	0.7%	11.1%	20.1%	1.5%	2.9%	7.6%	1.1%	3.1%	10.0%
Other	8.7%	2.1%	5.7%	11.1%	12.6%	1.4%	7.7%	16.2%	1.0%	1.0%	3.5%	2.5%	2.9%	8.9%

Table 4: Prevalence of life events, by indicators of socio-economic status and gender

	Formed a live-in relationship (single < 65)	Separated from spouse or long-term relationship or partner (partnered < 65)	Pregnancy or birth/adoption of new child (men < 55; women < 45)	Serious personal injury/illness	Serious injury/illness to family member	Death of spouse or child	Death of close relative/family member	Death of a close friend	Victim of physical violence	Self or a family member detained in jail	Retired from the workforce (45+)	Fired or made redundant (< 65)	Major worsening in finances	Changed residence
Women														
Education														
Degree	13.6% [a]	1.7%	17.5% [a]	6.3% [a]	18.1%	0.4%	11.1%	8.5% [a]	0.2% [a]	0.6%	4.2%	1.2%	3.6% [a]	15.0%
Some qualification	7.6%	2.9%	13.0%	9.1%	16.6%	0.6%	13.4%	12.3%	1.4%	1.2%	3.8%	3.3%	4.3%	14.2%
None	7.0%	3.5%	9.7%	9.4%	15.4%	1.0%	11.1%	13.0%	1.5%	1.4%	5.1%	2.8%	2.5%	12.9%
Employment														
Full-time	13.5% [a]	3.3% [a]	13.1%	6.6% [a]	15.4%	0.1% [a]	11.8%	9.1% [a]	1.2%	1.2%	2.4% [a]	3.2%	2.5%	17.3% [a]
Part-time	6.2%	1.2%	10.3%	6.9%	16.6%	0.3%	13.2%	9.5%	1.4%	0.7%	7.4%	3.0%	3.6%	14.1%
Not employed	5.0%	3.8%	14.8%	11.1%	16.8%	1.6%	10.5%	15.2%	1.0%	1.5%	4.6%	1.3%	3.5%	10.9%
Equivalised household income [b]														
Low	6.7%	3.3%	10.6%	12.1% [a]	16.4%	1.7% [a]	11.4%	16.3% [a]	1.4% [a]	1.7% [a]	4.0%	2.8%	3.6% [a]	13.3%
Medium	8.4%	3.8%	12.5%	7.8%	16.4%	0.3%	11.4%	9.1%	1.6%	0.6%	6.5%	3.1%	3.9%	14.0%
High	10.3%	1.7%	14.2%	5.8%	16.2%	0.3%	12.2%	9.8%	0.6%	1.3%	4.0%	1.7%	2.2%	13.9%
Personal income [c]														
Low	5.5% [a]	3.7%	10.3% [a]	11.0% [a]	15.0%	1.0%	10.7%	13.1% [a]	1.4%	1.5%	4.9%	2.5%	3.2%	11.9% [a]
Medium	9.8%	2.3%	13.1%	6.6%	16.7%	0.8%	11.8%	11.5%	1.0%	0.9%	5.6%	3.0%	3.7%	16.1%
High	11.8%	2.4%	15.4%	7.3%	18.0%	0.4%	13.2%	9.8%	1.0%	0.9%	2.8%	1.8%	2.6%	13.6%
Main source of household income														
Wage/salary	9.0%	2.9%	13.0%	6.7% [a]	15.7%	0.2% [a]	12.1%	8.4% [a]	1.2%	1.0% [a]	5.0%	2.7%	3.1%	15.3% [a]
Government payment	6.7%	3.4%	13.2%	15.0%	16.4%	2.4%	11.8%	19.5%	1.4%	2.1%	3.5%	1.3%	3.3%	10.9%
Other	6.7%	1.6%	8.5%	9.2%	19.1%	1.2%	9.9%	16.7%	1.1%	0.9%	5.2%	2.4%	3.6%	10.4%

Notes: Life events experienced in the last 12 months were reported in Wave 10 (2010) and characteristics of respondents were based on information that was derived in Wave 9. [a] The difference in the proportions of respondents in at least two of the groups represented who reported the event was statistically significant, based on Chi-square test (p < .05). [b] Equivalised annual gross household income: low = $34,000 or less; medium = $34,001–57,999; high = $58,000 or more. [c] Personal annual gross income: low = $20,000 or less; medium = $20,001–49,999; high = $50,000 or more. [c] Equivalised annual gross household income: low = $20,000 or less; medium = $20,001–49,999; high = $50,000 or more.

Source: HILDA 2009 & 2010

a post-school qualification; and 12% of men under age 55 with a degree or higher qualification indicated that their partner had become pregnant or that they and their partner had had a child together, compared with 6% of men without a post-school qualification.

Women with a degree or higher qualification, full-time employment, and higher personal and equivalised household incomes were more likely than other women to have formed a live-in relationship. For example, the following proportions of women formed a live-in relationship:

■ 14% with a degree or higher qualification and 7–8% of other women; and

■ 12% of women who ranked highest in terms of personal income and 6% who ranked lowest.

Women under 45 years with a degree or higher qualification and with higher personal and equivalised household incomes were more likely than their counterparts who ranked lowest on these socio-economic indicators to have become pregnant or had a child. For example, the following proportions of women under 45 years old indicated that they had become pregnant or given birth to a child:

■ 17% with a degree or higher qualification and only 10% with no post-school qualification; and

■ 15% with high personal income and 10% with low income.

As already shown, separation from one's spouse or long-term partner occurred to few respondents within the 12-month period. It is therefore not surprising that, among men and women under the age of 65 years, the likelihood of experiencing this event varied little across the socio-economic status groups. Nevertheless, there was some consistency in the small differences that were apparent, with separation being reported by marginally greater proportions of respondents who appeared to have relatively low rather than high socio-economic status. For example, of those under 65 years old, the following proportions of men and women reported that they had separated from their spouse or long-term partner:

■ 4% of both men and women (taken separately) with no post-school qualification, and 2% of both men and women with a degree or higher qualification;

■ 3% of men with medium or high personal incomes and 1% with low personal incomes; and

■ 4% of women with the lowest personal incomes and 2% with medium to high personal incomes.

While such small differences reached statistical significance, the extent to which they hold much meaning would be clarified if the time frame for occurrence of this event were extended to, say, five years.

Illness and death

Men and women with relatively low socio-economic status were marginally more likely than other men and women to subsequently indicate that they had experienced a serious personal injury or illness, and that a close friend had died. For example:

■ The experience of a serious personal injury was reported by: 11% of men and women (taken separately) with low personal incomes and 7% with high personal incomes; and 13–15% of men and women whose income derived mainly from government support and 7–8% who relied mainly on a wage/salary.

■ The death of a close friend was reported by: 12–13% of men and women without a degree and 8–9% with a degree or higher qualification; 16% of men and women with low equivalised household income and 8–9% with high equivalised household income; and 20% of men and women (taken separately) who relied on government support as their main source of income, compared with 8% whose main income was derived from a wage/salary.

The links between these events and socio-economic status disappeared when the respondent's age was controlled. That is, the links could be explained by the fact that these events were particularly likely to be experienced by men aged 65 years and older and women aged 55 years and older (with these respondents also tending to score relatively low in terms of the socio-economic status measured).

Although some differences in the percentages of respondents who reported the death of a spouse or child reached statistical significance, the differences appeared to be trivial, with no more than 2% in any group reporting such an experience.

The following events did not appear to be associated with men's or women's socio-economic status: serious injury/illness to family member, death of close relative/family member, and retired from the workforce.

Employment and housing tenure

Being fired or made redundant was not linked with prior socio-economic status and no consistent pattern emerged in the likelihood of experiencing a major worsening in finances across the socio-economics status groups.

Some variants of housing tenure—especially public housing rental and owning or purchasing one's home—are reasonable indicators of socio-economic status, while other variants are less useful (e.g., being in rent-free accommodation). Furthermore, the availability of public housing rental is largely restricted to those who rely on government benefits for most of their income, with the latter variable being used here as an indicator of socio-economic status. Given these circumstances, housing tenure was not used here as an indicator of socio-economic status, and is therefore not listed in Table 4. Nevertheless, it is worth noting that men and women who were buying or purchasing their home were less likely than all other groups (including those who were renting privately, in public housing, or rent-free accommodation) to indicate that they had moved residence (men: 9–13% vs 26–35%; women: 12–9% vs 26–36%).

Family circumstances

Four aspects of family circumstances were examined: relationship status, number of children ever had, age of youngest resident child, and the presence or absence of any step-child (self or partner) in the household. (In most relevant cases, the male partner was the step-parent.) The extent to which subsequent experiences of life events varied with these characteristics is apparent in Table 5 (on page 16).

Family formation

For both men and women, family circumstances were linked with the two family formation variables—forming a live-in relationship, and pregnancy or birth of new child (self or partner)— as well as relationship separation.

Among the women aged under 65 years who had been single in the earlier (2009) survey, those with a child under 5 years old in the household were the most likely to enter a live-in relationship (13%), followed by those who had no children (11%), then those whose youngest resident child was at least 18 years old (7%) and, finally, those whose youngest child was 5–17 years old (4–5%). Among men aged under 65 years, those with no children in the household were more likely than all other groups to subsequently indicate that they had formed a live-in relationship (12% vs 1–3%).

Men and women under 65 years who were in a cohabiting relationship were more likely than those who were married to subsequently report that they had separated from their partner (6–8% vs 2%). Women in households with step-children were marginally more likely than other women to subsequently report that they had separated from their partner (6% vs 3%)—a trend that reached statistical significance, but may not hold much meaning in everyday life.

Not surprisingly, partnered respondents were much more likely than single respondents to subsequently report the conception or birth of a child (men under 55 years: 14–16% vs 2%; women under 45 years: 19–20% vs 4%). Men (under 55 years) and women (under 45 years) who already had a preschool child were the most likely to subsequently indicate the conception or birth of a child. This event was reported by 25% of men and 28% of women who had earlier indicated that their youngest child in the household was under 5 years old, by 9% of men and 14% of women who had had no children in the household, and by 1–3% of men and 1–6% of women whose youngest child was at least 5 years old.

Table 5: Prevalence of life events by family circumstances and gender

	Formed a live-in relationship (single < 65)	Separated from spouse or long-term partner (partnered < 65)	Pregnancy or birth/adoption of new child (men, < 55; women < 45)	Serious personal injury/illness	Serious injury/illness to family member	Death of spouse or child	Death of close relative/family member	Death of a close friend	Victim of physical violence	Self or a family member detained in jail	Retired from the workforce (45+)	Fired or made redundant (< 65)	Major worsening in finances	Changed residence
Men														
Relationship status														
Married	11.9% [a]	1.5% [a]	13.5% [a]	9.5% [a]	12.9%	0.8% [a]	11.6% [a]	12.6% [a]	0.5% [a]	0.7% [a]	4.6%	3.7%	2.7%	8.8% [a]
Cohabiting		6.2%	15.8%	5.3%	12.1%	0.3%	8.6%	8.2%	1.6%	1.3%	3.3%	6.0%	3.1%	23.3%
Single	1.1%	3.9%	1.8%	9.5%	10.9%	0.2%	8.6%	10.2%	1.9%	1.9%	6.0%	4.5%	2.9%	17.7%
Age of youngest child in household														
None	2.0%	2.2%	8.5% [a]	11.1%	12.9%	0.6%	10.4%	14.4% [a]	1.0% [a]	1.3%	5.7% [a]	4.7%	2.9%	14.9% [a]
0–4		2.9%	24.8%	4.9%	12.7%	1.3%	9.9%	4.8%	0.4%	0.9%	5.7%	4.3%	3.6%	16.8%
5–11		3.9%	3.1%	7.0%	11.2%	0.0%	12.4%	9.5%	1.3%	1.5%	1.8%	3.1%	2.5%	10.3%
12–17		1.0%	0.7%	7.6%	11.5%	0.1%	9.1%	7.7%	2.2%	1.0%	0.5%	4.6%	2.0%	7.6%
18+	2.8%	1.2%	0.5%	4.1%	4.7%	0.2%	7.5%	4.6%	0.2%	0.2%	6.3%	2.6%	3.8%	11.2%
Number of children ever had														
None	7.5%	2.6%	7.5% [a]	8.4% [a]	12.0%	0.1% [a]	8.8%	8.6% [a]	1.6% [a]	1.5%	4.8%	4.4%	1.9% [a]	19.6% [a]
1	9.1%	2.4%	23.8%	6.5%	10.9%	0.4%	9.6%	8.7%	0.8%	0.8%	3.1%	4.8%	3.5%	14.4%
2	13.3%	2.6%	7.1%	9.1%	13.4%	0.6%	11.2%	12.3%	0.3%	0.5%	3.8%	4.6%	3.9%	9.5%
3+	7.8%	2.1%	3.9%	11.2%	11.6%	1.3%	11.8%	15.6%	1.1%	1.4%	5.9%	3.5%	3.1%	7.6%
Any step-children in household														
No	2.3%	2.3%	8.6%	9.2%	12.2%	0.6%	10.0% [a]	11.3%	1.0%	1.0%	4.9%	4.2%	2.8%	13.2%
Yes	3.5%	3.5%	9.6%	6.5%	11.4%	0.3%	14.3%	12.1%	2.5%	2.9%	2.3%	6.1%	2.9%	17.3%

Table 5: Prevalence of life events by family circumstances and gender

	Formed a live-in relationship (single < 65)	Separated from spouse or long-term partner (partnered < 65)	Pregnancy or birth/adoption of new child (men, < 55; women < 45)	Serious personal injury/illness	Serious injury/illness to family member	Death of spouse or child	Death of close relative/family member	Death of a close friend	Victim of physical violence	Self or a family member detained in jail	Retired from the workforce (45+)	Fired or made redundant (< 65)	Major worsening in finances	Changed residence
Women														
Relationship status														
Married	10.6% [a]	1.5% [a]	20.0% [a]	7.7% [a]	18.0% [a]	0.7%	12.8%	12.0%	0.3% [a]	1.0% [a]	4.2%	1.7% [a]	3.1% [a]	8.8% [a]
Cohabiting	12.7%	8.3%	18.5%	6.0%	16.2%	0.7%	10.3%	9.3%	2.6%	2.3%	7.8%	2.0%	4.0%	22.6%
Single	4.4%		3.8%	10.5%	13.9%	0.9%	10.5%	12.1%	1.9%	1.2%	5.2%	3.9%	3.3%	18.1%
Age of youngest child in household														
None	4.9%	2.7% [a]	13.7% [a]	10.4% [a]	17.5%	1.0%	11.4%	14.4% [a]	0.9%	1.1%	5.3% [a]	2.7% [a]	2.7% [a]	13.3% [a]
0–4	7.4%	3.6%	27.7%	6.3%	12.7%	0.7%	11.4%	6.5%	1.0%	1.4%	7.3%	1.4%	2.3%	20.1%
5–11	4.4%	4.3%	3.6%	6.9%	17.0%	0.3%	13.2%	9.4%	1.9%	1.4%	1.4%	1.4%	4.4%	13.8%
12–17	4.9%	0.9%	0.6%	5.7%	15.4%	0.5%	11.2%	11.2%	1.6%	0.7%	2.0%	2.7%	3.0%	9.5%
18+	7.4%	0.4%	5.5%	7.6%	13.8%	0.0%	13.2%	5.0%	1.9%	2.1%	2.0%	6.1%	8.9%	12.4%
Number of children ever had														
None	9.7% [a]	4.2%	9.8% [a]	6.3% [a]	13.8% [a]	0.1% [a]	11.0%	8.0% [a]	1.9% [a]	0.9%	3.3%	3.1%	2.1% [a]	22.3% [a]
1	4.8%	3.2%	31.3%	8.9%	15.8%	0.6%	13.2%	11.5%	1.0%	1.3%	5.9%	3.0%	3.1%	14.3%
2	4.8%	2.7%	11.6%	9.0%	17.4%	0.8%	12.4%	12.1%	0.5%	1.0%	4.5%	1.8%	3.4%	9.3%
3+	7.1%	2.0%	7.6%	10.5%	18.1%	1.6%	11.1%	15.5%	1.1%	1.6%	4.8%	2.2%	4.3%	8.7%
Any step-children in household														
No	2.6% [a]	2.6% [a]	12.7%	8.7%	16.4%	0.8%	11.4% [a]	11.7%	1.1% [a]	1.0% [a]	4.7%	2.5%	3.2%	13.4% [a]
Yes	5.8%	5.8%	11.6%	7.3%	15.2%	0.0%	16.0%	12.6%	3.2%	4.2%	3.0%	2.4%	3.7%	18.8%

Notes: Life events experienced in the last 12 months were reported in Wave 10 (2010) and characteristics were based on information in Wave 9. [a] Differences in the proportions across categories of the variable for the event are statistically significant based on Chi-square test ($p < .05$).

Source: HILDA 2009 & 2010

Physical violence

Although the relationship between some family characteristics and subsequent reports of being a victim of physical violence reached statistical significance, differences were small, for the experience of this event within a 12-month period was very uncommon (reported by only 3% or less of men and women in each of the family characteristic groups examined). However, it may be worth noting that this event was reported by:

- fewer than 1% of married men, compared with 2% of cohabiting and single men and 2–3% of cohabiting and single women;
- 2% of childless men and women, compared with no more than 1% of parents; and
- 3% of women in a household with step-children (where the male partner was typically the step-parent).

Moving residence

Moving residence was clearly related to family circumstances. Those most likely to report this were cohabiting, followed by single respondents, childless respondents, and those with an infant or preschool-aged child in the household. In addition, respondents living in households entailing a step-parent–child relationship were more likely than others to report that they had moved residence in the previous 12 months. Specifically, this event was reported by:

- 23% of men and women (taken separately) who were cohabiting, 18% who were single, and only 9% who were married;
- 20–22% of childless men and women, 14% who were the parents of one child, and 7–9% with two or more children;
- 17–20% of men and women whose youngest child in the household was under 5 years old, 8–15% of other men, and 10–13% of other women; and
- 17–18% of men and women who were living in a household entailing a step-parent–child relationship, and 13% of those who were not in this situation.

Some of these trends are likely to reflect that fact that: (a) many single people are young and either living with their parents, in rental accommodation, or sharing accommodation; and (b) people in cohabiting relationship tend to be young, with cohabitation being more common than marriage for couples under 25 years old, and marriage being more common than cohabitation for older age groups (Weston & Qu, 2007).

Residential location

Links between experiences of life events and two aspects of residential location were examined: region—major city, inner region and outer or remote region—and an indicator of the socio-economic status of the neighbourhood in which the respondent lived. The latter refers to the "Advantage and Disadvantage Index", one of the Socio-Economic Indexes for Areas (SEIFA) developed by the ABS. Respondents whose area (Census collection district) fell in the lowest 20% of the index scores were classified as "disadvantaged", while those with scores among the highest 20% were classified as "advantaged".

Region

As shown in Table 6 (on page 19), men (under 55 years) and women (under 45 years) who lived in outer region or remote areas were more likely than their counterparts in inner region or major city areas to report the conception or birth of a child (men: 14% vs 7–9%; women: 17% vs 10–13%). Men and women who lived in a major city were less likely than men and women who lived elsewhere to indicate that a close friend had died (10% vs 14–15%).

Neighbourhood disadvantage

For both men and women, the following events were more commonly reported by those who were living in disadvantaged areas than by those living in advantaged areas, although the occurrence of some of these events was very uncommon across the groups:

Table 6: Prevalence of life events, by residential location and gender

	Formed a live-in relation-ship (single <65)	Separated from spouse or long-term partner (partnered <65)	Pregnancy or birth/adoption of new child (men <55: women <45)	Serious personal injury/illness	Serious injury/illness to family member	Death of spouse or child	Death of close relative/family member	Death of a close friend	Victim of physical violence	Self or a family member detained in jail	Retired from the workforce (45+)	Fired or made redundant (<65)	Major worsening in finances	Changed residence
Men														
Region														
Major city	7.1%	2.3%	8.6% [a]	9.0%	12.3%	0.7%	10.6%	9.6% [a]	0.9%	1.1%	4.0%	4.5%	3.0%	13.3%
Inner region	10.7%	2.9%	6.8%	9.2%	11.2%	0.2%	9.7%	15.4%	1.4%	1.7%	6.2%	4.2%	2.8%	12.8%
Outer/remote region	10.2%	1.9%	13.5%	9.6%	12.8%	0.5%	9.3%	13.7%	1.5%	0.7%	6.0%	3.5%	2.2%	16.2%
SEIFA Index (advantage/disadvantage) [b]														
Disadvantaged	7.5%	3.0%	8.3%	11.3%	12.0%	0.6%	10.8%	15.2% [a]	1.3%	2.5%	6.1%	4.3%	2.5%	12.7%
Neither	9.1%	2.7%	8.9%	8.6%	11.9%	0.6%	10.2%	11.1%	0.9%	0.8%	4.7%	4.5%	2.9%	13.4%
Advantaged	5.4%	1.2%	8.4%	8.5%	12.8%	0.4%	9.8%	8.5%	1.4%	1.0%	4.0%	3.6%	2.9%	14.2%
Women														
Region														
Major city	8.2%	2.8%	12.6% [a]	8.7%	15.6%	0.6%	11.1%	10.1% [a]	1.1%	0.9% [a]	4.3%	2.7%	3.1%	13.3%
Inner region	9.7%	2.8%	10.2%	7.5%	17.1%	1.2%	13.1%	15.0%	1.4%	1.9%	5.4%	2.4%	3.3%	13.4%
Outer/remote region	6.1%	2.7%	17.1%	10.4%	19.3%	1.2%	12.3%	15.4%	1.1%	1.7%	5.5%	1.6%	3.7%	17.1%
SEIFA Index (advantage/disadvantage) [b]														
Disadvantaged	6.0%	4.0%	12.2%	11.9% [a]	16.7%	1.2%	12.1%	13.6% [a]	1.5% [a]	2.2% [a]	5.7%	3.6%	3.3%	13.2%
Neither	8.7%	3.0%	12.7%	7.7%	16.1%	0.8%	11.8%	12.0%	1.3%	1.0%	4.4%	2.3%	2.9%	13.2%
Advantaged	9.5%	1.4%	12.6%	8.5%	16.7%	0.4%	11.0%	9.6%	0.4%	0.8%	4.4%	2.4%	4.0%	15.7%

Notes: Life events experienced in the last 12 months were reported in Wave 10 (2010) and characteristics were based on information in Wave 9. [a] Differences in the proportions across categories of the variable for the event are statistically significant based on Chi-square test (*p* < .05). [b] SEIFA Index (advantage/disadvantage): disadvantaged = 2 bottom deciles; advantaged = 2 top deciles.

Source: HILDA 2009 & 2010

- separation from spouse or long-term partner (for those under 65 years) (3–4% vs 1%);

- the experience of a personal injury or illness (11–12% vs 9%);

- the death of a close friend (13–15% vs 9–10%);

- jail detention of self or family member (2–3% vs 1%);

- being fired or made redundant (for women under 65 years) (4% vs 2%); and

- being a victim of physical violence (for women) (2% vs < 1%).

The link between the socio-economic status of local areas and the likelihood of these life events largely disappeared when the other demographic and socio-economic characteristics were controlled. Those that remained statistically significant were:

- partnership separation (for both men and women);

- jail detention of self or family member (for men); and

- being fired or made redundant (for women).

2.6   Life events and personal wellbeing

Life events are likely to have a variety of repercussions. Even events that are anticipated with much relish call for adjustment of some kind and may entail some element of loss. Some events also represent major turning points in life, the repercussions of which can be felt across generations.[7] This section examines the apparent effects of the experience of different life events on the personal wellbeing of HILDA survey respondents.

Measures of personal wellbeing

The six indicators of personal wellbeing used in this analysis are briefly described below, while more details are provided in the Appendix A. These measures are included in each survey wave, with the wellbeing data derived in Waves 9 and 10 forming the focus of the present section.

- *Satisfaction with life in general*—Respondents indicated how satisfied they were currently, on a scale ranging from 0 to 10, where high scores reflected high satisfaction and low scores reflected high dissatisfaction.

- *Sense of vitality (SF-36)* —Respondents rated four items, for which high average scores (from 0 to 100) indicate feeling energetic during the previous four weeks rather than feeling tired or worn out.

- *Mental health (SF-36)* —Respondents rated five items, for which high average scores (from 0 to 100) reflect pleasant emotional experiences; that is, feeling peaceful and happy, rather than nervous or "down" during the previous four weeks.[8]

- *Sense of social isolation*—Respondents rated five items, for which high average scores reflect a high sense of social isolation and unavailability of social support. Examples include: "I often need help from other people but can't get it" and "I often feel lonely". Scores of this scale range from 0 to 10, with higher scores indicating a greater sense of social isolation.

- *Sense of social connection*—Respondents rated five items, for which high average scores reflect a high sense of social connection and availability of social support. Examples of items include: "I seem to have a lot of friends" and "I enjoy the time I spend with the people who are important to me." No time frame covering such feelings was introduced. Scores of this scale range from 0 to 10, with higher scores indicating a greater sense of social connection.

- *Overall wellbeing*—This was a composite measure based on respondents' scores for satisfaction with life in general, sense of vitality, mental health, sense of social isolation,

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7   This is often graphically illustrated in the episodes of the popular television series, *Who Do You Think You Are?*

8   The sense of vitality and mental health measures represent sub-scales of the Short-Form (36) (SF-36) Health Survey, a self-report questionnaire that is designed to assess various dimensions of health status (Ware, Snow, Kosinski, & Gandek, 1993). We are mindful that the so-called "mental health" measure focuses exclusively on indicators of certain pleasant or unpleasant emotional states, whereas definitions of mental health or mental health problems refer to emotional, cognitive or behavioural disorders, with a key defining feature being that they interfere with the person's life (e.g., see Australian Health Ministers, 2003; Australian Institute of Health and Welfare, 2011).

and sense of social connection (with scores on the isolation measure being reversed). The various scores were first standardised. Overall wellbeing is the average of these standardised scores (see Appendix A).

It is important to note that the items on the measures that we have called "sense of social isolation" and "sense of social connection" were interspersed with each other in the questionnaire. Although the two sets of experiences may seem to reflect the opposite ends of a single dimension (ranging from social isolation to connection), it is very common for separate positive and negative dimensions to emerge in analyses of the nature of constructs being measured in scales that comprise both positively toned and negatively toned items (e.g., see Arthaud-Day, Rode, Mooney, & Near, 2005; Massé et al., 1998).

General analytic approach

This section outlines the results of two sets of analyses. The first set focuses on cross-sectional analyses concerning associations between respondents' wellbeing scores recorded in Wave 10 and their experience of various life events during the preceding 12 months (as ascertained in Wave 10). Ordinary least squares (OLS) regression was applied to each measure in order to control for the effects of socio-demographic (including economic) characteristics on personal wellbeing. The initial models first examined the association between the socio-demographic characteristics and wellbeing, and then added the experience of life events. Each set involved separate analyses for men and women for each wellbeing measure.

The second set of analyses examined the change in wellbeing from 2009 to 2010 for those who had, and those who had not, experienced an intervening life event. (A supplementary multivariate analysis of the level of change in personal wellbeing associated with the experience of the life events is presented in Appendix F.)

It is important to point out that with only two reference points (2009 and 2010) it is not possible to determine whether any change in wellbeing experienced by those who encounter the life events examined is a function of these events or whether the change represents a longer term trend, perhaps intensified by the events. For example, unhappiness, loneliness and so on may contribute to relationship breakdown and eventual separation, resulting in further deterioration of morale. Again, those who are content with their lives may be more likely to attract certain positive events, such as finding a partner and eventually moving in with him or her, the immediate effects of which may enhance morale, despite any losses of independence and freedom entailed. For these reasons, we refer to "apparent" effects of events on wellbeing, in order to highlight the fact that the observed relationship between life events and changed wellbeing may be explained by other processes.

Results of the cross-sectional analyses of life events and wellbeing

The socio-demographic factors discussed in Section 2.5 were included in these analyses (see Tables 7 and 8, from page 22), with all broad areas of interest being covered—age, both factors pertaining to family of origin (country of birth, and whether lived with sole parent when 14 years old), four indicators of socio-economic status (educational attainment, employment status, personal income, and main source of household income), two aspect of family circumstances (age of youngest child in the household, and relationship status), and both aspects of residential location (region in which lived, and level of neighbourhood disadvantage/advantage).

Where more than two subgroups were compared (e.g., there were seven age groups, and three educational status groups), one group (called the "comparison group") is listed in parentheses. The scores of all other groups were compared with those of the comparison group. For this analysis, SEIFA scores (pertaining to level of neighbourhood disadvantage/advantage) were retained in deciles rather than divided into a very broad categories. This means that positive coefficients in Tables 7 and 8 indicate that those living in areas that were given relatively high socio-economic ratings tended to have higher scores on the domain of wellbeing in question,

Table 7: OLS regressions of personal wellbeing measures, men

	Life satisfaction (0–10, higher = more satisfied)		Vitality (0–100, higher = better)		Mental health (0–100, higher = better)		Sense of social isolation (0–10, higher value = more isolated)		Sense of social connection (0–10, higher value = better connected)		Overall wellbeing scale (higher score = better wellbeing)	
	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2
Age (ref. = 25–34)												
< 25	0.62 ***	0.59 ***	5.80 ***	5.41 ***	4.58 ***	4.02 ***	−0.66 ***	−0.60 ***	0.41 ***	0.39 ***	0.42 ***	0.39 ***
35–44	−0.14 *	−0.10	0.02	0.42	0.88	1.35	0.36 ***	0.30 **	−0.29 ***	−0.26 **	−0.11 *	−0.07
45–54	−0.26 ***	−0.20 **	−1.51	−0.95	−0.06	0.66	0.50 ***	0.41 ***	−0.42 ***	−0.37 ***	−0.21 ***	−0.15 **
55–64	0.14	0.16 *	1.10	1.55	4.76 ***	5.03 ***	0.02	−0.02	−0.08	−0.06	0.10	0.13 *
65–74	0.71 ***	0.68 ***	4.02 **	4.37 **	9.71 ***	9.45 ***	−0.17	−0.15	0.02	0.00	0.37 ***	0.36 ***
75+	0.72 ***	0.72 ***	−1.93	−1.20	9.46 ***	9.38 ***	−0.14	−0.11	0.37 **	0.32 *	0.34 ***	0.34 ***
Education (ref. = degree +)												
Other qualification	−0.02	−0.03	−0.44	−0.46	−0.28	−0.38	0.30 ***	0.31 ***	0.04	0.03	−0.05	−0.06
None	0.02	0.02	−0.56	−0.59	−0.36	−0.40	0.32 ***	0.32 ***	0.04	0.04	−0.05	−0.05
Employment (ref. = full-time)												
Part-time	0.10	0.13	0.59	0.91	−0.67	−0.24	−0.17	−0.22 *	0.12	0.13	0.06	0.08
Not employed	−0.32 ***	−0.23 ***	−2.90 **	−1.74	−4.82 ***	−3.51 ***	0.11	−0.01	−0.07	−0.04	−0.20 ***	−0.13 **
Country of birth (ref. = Australia)												
English-speaking	−0.05	−0.05	0.64	0.56	0.09	0.09	−0.02	−0.01	−0.12	−0.11	−0.01	−0.02
Non-English speaking	−0.08	−0.11	1.89 *	1.35	−2.19 **	−2.56 ***	0.21 *	0.24 *	−0.19 *	−0.20 *	−0.08	−0.10 *
Region (ref. = major city)												
Inner region	0.05	0.06	0.32	0.35	0.32	0.39	0.08	0.07	−0.05	−0.05	0.00	0.00
Outer/remote region	0.11	0.10	0.85	0.84	0.88	0.80	−0.13	−0.12	0.06	0.05	0.07	0.07
Advantage/disadvantage												
SEIFA index	0.01	0.01	0.34 **	0.33 **	0.21 *	0.21 *	−0.05 ***	−0.05 ***	0.02	0.02	0.02 ***	0.02 ***

Table 7:   OLS regressions of personal wellbeing measures, men

	Life satisfaction (0–10, higher = more satisfied)		Vitality (0–100, higher = better)		Mental health (0–100, higher = better)		Sense of social isolation (0–10, higher value = more isolated)		Sense of social connection (0–10, higher value = better connected)		Overall wellbeing scale (higher score = better wellbeing)	
	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2
Main source of household income (ref. = wage/salaries)												
Government payment	−0.07	−0.09	−4.72 ***	−4.93 ***	−4.74 ***	−5.02 ***	0.49 ***	0.51 ***	−0.38 ***	−0.39 ***	−0.28 ***	−0.30 ***
Other	0.00	−0.01	0.96	0.76	0.59	0.30	0.05	0.08	−0.08	−0.08	0.01	−0.01
Family background												
Lived with sole parent at age 14	−0.05	−0.03	−1.16	−1.08	−0.46	−0.24	0.18 *	0.16 *	−0.14 *	−0.13 *	−0.08 *	−0.07
Personal income (ref. = low) [a]												
Medium	−0.06	−0.03	1.63 *	1.72 *	0.93	1.22	0.01	−0.01	0.00	0.01	0.03	0.04
High	0.06	0.07	2.99 **	3.10 **	1.13	1.34	0.00	−0.02	0.07	0.07	0.08	0.09
Age of youngest child in household (ref. = none)												
0–4	0.00	−0.06	−1.57	−1.83	0.59	0.06	−0.01	0.07	−0.06	−0.08	−0.02	−0.05
5–11	0.00	−0.02	−1.15	−1.41	−0.31	−0.64	0.07	0.08	−0.01	0.01	−0.03	−0.04
12–17	0.10	0.09	1.49	1.28	1.12	0.90	−0.01	0.01	0.07	0.10	0.07	0.06
18+	0.01	−0.04	−0.70	−1.43	−1.31	−1.99	0.10	0.15	−0.20	−0.18	−0.07	−0.10
Relationship status (Married)												
Cohabiting	−0.09	−0.06	−0.39	−0.46	−1.01	−0.79	0.35 ***	0.33 ***	−0.18 *	−0.20 *	−0.11 **	−0.11 *
Single	−0.41 ***	−0.34 ***	−0.95	−0.40	−2.84 ***	−1.87 **	0.68 ***	0.57 ***	−0.28 ***	−0.22 **	−0.27 ***	−0.21 ***
Life events												
Formed a live-in relationship		−0.01		0.96		1.59		−0.31 *		0.27		0.12
Separated from spouse or long-term partner		−0.33 **		−4.01 *		−5.72 ***		0.50 **		−0.17		−0.28 ***

Table 7: OLS regressions of personal wellbeing measures, men

	Life satisfaction (0–10, higher = more satisfied)		Vitality (0–100, higher = better)		Mental health (0–100, higher = better)		Sense of social isolation (0–10, higher value = more isolated)		Sense of social connection (0–10, higher value = better connected)		Overall wellbeing scale (higher score = better wellbeing)	
	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2
Pregnancy or birth/adoption of new child		0.17		–0.78		1.25		–0.32 *		0.20		0.11 *
Serious personal injury/illness		–0.30 ***		–10.08 ***		–4.80 ***		0.15		0.05		–0.28 ***
Serious injury/illness to close family member		–0.11		–2.82 ***		–2.07 **		0.05		–0.05		–0.11 *
Death of spouse or child		–0.17		–1.70		–2.92		–0.29		0.15		–0.04
Death of close relative/family member		–0.09		0.11		–0.70		0.21 *		–0.06		–0.07
Death of a close friend		–0.07		–1.33		–0.60		0.15		0.23 **		–0.03
Victim of physical violence		–0.57 ***		–4.89 *		–6.19 ***		0.56 *		–0.56 **		–0.44 ***
Self or a family member detained in jail		0.38 *		1.88		2.63		–0.14		0.16		0.20
Retired from the workforce		0.14		0.24		–0.83		0.11		0.09		0.00
Fired or made redundant		–0.22 *		0.17		–2.69 *		0.41 **		–0.15		–0.15 *
Major worsening of finances		–1.01 ***		–8.92 ***		–11.56 ***		0.98 ***		–0.55 ***		–0.72 ***
Changed residence		–0.03		0.46		–0.92		0.16 *		0.04		–0.03
Constant	7.88 ***	7.92 ***	59.34 ***	60.47 ***	74.03 ***	74.78 ***	2.43 ***	2.40 ***	7.38 ***	7.32 ***	0.02	0.05
Number of respondents	5,069	5,069	5,046	5,046	5,045	5,045	5,051	5,051	5,050	5,050	5,025	5,025

Notes: The scores of respondents in each group were compared with the scores of respondents in the reference group (in parentheses). * $p < .05$; ** $p < .01$; *** $p < .001$. [a] The classification of personal income is based on approximately three equal distribution groups: low annual income = $20,000 or less, medium annual income = $20,001 and $49,999, high annual income = $50,000 or more.

Source: HILDA 2010

Table 8: OLS regressions of personal wellbeing measures, women

	Life satisfaction (0–10, higher = more satisfied)		Vitality (0–100, higher = better)		Mental health (0–100, higher = better)		Sense of social isolation (0–10, higher value = more isolated)		Sense of social connection (0–10, higher value = better connected)		Overall wellbeing scale (higher score = better wellbeing)	
	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2
Age (ref. = 25–34)												
< 25	0.43 ***	0.42 ***	2.66 *	1.71	2.11 *	1.68	−0.17	−0.14	0.10	0.05	0.19 ***	0.16 **
35–44	−0.15 *	−0.10	−0.87	−1.27	−0.57	−0.09	0.20 *	0.17	−0.22 **	−0.22 **	−0.11 *	−0.10 *
45–54	−0.16 *	−0.09	−1.12	−1.15	0.37	1.13	0.31 **	0.26 *	−0.38 ***	−0.38 ***	−0.14 **	−0.11 *
55–64	0.13	0.19 *	0.73	0.63	3.85 ***	4.36 ***	0.14	0.11	−0.21 *	−0.23 *	0.05	0.06
65–74	0.53 ***	0.50 ***	5.48 ***	4.28 **	10.21 ***	9.57 ***	−0.35 **	−0.30 *	0.00	−0.07	0.39 ***	0.34 ***
75+	0.93 ***	0.90 ***	1.34	0.85	12.37 ***	11.92 ***	−0.24	−0.18	0.26 *	0.17	0.47 ***	0.43 ***
Education (ref. = degree +)												
Other qualification	−0.04	−0.03	0.38	0.43	−0.48	−0.33	0.33 ***	0.31 ***	−0.08	−0.08	−0.07	−0.06
None	0.01	0.00	0.75	0.37	−1.08	−1.23 *	0.24 **	0.24 ***	−0.03	−0.04	−0.04	−0.05
Employment (ref. = full-time)												
Part-time	0.09	0.11 *	−0.24	0.13	−0.26	−0.01	0.06	0.04	−0.02	−0.01	0.00	0.02
Not employed	−0.06	0.00	−4.18 ***	−2.74 **	−4.69 ***	−3.82 ***	0.38 ***	0.31 ***	−0.20 *	−0.19 *	−0.23 ***	−0.17 ***
Country of birth (ref. = Australia)												
English-speaking	0.06	0.09	0.73	0.68	−0.21	−0.06	−0.03	−0.04	−0.02	0.00	0.02	0.03
Non-English speaking	−0.29 ***	−0.31 ***	0.89	0.52	−2.97 ***	−3.32 ***	0.26 **	0.28 **	−0.19 *	−0.19 *	−0.16 ***	−0.17 ***
Region (ref. = major city)												
Inner region	0.23 ***	0.22 ***	1.45 *	1.32 *	2.15 ***	2.13 ***	−0.14 *	−0.15 *	0.22 ***	0.22 ***	0.15 ***	0.15 ***
Outer/remote region	0.25 ***	0.24 ***	2.47 **	2.65 **	2.50 ***	2.56 ***	−0.29 ***	−0.29 ***	0.21 **	0.20 **	0.19 ***	0.19 ***
Advantage/disadvantage												
SEIFA index	0.03 ***	0.03 ***	0.33 **	0.31 **	0.36 ***	0.34 ***	−0.08 ***	−0.08 ***	0.07 ***	0.07 ***	0.04 ***	0.04 ***

Table 8: OLS regressions of personal wellbeing measures, women

	Life satisfaction (0–10, higher = more satisfied)		Vitality (0–100, higher = better)		Mental health (0–100, higher = better)		Sense of social isolation (0–10, higher value = more isolated)		Sense of social connection (0–10, higher value = better connected)		Overall wellbeing scale (higher score = better wellbeing)	
	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2
Main source of household income (ref. = wage/salaries)												
Government payment	−0.21 ***	−0.18 **	−4.36 ***	−3.83 ***	−5.94 ***	−5.36 ***	0.51 ***	0.48 ***	−0.26 ***	−0.26 ***	−0.30 ***	−0.28 ***
Other	−0.06	−0.06	1.39	1.25	−0.65	−0.62	0.02	0.02	0.08	0.08	0.01	0.00
Family background												
Lived with sole parent at age 14	−0.15 **	−0.12 *	−1.91 **	−1.54 *	−2.12 ***	−1.68 **	0.19 **	0.16 *	−0.29 ***	−0.27 ***	−0.16 ***	−0.13 ***
Personal income (ref. = low)												
Medium	−0.08	−0.09 *	0.71	0.61	0.42	0.26	0.18 **	0.19 **	−0.06	−0.08	−0.03	−0.04
High	0.03	0.02	1.26	1.35	0.96	0.85	0.11	0.10	−0.01	−0.03	0.02	0.02
Age of youngest child in household (ref. = none)												
0–4	0.01	−0.07	−1.77	−0.73	2.61 **	1.89 *	0.20 *	0.23 *	−0.08	−0.09	−0.02	−0.04
5–11	−0.07	−0.08	−0.22	−0.36	0.38	0.19	0.15	0.16	−0.14	−0.14	−0.05	−0.06
12–17	0.03	0.02	−1.14	−1.39	−0.83	−1.09	0.05	0.06	−0.03	−0.04	−0.04	−0.05
18+	−0.05	−0.05	0.45	0.52	1.30	1.18	−0.03	−0.02	0.12	0.13	0.04	0.04
Relationship status (ref. = married)												
Cohabiting	−0.07	−0.04	−1.00	−1.07	−2.24 **	−2.16 **	0.32 ***	0.33 ***	−0.05	−0.10	−0.11 *	−0.11 **
Single	−0.49 ***	−0.42 ***	−1.29 *	−0.90	−2.94 ***	−2.06 ***	0.43 ***	0.37 ***	−0.15 **	−0.12 *	−0.24 ***	−0.19 ***
Life events												
Formed a live-in relationship		0.04		2.86		2.81		−0.29		0.50 ***		0.21 *
Separated from spouse or long-term partner		−0.30 **		−0.63		−3.28 **		0.21		0.13		−0.13

Table 8: OLS regressions of personal wellbeing measures, women

	Life satisfaction (0–10, higher = more satisfied)		Vitality (0–100, higher = better)		Mental health (0–100, higher = better)		Sense of social isolation (0–10, higher value = more isolated)		Sense of social connection (0–10, higher value = better connected)		Overall wellbeing scale (higher score = better wellbeing)	
	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2
Pregnancy or birth/adoption of new child		0.20 *		–6.04 ***		1.34		–0.05		–0.01		–0.02
Serious personal injury/illness		–0.49 ***		–13.90 ***		–8.30 ***		0.28 **		–0.14		–0.48 ***
Serious injury/illness to close family member		–0.05		–1.64 *		–1.89 **		0.11		0.02		–0.07 *
Death of spouse or child		0.06		–2.90		–1.84		0.32		0.31		–0.05
Death of close relative/family member		0.04		–0.30		–0.86		0.15		0.13		–0.01
Death of a close friend		0.01		–0.69		–0.37		0.03		0.23 **		0.02
Victim of physical violence		–0.47 **		–2.04		–6.78 ***		0.76 **		–0.33		–0.37 **
Self or a family member detained in jail		0.10		0.23		–2.04		0.47 *		–0.23		–0.11
Retired from the workforce		–0.02		1.04		0.57		0.10		0.11		0.01
Fired or made redundant		–0.34 **		–0.95		–1.98		0.21		0.04		–0.13
Major worsening of finances		–1.12 ***		–9.86 ***		–10.95 ***		0.82 ***		–0.45 ***		–0.70 ***
Changed residence		0.02		–0.17		–0.68		0.01		–0.06		–0.02
Constant	7.80 ***	7.82 ***	57.00 ***	58.92 ***	72.93 ***	73.93 ***	2.23 ***	2.19 ***	7.74 ***	7.74 ***	0.03	0.09
No. of respondents	5,750	5,750	5,732	5,732	5,731	5,731	5,733	5,733	5,732	5,732	5,710	5,710

Notes: The scores of respondents in each group were compared with the scores of respondents in the reference group (in parentheses). * $p < .05$; ** $p < .01$; *** $p < .001$. [a] The classification of personal income is based on approximately three equal distribution groups: low annual income = $20,000 or less, medium annual income = $20,001 and $49,999, high annual income = $50,000 or more.

Source: HILDA 2010

while negative scores indicate those living in such areas had lower scores on the domain of wellbeing assessed.[9]

Coefficients with asterisks alongside them indicate that differences in ratings or scores between the group in question and the comparison group were statistically significant ($p < .05$, $p < .01$, or $p < .001$). Among the coefficients with asterisks, a negative sign indicates that the group of interest had significantly lower scores on the measure in question than the comparison group, while positive coefficients indicate that the group in question had significantly higher scores than the comparison group. For all except the social isolation measure, negative scores with asterisks suggest that the groups in question conveyed significantly lower wellbeing (e.g., lower life satisfaction, lower sense of vitality) than the comparison group, while positive scores with asterisks suggest that the groups indicated higher wellbeing than the comparison group. The opposite applied to sense of social isolation, given that high scores for this measure indicate a high sense of social isolation and low scores indicate an absence of such experiences.

Socio-demographic characteristics and personal wellbeing

Tables 7 and 8 show the results for men and women (taken separately) of multivariate analyses of links between personal wellbeing and socio-demographic characteristics (Model 1) as well as the experience of life events (Model 2). All these measures were based on Wave 10 data. The links between indicators of personal wellbeing and socio-demographic characteristics apparent in these two tables are summarised below.

Age

For men, wellbeing tended to decline up to a certain age, then increase, although of course the pattern of results for each measure was not totally consistent.

The men under 25 years indicated significantly higher wellbeing than those aged 25–34 years (the comparison group). All other groups were older than the comparison group. The next oldest group indicated much the same levels of wellbeing as the comparison group in all except two areas: the older group appeared to have a higher sense of social isolation and lower sense of social connection.

The wellbeing of the next oldest group of men (aged 45–54 years) also seemed similar to, or worse than, that of the comparison group (25–34 years). Like those aged 35–44 years, these men indicated a significantly higher sense of isolation and lower sense of connection, but in addition, the men aged 45–54 years indicated significantly lower overall wellbeing. The latter group also indicated marginally (but significantly) lower life satisfaction.

Men's wellbeing appeared to have "improved" by age 55–64 years, in terms of life satisfaction, mental health, and overall wellbeing.[10] However, the ages of 65–74 years and 75 years and older appeared to be a particularly favourable time,[11] although the oldest and comparison groups did not differ significantly in terms of sense of vitality, and men aged 65–74 years did not differ significantly from the comparison group in terms of sense of social connection. In all other areas, including overall sense of wellbeing, the two oldest groups of men indicated significantly higher wellbeing—with the coefficients for these two groups being particularly strong in terms of life satisfaction and mental health. It should be noted that 85% of the men aged 75 years and older were under 85 years.

The trends for women were not as consistent as those for men, but nevertheless suggested that, compared with those aged 25–34 years (the comparison group), the younger women and two oldest groups indicated significantly higher wellbeing in some areas and did not indicate significantly lower wellbeing in other areas. For example, compared with those aged 25–34 years:

- all three groups indicated significantly higher life satisfaction;

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9   Note that for one wellbeing domain (social isolation), high scores indicate low wellbeing.

10   Changes in wellbeing with age can really only be identified through longitudinal analyses. It remains possible that, as they enter the next age brackets, the younger cohorts will not indicate the same level of wellbeing that is currently expressed by those in these older age brackets.

11   Again, we need to emphasise that our analysis is cross-sectional in nature. By the time they reach 65–74 years, the wellbeing of younger groups may differ from that currently apparent for those aged 65–74 years.

- the two oldest groups expressed significantly higher mental health and overall wellbeing; and
- those aged 65–74 years also expressed a higher sense of vitality and lower sense of social isolation.

Country of birth

Both men and women from non-English speaking countries had slightly poorer mental health and felt more isolated and less connected than those who were born in Australia. In addition, women born in non–English speaking countries were less satisfied with their lives than their counterparts born in Australia. Thus, unsurprisingly, the overall personal wellbeing scores for women with non–English speaking backgrounds were lower than for those who were born in Australia.

Whether lived with sole parent at age 14 years

Across all measures, women who had been living with a sole parent at age 14 years had lower wellbeing than those who had been living in two-parent families.

Where significant differences emerged for men, they tended to be weaker, but followed the same direction as those for women (with those who had been living with a sole parent at age 14 years indicating lower wellbeing). Specifically, compared with other men, those who had been living with a sole parent indicated a marginally greater sense of social isolation and lower sense of connection, but no differences emerged in other wellbeing measures.

Educational attainment

Compared with men and women with a degree, their counterparts without a degree (two groups) indicated a greater sense of social isolation, but no differences emerged between these groups in their sense of social connection. Put another way, those with a degree appeared less likely than those without a degree to indicate a sense of social isolation, but were no more likely than the other groups to indicate a high sense of social connection.

No other significant differences in wellbeing scores emerged for these groups.

Employment status

Virtually all the significant differences that emerged for employment status related to the comparison of men and women without paid work and those with full-time paid work. Both men and women who were not employed had lower wellbeing than their counterparts who were in full-time employment. This pattern was apparent for most wellbeing measures.

Personal income

For the most part, no differences emerged in the wellbeing of those who varied in terms of personal income.

Main source of household income

With one exception (life satisfaction for men), those whose household incomes were mainly derived from government payments fared less well across all wellbeing measures than their counterparts whose household incomes were mainly derived from wages and salaries.

Age of youngest child in the household

Four groups of men and women with children of different ages were compared with their counterparts with no children in the household. Few differences in wellbeing were significant, and even those tended to be only marginally significant.

Relationship status

Both single men and women had lower wellbeing than their married counterparts of the same gender. This pattern was apparent for all wellbeing measures except sense of vitality. Both men and women who were in a cohabiting relationship indicated a greater sense of isolation and lower overall wellbeing than their married counterparts of the same gender. In addition, cohabiting men appeared to feel less socially connected than married men while cohabiting women indicated poorer mental health than married women.

Region in which lived

Across all measures, women who lived in major cities indicated significantly lower wellbeing than women who lived in inner regions or outer/remote areas. Unlike women, the wellbeing of men did not appear to vary according to the region in which they lived.

Level of neighbourhood disadvantage/advantage

The more advantaged the local area was, the more favourable was the apparent personal wellbeing of its residents. This pattern of results emerged across most of the measures for men and women.

Life events and personal wellbeing

Tables 7 and 8 show that each measure of personal wellbeing in 2010 was associated with the experience in the previous 12 months of at least one event examined, although some of these links were only marginally significant. In interpreting these trends, it is important to take account of the fact that some of the events listed were only experienced by a few respondents, and that proximal events are likely to have a greater effect on current wellbeing than distal events, other things being equal. Related to this issue, it is worth noting that the vitality and mental health measures asked about experiences covering the previous four weeks only. As Moloney et al. (2012) pointed out, the literature suggests that people tend to adjust to their circumstances to a considerable extent. At the same time, some events spark a pervasive set of repercussions (possibly favourable as well as unfavourable) or emerge as a consequence of chronically difficult (or favourable) circumstances. Indeed, the events themselves may have had less to do with wellbeing than such general contextual factors.

Formed a live-in relationship

Women who had formed a live-in relationship within the previous 12 months indicated relatively high personal wellbeing compared with other women, in two areas: a greater sense of social connection and a higher level of overall personal wellbeing.

Separated from spouse or long-term partner

The experience of separation from a long-term partner or spouse in the previous 12 months was associated with lower wellbeing for both men and women across most wellbeing measures. Both men and women who experienced separation were less satisfied with their lives and indicated lower mental health compared to their same-gender counterparts who had not experienced this event. In addition, men who had separated indicated a lower sense of vitality, a greater sense of isolation and lower overall wellbeing than other men.

Pregnancy or birth/adoption of new child

For men, the birth of a child or their partner's pregnancy was associated with a relatively low sense of social isolation compared with other men. For women, the experience of pregnancy or birth was associated with higher than otherwise satisfaction with life but a lower sense of vitality. Once again, it is important to point out that adoption would have been so rare that the trends would have been driven by pregnancy or birth.

Serious personal injury/illness

Unsurprisingly, men and women who had been seriously ill or injured indicated lower wellbeing in several areas (life satisfaction, sense of vitality, mental health and overall wellbeing). In addition, women who experienced such events felt more socially isolated than other women.

Serious injury/illness to close relative/family member

Men and women who reported that a family member had suffered a serious injury or illness in the preceding 12 months indicated a lower sense of vitality and appeared to have poorer mental health and lower overall wellbeing than their same-gender counterparts without this experience.

Death of spouse or child

No significant links emerged between the experience of the death of spouse or child and wellbeing scores. This is likely to be due to the fact that, as indicated above, only 1% of men and women had experienced such events (Table 1). The number was further reduced in the present analysis because some of the information relevant to these analyses was missing.

Death of close relative/family member

While 11–12% of men and women reported this experience (Table 1), it was only linked with one aspect of wellbeing for men and none for women. Men who reported this event were more likely to indicate a sense of isolation than other men.

One explanation for the limited connection between such events and wellbeing is that it is likely that the concept of "close" was here interpreted in terms of blood ties, with some respondents having had little to do with their close relative who died. Furthermore, the effects of such experiences may have varied according to whether or not respondents considered that the person who died had been suffering greatly.

Death of a close friend

Perhaps surprisingly, both men and women who experienced the death of a close friend indicated a significantly stronger sense of social connection than their same-gender counterparts who had not had such experiences. One possible explanation for this trend is that such experiences can bring together members of friendship networks, enhancing a sense of social connection. It may also be the case that those who are already strongly socially connected are more likely than others to have strong bonds with many people, and support them in times of crises, including terminal illness.

Victim of physical violence

Although only 1% of men and women indicated that they had been a victim of physical violence in the previous 12 months (Table 1), men who reported this experience indicated significantly lower wellbeing than other men across all six measures, while women who reported this experience indicated significantly lower wellbeing than other women on four of the six measures (life satisfaction, mental health, sense of isolation and the overall wellbeing measure).

These results are not surprising. Firstly, it appears that victims of violence are more likely than other people to feel unsafe (ABS, 2010). Secondly, those who reported this experience may have been victims of repeated violence, as is particularly the case with family violence (Davis & Maxwell, 2002; Weisel, 2005). It should be noted that women who have been victims of violence are considerably more likely than men to nominate a former and/or current partner, while men are more likely than women to nominate a stranger. Thirdly, other circumstances that are associated with an increased risk of having experienced violence, but not controlled for in this analysis, may contribute to lowered wellbeing..

Self or family member detained in jail

Although only 1% of all men and women indicated that they or a family member had experienced jail detention (Table 1), this event was significantly (albeit marginally) linked with an aspect of wellbeing for each gender. Women who reported this event indicated a higher sense of isolation than other women, but men reported higher (rather than lower) satisfaction with life. The latter relationship is the only one that is particularly difficult to explain. It is worth noting that men are more likely to experience incarceration than women (the proportion of men in jails in 2011 was 14 times that of women; ABS, 2011b).

Retired from the workforce

The experience of retirement from the workforce—reported by 2% of men and women (Table 1)—was not significantly related to any of the aspects of wellbeing examined. It remains possible that a link existed, but generated different outcomes, with some retired people enjoying their new lifestyle, and others finding the experience difficult to handle.

Fired or made redundant

Men and women who had been fired or made redundant indicated lower satisfaction with life compared with their same-gender counterparts who had not experienced this event. In addition, the men indicated a higher sense of social isolation and lower overall wellbeing than other men.

This gender difference is not surprising, given that men are more likely than women to have spent much of their adult life in full-time work and women tend to have played a far greater role in informal care-giving—a role that tends to develop stronger kinship networks than men.

Major worsening of finances

Men and women who reported that they had experienced a major worsening of their financial situation in the preceding 12 months indicated significantly lower wellbeing than their same-gender counterparts across all measures. For each comparison (scores on the six measures for each gender), the difference was highly significant. This is not surprising, given that the consequent worsening of financial circumstances is likely to have wide-ranging effects on lifestyles (including possible tensions within the home). It also represents an "event" from which recovery can take many years, if it occurs at all.

Changed residence

Although 13–14% of men and women had moved residence in the previous 12 months (Table 1), this experience was not significantly associated with any of the wellbeing scores.

Summary

The following life events were significantly linked with at least five of the six indicators of wellbeing for men and/or women, all suggesting lower wellbeing for those who experienced those events, relative to their same-gender counterparts. This may suggest that the links were fairly pervasive.

- *Separated from spouse or long-term partner*—Significant differences emerged for five indicators for men and two for women.
- *Serious personal illness/injury*—Significant differences emerged for four indicators for men and five for women.
- *Victim of physical violence*—Significant differences emerged across all the indicators for men, and four for women.
- *Major worsening of finances*—Highly significant differences emerged across all the indicators for both men and women.

The following events were significantly linked with three or four indicators of wellbeing for either men or women, and no more than four indicators. These suggest lower wellbeing for those who experienced those events, relative to their same-gender counterparts

- *Serious injury/illness to close relative/family member*—Significant differences emerged for three indicators for men and women.
- *Fired or made redundant*—Significant differences emerged for four indicators for men and one for women.

The following events were significantly linked with two indicators of wellbeing for either men or women.

- *Formed a live-in relationship*—Two significant differences emerged for three indicators for women—all suggesting high wellbeing for those who experienced this event relative to their same-gender counterparts.
- *Pregnancy or birth/adoption of new child*—Men indicated better wellbeing for one measure (relatively low sense of isolation) compared with other men, while women indicated more favourable wellbeing in relation to one measure (life satisfaction) and less favourable wellbeing in relation to another (sense of vitality).

The following events were related to scores on only one or no indicators of wellbeing.

- *Death of spouse or child*—No significant links were observed.
- *Death of close relative/family member*—One significant link emerged for men (suggesting high sense of isolation relative to other men), while none emerged for women.

- *Moved residence*—No significant links were observed.
- *Death of a close friend*—One significant link emerged for both men and women, suggesting a higher sense of connection relative to their same-gender counterparts.
- *Self or family member detained in jail*—One significant link emerged for both men and women, with men who reported this experience indicating a higher rather than lower satisfaction with life compared with other men, and women reporting a higher sense of social isolation compared with other women.
- *Retired from the workforce*—No significant links emerged.

Longitudinal analyses of life events and wellbeing

So far, attention has been directed to the significance of any links between the experience of specific life events (occurring between Waves 9 and 10) and subsequent wellbeing (assessed in Wave 10). The longitudinal analyses in this section focus on the links between such experiences of life events and levels of apparent change in wellbeing from Wave 9 to Wave 10. Of course, unmeasured fluctuations in wellbeing may well have occurred during the 12 months. That is, lack of any difference in wellbeing recorded in the two survey waves should not be taken to suggest that level of wellbeing had remained constant.

For ease of reading, a summary of the results covering each of the six indicators of wellbeing is provided in Table 9 (on page 34). All results refer to the significance of any differences in the average scores on each wellbeing measure between those who experienced the event in question and their same-gender counterparts who did not experience the events. Three sets of results are presented for each wellbeing indicator: Wave 9 wellbeing, Wave 10 wellbeing, and change in wellbeing scores from Wave 9 to Wave 10. The "plus" and "minus" symbols indicate that a significant difference emerged between those who did and those who did not experience the event in question. For example, any "plus" appearing the columns referring to Wave 9 data indicates that, on average, those who subsequently experienced the event in question had already indicated significantly higher wellbeing (on the measure in question) than their same-gender counterparts who did not go on to experience this event, while a minus sign would indicate the opposite—that is, those who later encountered the event indicated, on average, significantly lower wellbeing in Wave 9 than their same-gender counterparts who did not subsequently experience the event. The same approach is adopted for the columns referring to Wave 10 wellbeing. For the columns referring to change in wellbeing scores (marked "W9–W10"), a "plus" means that those who experienced the event indicated improvements in wellbeing that were significantly greater than any improvements apparent for their same-gender counterparts who did not experience the event. A "minus", on the other hand, means that those who encountered the event indicated a decline in wellbeing that was significantly greater than any decline that may have been apparent for their same-gender counterparts who did not experience the event. The results for men appear in the upper panel of this table, and those for women appear in the lower panel.

The summary presented in Table 9 is based on the results provided in Tables 10 to 15 (starting on page 40). Each of these tables focuses on one aspect of wellbeing and provides the mean wellbeing scores in Wave 9 and Wave 10, along with the mean change in wellbeing scores (here called "change scores") from Wave 9 to Wave 10, for those who did and those who did not experience each of the life events (taken separately). Any significant difference in the mean wellbeing scores of those who experienced the life event and others of the same gender who did not experience the event is recorded, along with any significant difference between these two groups in the level of change in their mean scores across the two survey waves (i.e., the difference between the two groups in their "change scores"). As in Table 9, the results for men appear in the upper panel of each table, and those for women appear in the lower panel.

Complementing these analyses, Appendix C shows, for each wellbeing measure in each of the two survey waves, the proportions of men and women with scores that we classified as reflecting "high wellbeing", according to whether they experienced the various life events. For example, Figure C1 depicts the proportions of men who indicate high satisfaction with life in Waves 9 and 10, according to whether they experienced each of the events (taken separately). These results are presented as examples of alternative ways of assessing differences in the wellbeing scores of those who did and did not experience the various events.

Table 9: Summary of differences between those who did and did not experience a life event in Waves 9 and 10, and changes between Wave 9 and Wave 10

Life events in previous 12 months (Wave 10)	Life satisfaction			Vitality			Mental health			Social isolation			Social connection			Overall wellbeing		
	W9	W10	W9–W10 [a]	W9	W10	W9–W10 [a]	W9	W10	W9–W10 [a]	W9	W10	W9–W10 [a]	W9	W10	W9–W10 [a]	W9	W10	W9–W10 [a]
Men																		
Formed a live-in relationship (single < 65)							+	+			+			+		+	+	+
Separated from spouse or long-term partner (partnered < 65)		–						–	–		–						–	–
Pregnancy or birth/adoption of new child < 55		+				–	+	+			+		+	+		+	+	
Serious personal injury/illness	–		–		–		–	–	–	–	–				+	–	–	–
Serious injury/illness to close relative/family member				–	–		–	–									–	
Death of spouse or child																		
Death of close relative/family member																		
Death of a close friend						+				–	–							
Victim of physical violence	–	–		–	–		–	–	–	–	–	–		–		–	–	–
Self or a family member detained in jail							–			–	–		–				–	
Retired from the workforce (45+)									+	–	–							
Fired or made redundant (< 65)		–						–	–	–	–						–	
Major worsening in finances		–	–		–		–	–		–	–		–	–		–	–	–
Changed residence		–					–	–		–	–					–	–	–

Table 9: Summary of differences between those who did and did not experience a life event in Waves 9 and 10, and changes between Wave 9 and Wave 10

Women

Life events in previous 12 months (Wave 10)	Life satisfaction			Vitality			Mental health			Social isolation			Social connection			Overall wellbeing		
	W9	W10	W9–W10 [a]	W9	W10	W9–W10 [a]	W9	W10	W9–W10 [a]	W9	W10	W9–W10 [a]	W9	W10	W9–W10 [a]	W9	W10	W9–W10 [a]
Formed a live-in relationship (single < 65)	+	+								+	+	+	+	+	+	+	+	
Separated from spouse or long-term partner (partnered < 65)	−	−			−		−	−		−	−	−	−		+	−	−	−
Pregnancy or birth/adoption of new child < 45	+	+	−		−	−	+	+	−	+	+	−				+		
Serious personal injury/illness	−	−	−		−	−	−	−		−	−		−			−	−	
Serious injury/illness to close relative/family member	−			−	−		−	−		−	−					−	−	
Death of spouse or child					−													
Death of close relative/family member	−	−			−		−	−		−	−					−	−	
Death of a close friend					−					−	−		+	+			−	
Victim of physical violence	−	−	−		−	−	−	−		−	−		−	−		−	−	
Self or a family member detained in jail	−				−		−	−		−	−		−	−		−	−	
Retired from the workforce (45+)	−				−		−	−		−	−					−		
Fired or made redundant (< 65)	−	−		−	−		−	−		−	−		−	−		−	−	
Major worsening in finances	−	−	−	−	−		−	−	−	−	−		−	−		−	−	−
Changed residence	−	−	+	−	−	+	−	−	+	+	−					−	+	+

Note: For details, see Tables 10 to 15, starting on page 40. [a] W9–W10 refers to change in wellbeing scores from Wave 9 to Wave 10.

Three sets of results are summarised for each wellbeing indicator for men (in the upper panel) and women (in the lower panel). Each column refers to a comparison of mean scores of those who experienced each event (taken separately) and those of the same sex who did not experience the event. Differences in these mean scores that were statistically significant ($p < .05$) are marked by "−" and "+". A "−" symbol in the columns with the labels W9 or W10 indicates that, for the survey wave in question, respondents who experienced the specific event reported lower wellbeing (for the wellbeing indicator in question) than their same-gender counterparts who did not experience this event, while a "+" symbol indicates the opposite: the average wellbeing score for those who experienced the event in question was significantly higher than the average for those who did not experience the event. The columns labelled W9–W10 refer to changes in the wellbeing scores in question from Wave 9 to Wave 10. A "+" symbol in these columns indicates that those who experienced the event in question indicated a significantly greater increase in wellbeing than those of the same gender) who did not experience the event, while a "−" symbol indicates the those who experienced the event indicated a significantly greater decline in wellbeing relative to those who did not experience the event.

The discussion below presents the general findings concerning changes in wellbeing. It should be noted that any mention of a significant difference refers to the difference in mean (i.e., average) scores on a wellbeing indicator of those who reported the experience of the event in question and their same-gender counterparts who did not. (To avoid repetition, the fact the comparisons are restricted to those of the same gender is not always mentioned.)

The discussion first focuses on the two events "formed a live-in relationship" and "pregnancy or birth/adoption of a new child", the experience of which tended to be mostly associated with higher than otherwise wellbeing. The discussion is then arranged from the life events that were associated with the most indicators of lower wellbeing to those that were not found to have any particular association with the wellbeing measures.

Life events associated with higher wellbeing

As was apparent in Wave 9 (before the events occurred), respondents in Wave 10 who had experienced the following events indicated higher wellbeing in some areas (although women indicated lower wellbeing in one area in relation to pregnancy/birth).

Formed a live-in relationship

General wellbeing—Women who experienced this event indicated significantly higher wellbeing in four areas, both before and after the event took place in terms of: a relative absence of any sense of isolation and a higher sense of social connection, satisfaction with life and overall wellbeing. Men who experienced this event indicated significantly higher mental health before and after the event took place, and higher wellbeing in three other areas post-event in terms of: a relative absence of sense of isolation, and a higher sense of connection and overall wellbeing.

Change in wellbeing—Given the tendency for these respondents to indicate higher wellbeing before and after forming a live-in relationship, it is not surprising that only one comparison of levels of change reached statistical significance: men who formed a live-in relationship indicated a greater (positive) change in overall wellbeing than other men. This does not mean that forming a live-in relationship was more beneficial for men than women. Rather, the partnered men's average score in Wave 10 increased to the level derived for women in Wave 9 (from 6.05 to 6.20), while women's mean scores in each survey wave were very similar (from 6.20 to 6.23).

Pregnancy or birth/adoption of new child

General wellbeing—Women who experienced these events indicated higher wellbeing in two areas in both Waves 9 and 10 (life satisfaction and mental health) and higher overall wellbeing in Wave 9, but in Wave 10, they also indicated a significantly lower sense of vitality. Men who experienced these events indicated higher wellbeing in three areas in Wave 9 and four in Wave 10. In both survey waves they appeared to have higher mental health and overall wellbeing, while in Wave 9 they indicated a higher sense of connection. In Wave 10 they indicated higher life satisfaction and a lower sense of isolation.

Change in wellbeing—Significant differences in the level of change in the wellbeing of respondents who experienced these events and those who did not emerged in only one area: sense of vitality. This decreased for both men and women who experienced such events, and changed little for those who did not.

Life events associated with lower wellbeing

For most of the other events examined, respondents who experienced them tended to have already indicated lower wellbeing (in Wave 9) in at least some areas than those who did not experience them. The number of indicators of wellbeing associated with the experience of an event varied. The following discussion therefore focuses first on events that were significantly associated with the largest number of indicators of lower wellbeing for both men and women in Wave 9 (i.e., before the events took place), followed by events associated with decreasing numbers of indicators of lower wellbeing.

Major worsening of finances

General wellbeing—As was the case for Wave 9 wellbeing, both men and women who experienced this event indicated significantly lower wellbeing in all six areas.

Change in wellbeing—Despite the fact that respondents who experienced this event already indicated lower wellbeing across all measures, those who experienced this event tended to have become even more demoralised by Wave 10, with significant differences in levels of change emerging for life satisfaction and overall wellbeing (both men and women), and for mental health (women only).

Serious personal injury/illness

General wellbeing—Women who experienced this event indicated significantly lower wellbeing in all six areas in Wave 9 and in all except sense of social connection in Wave 10. In both Waves 9 and 10, men who experienced this event indicated significantly lower wellbeing across all wellbeing areas except sense of connection.

Change in wellbeing—Given that respondents who reported that they had experienced a serious illness or injury indicated significantly lower wellbeing across most indicators in both the pre- and post-event periods, it is perhaps surprising that any differences in levels of change in wellbeing emerged between those who experienced such events and those who did not. In fact, both men and women who reported such events indicated significantly greater falls in sense of vitality than their same-gender counterparts who did not experience this event. In addition, men who experienced such events reported significantly greater falls in satisfaction with life, mental health, sense of connection and overall wellbeing compared to other men.

Victim of physical violence

General wellbeing—In both survey waves, women who experienced this event indicated significantly lower wellbeing than other women in all six areas examined. The same trends applied to men, with the following exception: in Wave 9, men who subsequently experienced this event did not indicate a significantly lower sense of connection than other men.

Change in wellbeing—Despite their already significantly lower wellbeing, men and women who became victims of physical violence between the two survey waves indicated a significant fall in overall wellbeing scores, relative to their same-gender counterparts. In addition, men who became victims of physical violence reported a significant increase in their sense of social isolation (relative to other men) and women who experienced such circumstances reported significantly poorer mental health (relative to other women).

Self or family member detained in jail

General wellbeing—In both survey waves, women who experienced this event indicated lower wellbeing in terms of: lower mental health, a higher sense of social isolation, a lower sense of social connection and lower overall wellbeing. In Wave 9 only, they also indicated a lower satisfaction with life, while in Wave 10 only, they indicated a lower sense of vitality. Men indicated, prior to the event, a significantly higher sense of social isolation and lower mental health and overall wellbeing, but in Wave 10, the wellbeing of men who experienced this event did not differ significantly from that of other men.

Change in wellbeing—No significant differences in levels of change were apparent for respondents who experienced this event and their same-gender counterparts.

Fired or made redundant

General wellbeing—In both survey waves, women who experienced this event indicated lower wellbeing in terms of: a lower sense of vitality, poorer mental health and lower overall wellbeing. In Wave 9 only they also indicated a lower satisfaction with life, while in Wave 10 only, they indicated a higher sense of isolation compared with those who did not experience this event. Men who were fired or made redundant indicated lower life satisfaction, a higher sense of isolation and lower overall wellbeing in both waves. In addition, men who experienced this event indicated poorer mental health than other men in Wave 10, but not in Wave 9.

Change in wellbeing—The only significant change in wellbeing associated with being fired or made redundant occurred for men who experienced this event, who indicated a significant fall in mental health (or emotional wellbeing) from Wave 9 to Wave 10.

Changed residence

General wellbeing—In Wave 9, women who experienced this event indicated lower wellbeing in four areas: satisfaction with life, sense of vitality, mental health and overall wellbeing, but in Wave 10, they only indicated lower wellbeing in the area of mental health. In both survey waves, men who moved house indicated lower satisfaction with life, poorer mental health and lower overall wellbeing. In addition, men who experienced this event also indicated a greater sense of social isolation than other men in Wave 9 but not in Wave 10.

Change in wellbeing—Any change in wellbeing for men who experienced this event did not differ significantly in wellbeing from other men. However, women who experienced this event indicated significantly *improved* wellbeing in four areas: life satisfaction, sense of vitality, mental health and overall wellbeing.

Separated from spouse or long-term partner

General wellbeing—In both survey waves, women who separated from their partners indicated significantly lower wellbeing than other women in terms of life satisfaction, mental health, social isolation and overall wellbeing. In addition, the women who experienced this event indicated significantly lower social connection than other women in Wave 9, but not Wave 10. No significant differences were apparent in the wellbeing of men who subsequently experienced this event compared with other men. However, in Wave 10, men who had experienced this event indicated lower wellbeing in four of the six areas (life satisfaction, mental health, social isolation and overall wellbeing).

Change in wellbeing—Women who experienced separation indicated significant *improvements* in their sense of connection relative to other women. Men who separated from their partners indicated a significantly greater sense of isolation and lower mental health and overall wellbeing.

This was the only event that was associated with contrasting changes in wellbeing for men and women (improved wellbeing for women, albeit in only one area, and deterioration for men).

Death of close relative/family member

General wellbeing—In both survey waves, women who experienced this event indicated significantly lower wellbeing in the following areas: life satisfaction, mental health, sense of social isolation and overall wellbeing. In addition, women who experienced this event indicated a lower sense of vitality in Wave 10. No significant differences emerged in the wellbeing of men who experienced this event in either survey wave.

Change in wellbeing—No significant differences in levels of change were apparent for respondents who experienced this event and their same-gender counterparts.

Serious injury/illness to close relative/family member

General wellbeing—In both survey waves, women who experienced this event indicated a significantly lower sense of vitality, mental health and overall wellbeing. By Wave 10, they also indicated a higher sense of social isolation. Men who experienced this event indicated a significantly lower sense of vitality and mental health in both surveys. By Wave 10, men who experienced this event also indicated lower overall wellbeing.

Change in wellbeing—No significant differences in levels of change were apparent for respondents who experienced this event and their same-gender counterparts.

Death of a close friend

General wellbeing—Both men and women who experienced this event indicated a significantly higher sense of social isolation in both waves. In addition, men and women who experienced this event indicated a lower sense of vitality in Wave 10. Perhaps surprisingly, women who experienced this event also indicated a *higher* sense of social connection than other women. This may be due to women's tendency to confide in others when under distress.

Change in wellbeing—No significant differences in levels of change were apparent for women who experienced this event and those who did not. Men who reported that a close friend had died indicated a significant fall in sense of vitality compared with other men.

Retired from the workforce

General wellbeing—The experience of retirement was not significantly related to women's wellbeing in either Wave 9 or Wave 10, and while men who experienced this event indicated a higher sense of isolation in Wave 9, no such difference was apparent in Wave 10.

Change in wellbeing—No significant differences in levels of change were apparent for women who experienced this event. Men who retired from the workforce indicated a lower sense of isolation before retirement than afterwards. Their fall in sense of isolation was greater than any fall apparent among other men. This is the only issue in which an event was associated with improvements in wellbeing from a base that was low relative to other men.

Death of spouse or child

General wellbeing—Whereas non-significant wellbeing differences were apparent for women in Wave 9, in Wave 10, women who experienced this event indicated a significantly lower sense of vitality than other women. However, no other differences were apparent between these two groups of women. No significant differences were apparent in the Waves 9 or 10 wellbeing of men who did and did not experience this event.

Change in wellbeing—No significant differences in levels of change were apparent for respondents who experienced this event and their same-gender counterparts.

Summary

Some aspects of wellbeing were more likely than others to be linked with the experience of events. For example, the mental health measure (which as mentioned earlier focuses on emotional wellbeing) was among the most likely of measures to be linked with the experience of an event—with women's scores on this measure in each survey wave being associated with the experience of 10 events and with men's scores on this measure being associated with 8–9 events.

Women's sense of isolation was associated with 8 life events in Wave 9 and 10 events in Wave 10, while for men, this measure was associated with 8 life events in both survey waves. Women's overall wellbeing was associated with 11 life events in Wave 9 and 9 in Wave 10, while for men, overall wellbeing was associated with 7 events in Wave 9 and 9 in Wave 10.

Men's Wave 9 scores on the sense of social connection measure were related to only two subsequent life events, while the women's scores were related to six events. In Wave 10, the difference was less marked (three aspects of men's wellbeing and five of women's).

Such gender differences may relate to the fact that, compared with men, women are more inclined to define themselves in terms of their interpersonal relationships and to seek intimacy, self-disclosure and emotional support through their friendships (see Cross, Hardin & Gercek-Swing, 2011; Felmlee, Sweet & Sinclair, 2012). However, it is also worth noting that significant differences in wellbeing were more apparent for women than men overall.

In summary, the events with apparent negative effects on personal wellbeing included:

- separation from spouse or a longer-term partner;
- serious injury/illness to oneself;
- a major worsening of financial circumstances;
- death of spouse or child; and
- being a victim of physical violence.

The wellbeing of respondents who experienced these types of events had already indicated in 2009 (i.e., before the events took place) lower wellbeing than those who had not experience these events. Two events were associated with marginal improvements in personal wellbeing: forming a live-in relationship and moving residence.

Table 10:	Mean ratings of life satisfaction in Waves 9 and 10 and change between waves, by whether experienced life event, and gender						
Wave 10: Life events in previous 12 months	**Experienced event**			**Did not experience event**			**Test**
	Wave 9	**Wave 10**	**Change**	**Wave 9**	**Wave 10**	**Change**	
Men							
Formed a live-in relationship (single < 65)	7.66	7.92	+0.25	7.68	7.73	+0.04	
Separated from spouse or long-term partner (partnered < 65)	7.61	7.25	−0.36	7.89	7.86	−0.03	b
Pregnancy or birth/adoption of new child < 55	7.89	7.99	+0.10	7.73	7.73	0.00	b
Serious personal injury/illness	7.63	7.45	−0.18	7.90	7.91	+0.01	a, b, c
Serious injury/illness to close relative/family member	7.77	7.83	+0.06	7.90	7.88	−0.02	
Death of spouse or child [1]							
Death of close relative/family member	7.70	7.75	+0.05	7.90	7.89	−0.02	
Death of a close friend	7.77	7.79	+0.01	7.89	7.88	−0.01	
Victim of physical violence	7.27	7.07	−0.20	7.89	7.88	−0.01	a, b
Self or a family member detained in jail	7.47	7.79	0.32	7.89	7.87	−0.01	
Retired from the workforce (45+)	8.10	8.13	0.02	7.95	7.90	−0.05	
Fired or made redundant (< 65)	7.50	7.34	−0.17	7.82	7.83	+0.01	a, b
Major worsening in finances	6.70	6.33	−0.37	7.92	7.92	0.00	a, b, c
Changed residence	7.63	7.71	0.08	7.92	7.89	−0.02	a, b
Women							
Formed a live-in relationship (single < 65)	7.85	8.01	+0.16	7.54	7.57	+0.04	a, b
Separated from spouse or long-term partner (partnered < 65)	7.03	7.24	+0.20	8.00	7.92	−0.08	a, b
Pregnancy or birth/adoption of new child < 45	8.13	8.06	−0.07	7.79	7.74	−0.05	a, b
Serious personal injury/illness	7.52	7.34	−0.18	7.94	7.90	−0.04	a, b
Serious injury/illness to close relative/family member	7.84	7.77	−0.07	7.92	7.87	−0.05	
Death of spouse or child	8.29	7.95	−0.33	7.90	7.86	−0.05	
Death of close relative/family member	7.70	7.71	+0.01	7.93	7.87	−0.06	a, b
Death of a close friend	7.92	7.91	−0.01	7.90	7.85	−0.05	
Victim of physical violence	7.25	6.93	−0.32	7.91	7.87	−0.04	a, b
Self or a family member detained in jail	7.29	7.60	+0.31	7.91	7.86	−0.05	a
Retired from the workforce (45+)	8.10	8.28	+0.18	7.98	7.92	−0.05	
Fired or made redundant (< 65)	7.35	7.42	+0.07	7.84	7.79	−0.05	a
Major worsening in finances	6.83	6.34	−0.49	7.94	7.91	−0.03	a, b, c
Changed residence	7.71	7.80	+0.10	7.93	7.86	−0.07	a, c

Notes: Higher ratings mean more life satisfaction, with scores ranging from 1 to 10. [a] Difference in the wellbeing measure in Wave 9 by the experience of event is statistically significant ($p < .05$). [b] Difference in the wellbeing measure in Wave 10 by the experience of event is statistically significant ($p < .05$). [c] Difference in change in the wellbeing measure (Wave 9 and Wave 10) by the experience of event is statistically significant ($p < .05$). [1] The number of men who experienced this event is too small and results are not shown.

Source: HILDA 2009 & 2010

Table 11: Mean scores of vitality (SF-36) in Waves 9 and 10 and change between waves, by whether experienced life event, and gender

Wave 10: Life events in previous 12 months	Experienced event			Did not experience event			Test
	Wave 9	Wave 10	Change	Wave 9	Wave 10	Change	
Men							
Formed a live-in relationship (single < 65)	63.65	65.11	+1.46	63.38	62.30	−1.08	
Separated from spouse or long-term partner (partnered < 65)	60.62	62.35	+1.73	63.59	63.05	−0.54	
Pregnancy or birth/adoption of new child < 55	65.36	62.61	−2.76	63.30	62.96	−0.34	c
Serious personal injury/illness	56.45	51.30	−5.15	63.73	63.18	−0.54	a, b, c
Serious injury/illness to close relative/family member	60.56	59.37	−1.19	63.50	62.61	−0.89	a, b
Death of spouse or child [1]							
Death of close relative/family member	62.92	62.91	−0.02	63.13	62.09	−1.04	
Death of a close friend	61.62	59.16	−2.46	63.30	62.57	−0.72	b, c
Victim of physical violence	55.80	53.56	−2.24	63.20	62.29	−0.91	a, b
Self or a family member detained in jail	57.77	58.34	+0.57	63.15	62.21	−0.94	
Retired from the workforce (45+)	59.71	58.96	−0.75	62.26	61.09	−1.17	
Fired or made redundant (< 65)	61.71	61.22	−0.48	63.56	62.87	−0.69	
Major worsening in finances	53.86	49.33	−4.52	63.35	62.49	−0.86	a, b
Changed residence	61.73	61.93	+0.20	63.28	62.21	−1.08	
Women							
Formed a live-in relationship (single < 65)	61.67	59.63	−2.03	57.41	57.21	−0.21	
Separated from spouse or long-term partner (partnered < 65)	53.52	54.56	+1.04	59.19	58.05	−1.14	
Pregnancy or birth/adoption of new child < 55	57.65	54.68	−2.97	58.94	58.50	−0.43	b, c
Serious personal injury/illness	48.27	42.85	−5.41	59.46	58.87	−0.58	a, b, c
Serious injury/illness to close relative/family member	55.17	54.35	−0.83	59.19	58.15	−1.04	a, b
Death of spouse or child	55.01	50.26	−4.75	58.55	57.58	−0.97	b
Death of close relative/family member	57.70	55.60	−2.10	58.63	57.77	−0.86	b
Death of a close friend	57.33	55.43	−1.90	58.65	57.76	−0.88	b
Victim of physical violence	51.12	45.53	−5.59	58.59	57.65	−0.94	a, b
Self or a family member detained in jail	54.31	52.10	−2.20	58.56	57.57	−0.99	b
Retired from the workforce (45+)	57.45	56.18	−1.26	58.30	57.05	−1.25	
Fired or made redundant (< 65)	53.90	53.30	−0.60	58.68	57.90	−0.79	a, b
Major worsening in finances	46.66	42.42	−4.24	58.92	58.01	−0.91	a, b
Changed residence	56.68	57.33	+0.65	58.75	57.53	−1.22	a, c

Notes: Higher scores mean higher level of vitality, with scores ranging from 0 to 100. [a] Difference in the wellbeing measure in Wave 9 by the experience of event is statistically significant ($p < .05$). [b] Difference in the wellbeing measure in Wave 10 by the experience of event is statistically significant ($p < .05$). [c] Difference in change in the wellbeing measure (Wave 9 and Wave 10) by the experience of event is statistically significant ($p < .05$). [1] The number of men who experienced this event is too small and results are not shown.

Source: HILDA 2009 & 2010

Table 12:	Mean scores of mental health (SF-36) in Waves 9 and 10 and change between waves, by whether experienced life event, and gender						
Wave 10: Life events in previous 12 months	**Experienced event**			**Did not experience event**			**Test**
	Wave 9	**Wave 10**	**Change**	**Wave 9**	**Wave 10**	**Change**	
Men							
Formed a live-in relationship (single < 65)	76.22	77.96	+1.74	73.11	72.82	−0.29	a, b
Separated from spouse or long-term partner (partnered < 65)	75.04	69.34	−5.70	76.85	76.87	+0.02	b, c
Pregnancy or birth/adoption of new child < 55	77.62	77.34	−0.28	74.68	74.65	−0.03	a, b
Serious personal injury/illness	73.50	70.22	−3.28	76.13	76.21	0.07	a, b, c
Serious injury/illness to close relative/family member	74.28	73.68	−0.60	76.13	76.02	−0.12	a, b
Death of spouse or child [1]							
Death of close relative/family member	74.69	75.54	+0.85	76.03	75.72	−0.32	
Death of a close friend	75.34	74.48	−0.85	75.97	75.84	−0.12	
Victim of physical violence	68.26	64.10	−4.16	76.01	75.84	−0.17	a, b
Self or a family member detained in jail	68.29	71.50	+3.21	75.97	75.74	−0.23	a
Retired from the workforce (45+)	75.02	74.97	−0.05	76.95	76.60	−0.35	
Fired or made redundant (< 65)	73.10	70.24	−2.86	75.57	75.56	−0.01	b, c
Major worsening in finances	64.51	60.42	−4.09	76.21	76.10	−0.11	a, b
Changed residence	74.23	73.82	−0.40	76.12	75.94	−0.18	a, b
Women							
Formed a live-in relationship (single < 65)	73.49	73.81	+0.33	69.52	70.10	+0.57	
Separated from spouse or long-term partner (partnered < 65)	65.06	64.17	−0.89	74.88	74.06	−0.82	a, b
Pregnancy or birth/adoption of new child < 55	76.28	75.45	−0.83	72.31	71.48	−0.83	a, b
Serious personal injury/illness	66.45	64.26	−2.19	74.26	73.80	−0.46	a, b
Serious injury/illness to close relative/family member	71.46	70.23	−1.23	74.04	73.56	−0.48	a, b
Death of spouse or child	73.27	69.18	−4.09	73.62	73.08	−0.54	
Death of close relative/family member	71.72	70.41	−1.31	73.87	73.35	−0.51	a, b
Death of a close friend	73.21	72.44	−0.77	73.63	73.09	−0.54	
Victim of physical violence	61.95	55.85	−6.10	73.74	73.21	−0.54	a, b, c
Self or a family member detained in jail	65.86	65.41	−0.45	73.69	73.09	−0.60	a, b
Retired from the workforce (45+)	74.04	71.72	−2.32	74.44	74.15	−0.29	
Fired or made redundant (< 65)	68.92	67.07	−1.84	73.02	72.71	−0.31	a, b
Major worsening in finances	59.99	55.35	−4.64	74.07	73.58	−0.48	a, b, c
Changed residence	70.01	71.24	+1.23	74.08	73.24	−0.84	a, b, c

Notes: Higher scores mean better mental health, with scores ranging from 0 to 100. [a] Difference in the wellbeing measure in Wave 9 by the experience of event is statistically significant ($p < .05$). [b] Difference in the wellbeing measure in Wave 10 by the experience of event is statistically significant ($p < .05$). [c] Difference in change in the wellbeing measure (Wave 9 and Wave 10) by the experience of event is statistically significant ($p < .05$). [1] The number of men who experienced this event is too small and results are not shown.

Source: HILDA 2009 & 2010

Table 13: Mean scores of sense of social isolation in Waves 9 and 10 and change between waves, by whether experienced life event, and gender

Wave 10: Life events in previous 12 months	Experienced event			Did not experience event			Test
	Wave 9	Wave 10	Change	Wave 9	Wave 10	Change	
Men							
Formed a live-in relationship (single < 65)	2.46	2.39	−0.07	2.82	3.12	+0.30	b
Separated from spouse or long-term partner (partnered < 65)	2.75	3.76	+1.01	2.59	2.77	+0.18	b, c
Pregnancy or birth/adoption of new child < 55	2.33	2.58	+0.25	2.71	2.95	+0.24	b
Serious personal injury/illness	2.87	3.13	+0.26	2.64	2.87	+0.23	a, b
Serious injury/illness to close relative/family member	2.69	3.07	+0.38	2.65	2.87	+0.21	
Death of spouse or child [1]							
Death of close relative/family member	2.75	3.06	+0.31	2.64	2.87	+0.23	
Death of a close friend	2.89	3.17	+0.28	2.63	2.86	+0.23	a, b
Victim of physical violence	3.23	4.06	+0.82	2.65	2.88	+0.23	a, b, c
Self or a family member detained in jail	3.52	3.37	−0.14	2.65	2.89	+0.24	a
Retired from the workforce (45+)	3.30	2.92	−0.38	2.75	2.97	+0.22	a, c
Fired or made redundant (< 65)	3.08	3.28	+0.20	2.65	2.88	+0.23	a, b
Major worsening in finances	3.50	4.00	+0.50	2.64	2.86	+0.23	a, b
Changed residence	2.94	3.06	+0.12	2.63	2.87	+0.25	a
Women							
Formed a live-in relationship (single < 65)	1.99	2.25	+0.26	2.75	2.84	+0.09	a, b
Separated from spouse or long-term partner (partnered < 65)	3.26	3.33	+0.07	2.36	2.49	+0.13	a, b
Pregnancy or birth/adoption of new child < 55	2.18	2.50	+0.32	2.44	2.59	+0.15	
Serious personal injury/illness	3.03	3.08	+0.04	2.45	2.58	+0.13	a, b
Serious injury/illness to close relative/family member	2.65	2.84	+0.19	2.46	2.57	+0.11	b
Death of spouse or child	3.39	3.39	+0.01	2.49	2.61	+0.12	
Death of close relative/family member	2.79	2.93	+0.15	2.46	2.58	+0.12	a, b
Death of a close friend	2.69	2.82	+0.13	2.47	2.60	+0.13	a, b
Victim of physical violence	3.73	4.18	+0.45	2.48	2.60	+0.12	a, b
Self or a family member detained in jail	3.55	3.63	+0.08	2.48	2.61	+0.13	a, b
Retired from the workforce (45+)	2.78	2.96	+0.18	2.57	2.65	+0.07	
Fired or made redundant (< 65)	2.94	3.10	+0.16	2.49	2.60	+0.11	b
Major worsening in finances	3.53	3.74	+0.20	2.46	2.58	+0.12	a, b
Changed residence	2.59	2.67	+0.08	2.48	2.61	+0.13	

Note: Higher scores mean feeling more isolated, with scores ranging from 0 to 10. [a] Difference in the wellbeing measure in Wave 9 by the experience of event is statistically significant ($p < .05$). [b] Difference in the wellbeing measure in Wave 10 by the experience of event is statistically significant ($p < .05$). [c] Difference in change in the wellbeing measure (Wave 9 and Wave 10) by the experience of event is statistically significant ($p < .05$). [1] The number of men who experienced this event is too small and results are not shown.

Source: HILDA 2009 & 2010

Table 14:	Mean scores of sense of social connection in Waves 9 and 10 and change between waves, by whether experienced life event, and gender

Wave 10: Life events in previous 12 months	Experienced event			Did not experience event			Test
	Wave 9	Wave 10	Change	Wave 9	Wave 10	Change	
Men							
Formed a live-in relationship (single < 65)	7.48	7.57	0.10	7.18	7.11	−0.07	b
Separated from spouse or long-term partner (partnered < 65)	7.30	7.02	−0.27	7.27	7.22	−0.05	
Pregnancy or birth/adoption of new child < 55	7.51	7.37	−0.14	7.20	7.14	−0.06	a,
Serious personal injury/illness	7.02	7.22	0.20	7.26	7.19	−0.07	c
Serious injury/illness to close relative/family member	7.29	7.19	−0.10	7.23	7.19	−0.04	
Death of spouse or child 1							
Death of close relative/family member	7.21	7.19	−0.02	7.24	7.20	−0.05	
Death of a close friend	7.31	7.28	−0.03	7.23	7.18	−0.05	
Victim of physical violence	6.89	6.48	−0.41	7.24	7.20	−0.04	b
Self or a family member detained in jail	7.02	7.10	0.09	7.24	7.20	−0.05	
Retired from the workforce (45+)	7.25	7.29	0.04	7.13	7.13	0.00	
Fired or made redundant (< 65)	7.14	6.98	−0.17	7.25	7.19	−0.05	
Major worsening in finances	6.72	6.46	−0.26	7.25	7.21	−0.04	a, b
Changed residence	7.18	7.19	0.01	7.25	7.19	−0.05	
Women							
Formed a live-in relationship (single < 65)	8.20	8.28	0.08	7.64	7.66	0.02	a, b
Separated from spouse or long-term partner (partnered < 65)	6.99	7.50	0.51	7.79	7.72	−0.07	a, c
Pregnancy or birth/adoption of new child < 55	7.87	7.85	−0.02	7.80	7.76	−0.04	
Serious personal injury/illness	7.54	7.62	0.07	7.77	7.75	−0.03	a
Serious injury/illness to close relative/family member	7.74	7.70	−0.04	7.76	7.75	−0.01	
Death of spouse or child	7.89	8.12	0.23	7.76	7.74	−0.02	
Death of close relative/family member	7.80	7.75	−0.04	7.75	7.73	−0.02	
Death of a close friend	7.89	7.92	0.03	7.74	7.71	−0.03	b
Victim of physical violence	7.29	6.99	−0.29	7.76	7.74	−0.02	a, b
Self or a family member detained in jail	7.07	7.29	0.22	7.76	7.74	−0.02	a, b
Retired from the workforce (45+)	7.93	7.74	−0.19	7.69	7.70	0.01	
Fired or made redundant (< 65)	7.71	7.76	0.05	7.74	7.71	−0.04	
Major worsening in finances	7.09	7.07	−0.02	7.78	7.76	−0.02	a, b
Changed residence	7.72	7.73	0.01	7.76	7.74	−0.02	

Notes: Higher scores mean feeling more connected with others, with scores ranging from 0 to 10. [a] Difference in the wellbeing measure in Wave 9 by the experience of event is statistically significant ($p < .05$). [b] Difference in the wellbeing measure in Wave 10 by the experience of event is statistically significant ($p < .05$). [c] Difference in change in the wellbeing measure (Wave 9 and Wave 10) by the experience of event is statistically significant ($p < .05$). [1] The number of men who experienced this event is too small and results are not shown.

Source: HILDA 2009 & 2010

Table 15: Mean scores of overall wellbeing in Waves 9 and 10 and change between waves, by whether experienced life event, and gender

Wave 10: Life events in previous 12 months	Experienced event			Did not experience event			Test
	Wave 9	Wave 10	Change	Wave 9	Wave 10	Change	
Men							
Formed a live-in relationship (single < 65)	0.05	0.20	0.15	−0.11	−0.12	−0.01	b, c
Separated from spouse or long-term partner (partnered < 65)	−0.11	−0.36	−0.26	0.04	0.04	0.00	b, c
Pregnancy or birth/adoption of new child < 55	0.15	0.12	−0.03	−0.06	−0.06	0.00	a, b
Serious personal injury/illness	−0.20	−0.32	−0.12	0.021	0.022	0.00	a, b, c
Serious injury/illness to family member	−0.08	−0.11	−0.03	0.014	0.010	0.00	b
Death of spouse or child [1]							
Death of close relative/family member	−0.06	−0.04	0.02	0.01	0.00	−0.01	
Death of a close friend	−0.05	−0.10	−0.05	0.01	0.00	0.00	
Victim of physical violence	−0.47	−0.73	−0.25	0.01	0.00	−0.01	a, b, c
Self or a family member detained in jail	−0.39	−0.19	0.20	0.01	−0.01	−0.01	a
Retired from the workforce (45+)	−0.10	0.01	0.11	−0.01	−0.02	−0.02	
Fired or made redundant (< 65)	−0.21	−0.31	−0.10	−0.01	−0.01	0.00	a, b
Major worsening in finances	−0.72	−0.97	−0.24	0.02	0.02	0.00	a, b, c
Changed residence	−0.15	−0.10	0.04	0.02	0.00	−0.02	a, b
Women							
Formed a live-in relationship (single < 65)	0.20	0.23	0.03	−0.19	−0.15	0.04	a, b
Separated from spouse or long-term partner (partnered < 65)	−0.61	−0.41	0.20	0.08	0.05	−0.02	a, b
Pregnancy or birth/adoption of new child < 55	0.14	0.07	−0.07	−0.02	−0.02	0.00	a
Serious personal injury/illness	−0.41	−0.49	−0.08	0.04	0.05	0.00	a, b
Serious injury/illness to close relative/family member	−0.11	−0.14	−0.04	0.03	0.03	0.00	a, b
Death of spouse or child	−0.10	−0.21	−0.11	0.01	0.01	0.00	
Death of close relative/family member	−0.11	−0.13	−0.02	0.02	0.02	0.00	a, b
Death of a close friend	−0.02	−0.02	0.01	0.01	0.01	0.00	
Victim of physical violence	−0.62	−0.92	−0.30	0.01	0.01	0.00	a, b, c
Self or a family member detained in jail	−0.52	−0.46	0.06	0.01	0.01	0.00	a, b
Retired from the workforce (45+)	0.01	−0.02	−0.02	0.01	0.02	0.01	
Fired or made redundant (< 65)	−0.30	−0.27	0.03	−0.02	−0.01	0.00	a, b
Major worsening in finances	−0.84	−1.03	−0.20	0.03	0.04	0.00	a, b, c
Changed residence	−0.14	−0.05	0.09	0.03	0.01	−0.02	a, c

Notes: Higher scores mean better overall wellbeing (scores: mean = 0 and SD = 1). [a] Difference in the wellbeing measure in Wave 9 by the experience of event is statistically significant ($p < .05$). [b] Difference in the wellbeing measure in Wave 10 by the experience of event is statistically significant ($p < .05$). [c] Difference in change in the wellbeing measure (Wave 9 and Wave 10) by the experience of event is statistically significant ($p < .05$). [1] The number of men who experienced this event is too small and results are not shown.

Source: HILDA 2009 & 2010

Links between the experience of multiple life events and personal wellbeing

The experience of unsettling multiple life events appeared to accentuate any negative effects on personal wellbeing.[12] This became particularly apparent when people reported three or more events over the 12-month period, as shown in Figures 3 and 4.

Specifically, respondents appeared to become less satisfied with their life overall and to experience declines in overall wellbeing, although as noted above, such change may represent a longer term process not captured in this analysis.

Consistent with the earlier discussion, compared with other respondents, those who experienced three or more events had expressed lower wellbeing *before* the events took place. This finding supports the above-mentioned argument of a need to focus on those who are vulnerable to diminished wellbeing rather than to rely solely on those who have experienced unsettling life events.
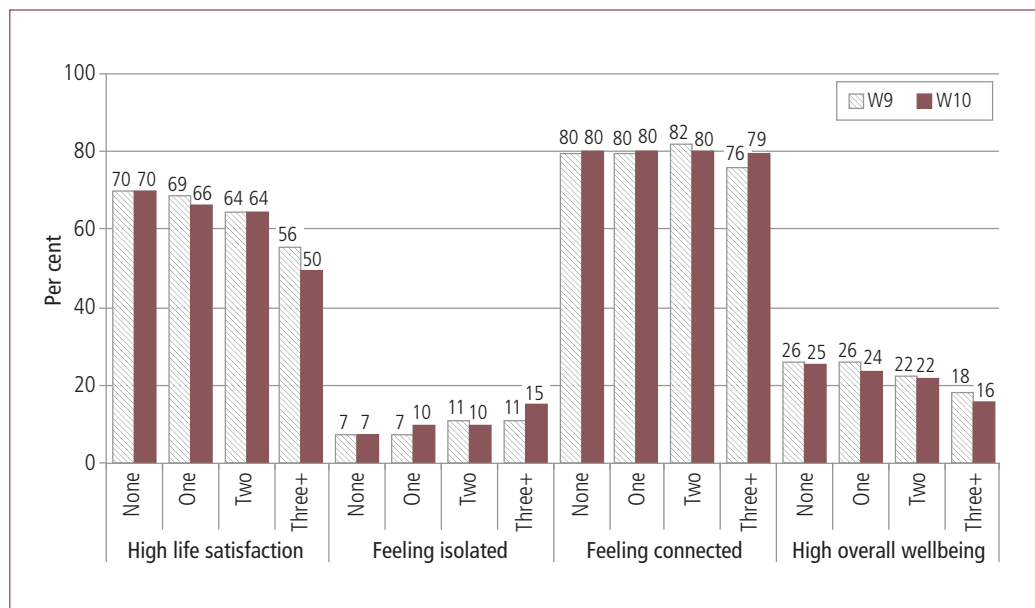
Note: High satisfaction refers to ratings of 8–10 on a scale of 0–10. Feeling isolated refers to scores of 6–10 on a scale of 0–10. Feeling connected refers to scores of 6–10 on a scale of 0–10. High overall wellbeing is defined as the top quartile of the overall wellbeing score.

Source: HILDA 2009 & 2010

Figure 3:   Proportions of men with high life satisfaction, feeling isolated, feeling social connected and high overall wellbeing in Waves 9 and 10, by number of events experienced

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12 Multiple life events here exclude forming a live-in relationship.
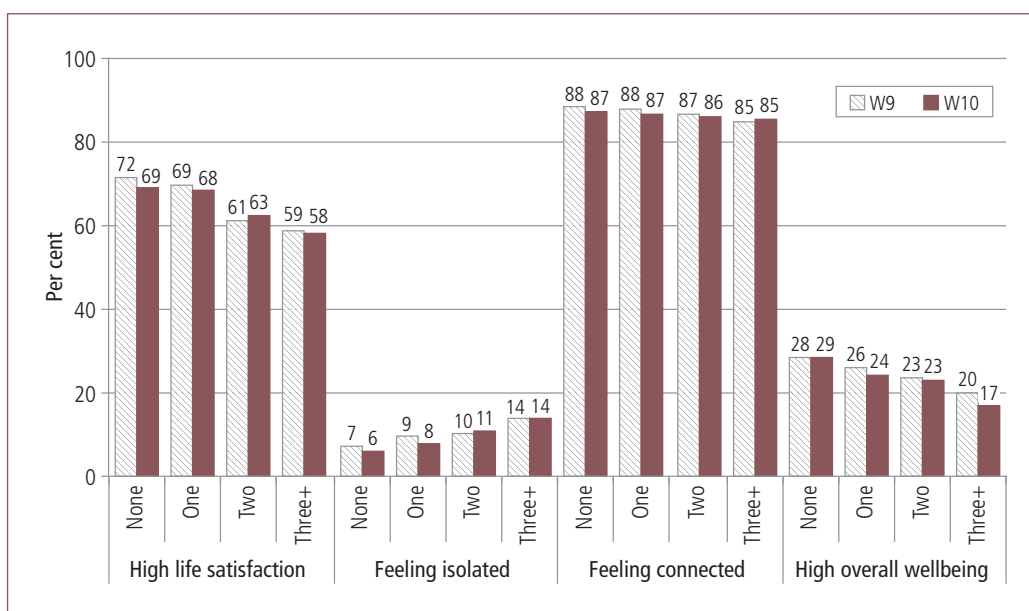
Note: High satisfaction refers to ratings of 8–10 on a scale of 0–10. Feeling isolated refers to scores of 6–10 on a scale of 0–10. Feeling connected refers to scores of 6–10 on a scale of 0–10. High overall wellbeing is defined as the top quartile of the overall wellbeing score.

Source: HILDA 2009 & 2010.

Figure 4: Proportions of women with high life satisfaction, feeling isolated, feeling social connected and high overall wellbeing in Waves 9 and 10, by number of events experienced

This concludes the analysis of the HILDA data. The next section examines life events using LSAC data. In Section 4 we return to highlight the key findings that emerged from the analyses presented in these two sections.

3

Analyses of the LSAC data

3.1   The Longitudinal Study of Australian Children

LSAC is a national study that, from 2004, has been following the development of around 10,000 children and their families. The study provides extensive information about two age cohorts of children—with each cohort comprising approximately 5,000 children. At the first survey wave in 2004, children in the younger cohort were aged 0–1 years (called the "B cohort") and those in the elder cohort were 4–5 years old (called the "K cohort"). These two cohorts and their families are followed up every two years, with the most recent data available for analysis having been collected in 2010 (Wave 4). Information was collected from around 83–84% of the original sample in Wave 4, representing more than 8,000 families in total.

The majority of analyses presented in this report are based on Wave 4 data, although earlier waves of data are also used in parts. At Wave 4, the LSAC study children in each cohort were aged 6–7 years and 10–11 years respectively. As these children often have siblings, the families included in the study cover a wider range of ages.

Other information about LSAC, including additional details about methodology, sample sizes across the survey waves, retention rates for families, the number of respondents answering the set of questions on life events in each survey wave are shown in Appendix D.

As was the case for the results outlined for the HILDA survey data, the LSAC-related results derive from analyses of weighted data. The weights adjust the estimates produced from the sample, to take account of some biases in the sample that have been introduced through the initial sample selection and non-response.

In the study, many details are collected from "Parent 1", who is the parent or guardian nominated as the one knowing the most about the LSAC study child. Information is also collected from and about "Parent 2", if there is one in the household. Most often, Parent 2 is the primary carer's partner, and therefore we refer to this person as partner. Generally, we refer to respondents as parents throughout the report.[13]

3.2   Questions relating to life events

In each survey wave of LSAC, the primary carer is asked whether or not, in the previous 12 months, they have experienced any one of a list of life events. Since Wave 2, respondents have been asked to indicate any of those that "happened to" *either* them *or* their partner during the previous 12 months.[14] In Waves 2–4, it was therefore not possible to identify whether an event happened more directly to the respondent or their partner, although some events were obviously "family events".

Appendix E (Table E2) shows, for each cohort, the proportion of primary carers who indicated in Wave 1 that they had experienced each of the life events (taken separately) in the previous

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13   LSAC also collects information directly from children, and from others, such as teachers. This information is not used in this report.

14   In newly formed couple families, it remains possible that such events occurred to one partner only.

12 months, and the proportions who indicated in Waves 2–4 that they or their partner had experienced these events in the previous 12 months.

The list of life events has been largely consistent across the waves of the study, although in Wave 4, some new items were included, as noted in the list below. The life events examined in the present study were:

- health concerns or the death of someone close :
  - suffered a serious illness, injury or assault;
  - had a serious illness, injury or assault happen to a close relative;
  - had a parent, partner or child die;
  - had a close family friend or another relative die (e.g., aunt, cousin, grandparent);
- family and household composition:
  - was pregnant or had a baby;
  - had someone new (other than a new baby or partner) move into the household (e.g., new step-child, foster child, other relative, friend or boarder);
  - started living with a new partner/spouse [Wave 4 only];
  - had a separation due to relationship or marital difficulties;
  - broke off a steady romantic relationship;
- financial and social matters:
  - had a major financial crisis;
  - lost job, but not from choice (e.g., sacked, redundant, contract ended);
  - had something of value lost or stolen;
  - had someone in the household with an alcohol or drug problem;
- residential matters:
  - moved house [Wave 4 only];
  - lived in a drought-affected area [Wave 4 only]; and
  - had home or local area affected by bushfire, flooding or severe storm [Wave 4 only].

Two of the experiences listed above may have commenced well before the 12-month interval investigated. These are: had someone in the household with an alcohol or drug problem; lived in a drought-affected area.

Respondents were also asked about a number of other life events that were considered to be not so directly relevant to this research project. A list of these other events is included in Appendix D.

3.3   Prevalence of life events

Table 16 shows the proportion of primary carers who reported in 2010 (Wave 4 data) that they or their partner had experienced each of the life events listed in the previous 12 months. Similar data for Waves 1, 2 and 3 are presented in Appendix E Table E2.

Across the sample, combining the B and K cohorts:

- The death of a close family friend or another relative was the most commonly experienced event, with one-quarter of respondents reporting that this had occurred to them or their partner in the previous 12 months.
- The next most commonly experienced event was that a close relative had become seriously ill or had been injured or assaulted (mentioned by 20% of respondents).
- On a similar theme, 12% of respondents indicated that they or their partner had suffered a serious illness, injury or assault.
- A slightly higher proportion of respondents (17%) reported a different sort of life event— that of moving house.
- A major financial crisis was also reported by 12%. For some families this may have been related to the respondent or partner having lost his or her job—reported by 9% of respondents.
- Relationship changes were less commonly experienced than those mentioned above: 6% referred to separation due to relationship or marital difficulties; 4% reported the experience

of dissolution of romantic relationship; and 2% indicated that they had started living with a new partner or spouse.

- The following diverse range of other events occurred to 5–8% of respondents: was pregnant or had a baby (8%); lived in a drought-affected area (7%); had their home or local area affected by bushfire, flooding or severe storm (7%); had someone other than new baby or partner move into the household (7%); had something of value lost or stolen (7%), and had a parent, partner or child die (5%).

- The only other event examined in this analysis—having someone in the household with an alcohol or drug problem—was reported by 3%.

Table 16: Prevalence of parents' life events by cohort, B and K cohorts LSAC, Wave 4			
Parents' life events in the previous 12 months	B cohort (%)	K cohort (%)	Total (%)
Health concerns or the death of someone close			
Suffered a serious illness, injury or assault	11.3	12.7	12.0
Had a serious illness, injury or assault happen to a close relative	19.9	19.5	19.7
Had a parent, partner or child die	4.8	5.8	5.3
Had a close family friend or another relative die	26.0	24.7	25.4
Family and household composition			
Was pregnant or had a child	10.4	4.6	7.5
Had someone new (other than a new baby or partner) move into the household	7.2	6.7	6.9
Started living with a new partner/spouse	1.9	1.9	1.9
Had a separation due to relationship or marital difficulties	5.9	5.0	5.5
Broke off a steady romantic relationship	4.3	3.6	3.9
Financial and social matters			
Had a major financial crisis	10.8	12.5	11.6
Lost job, but not from choice	7.9	9.0	8.5
Had something of value lost or stolen	6.6	6.7	6.7
Had someone in the household with an alcohol or drug problem	3.0	3.7	3.4
Residential matters			
Moved house	18.7	15.0	16.9
Lived in a drought-affected area	6.7	7.5	7.1
Had home or local area affected by bushfire, flooding or severe storm	5.9	7.1	6.5
Sample size (*N*)	4,202	4,111	8,313

Source: LSAC Wave 4, B and K cohorts combined (2010)

3.4 Experiences of multiple life events

While some of the events outlined above would cause greater disruption than others, the overall level of disruption experienced would also be influenced by the experience of an accumulation of events. This section focuses on the accumulation of the different events listed in Table 16 that were experienced by respondents and/or their partners. Among respondents with partners, those reporting two events may have been referring to one event experienced by them and the other by the partner, or two events experienced by one member of this partnership. Several of the events listed would have occurred to both partners together (e.g., moving residence while in the relationship), and events occurring mainly to one partner would also have important repercussions for the other partner (e.g., loss of job) (see Table 17).

Table 17: Overall prevalence of multiple life events experienced in previous 12 months, B and K cohorts LSAC, Wave 4			
Number of life events	**B cohort (%)**	**K cohort (%)**	**Total (%)**
None	29.9	30.3	30.1
1 or more	70.1	69.7	69.9
1	29.0	30.2	29.6
2	19.7	19.6	19.7
3	11.1	10.9	11.0
4	5.5	5.0	5.3
5 or more	4.7	4.1	4.4
Totals	100.0	100.0	100.0
Sample size (*N*)	4,202	4,111	8,313

Source: LSAC Wave 4, B and K cohorts combined

Across the sample at Wave 4:

■ Seventy per cent of respondents indicated that at least one event had occurred to either them or their partner. In other words, 30% reported that they had not experienced any of the events listed.

■ Of the total sample, 30% reported one event, while approximately 20% indicated the experience of two events. That is, half the sample had experienced one or two of the events listed.

■ Some 21% of parents indicated that they or their partner had experienced three or more events (with four or more events occurring to 10%).

Of those who indicated that they (or partner, where applicable) experienced only one life event, the most commonly mentioned were:

■ having a close family friend or another relative die (representing 24% of all those who experienced only one event);

■ having a serious illness, injury or assault occur to a close relative (14%); and

■ moving house (13%).

Of those who indicated that they or their partner experienced two life events between them (if partnered), the most commonly mentioned combinations were:

■ having a serious illness, injury or assault occur to a close relative, together with having a close family friend or another relative die (this combination was reported by 11% who experienced two life events);

■ having a close family friend or another relative die, together with moving house (5%); and

■ having a serious illness, injury or assault happen to a close relative, together with suffering a serious illness, injury or assault (5%).

Of those who experienced three life events, the most commonly experienced combinations were:

■ suffering a serious illness, injury or assault, together with having a serious illness, injury or assault happen to a close relative, and having a close family friend or another relative die (with this combination of events being reported by 4% who experienced three life events);

■ having a serious illness, injury or assault happen to a close relative, together with having a close family friend or another relative die, and moving house (4%); and

■ having a parent, partner or child die, together with having a serious illness, injury or assault happen to a close relative, and having a close family friend or another relative die (3%).

Those experiencing four or more life events were too varied to allow a meaningful summary of the prevalence of different combinations. For example, the most commonly experienced combination of events was reported by only 12 of the 700 respondents who reported four events. (The events in that set were: having a serious illness, injury or assault happen to a close

relative + having a close family friend or another relative die + having a major financial crisis + moving house.)

3.5 Socio-demographic circumstances associated with experience of life events

A particular focus of this report was to identify which parents were at greatest risk of experiencing particular life events. The following sections examine this, and this subsection provides a summary of the methods used for this purpose.

A set of characteristics was identified as being potentially important in explaining the likelihood of life events occurring. Broadly, the characteristics were: family form and composition, family background (parents' country of birth and language), socio-economic circumstances, and residential location.

These measures are:

- family form and composition: relationship status;
- primary carer's age;
- age of youngest child in the family;
- family background: parents' country of birth and main language;
- family socio economic circumstances:
  - household income;
  - main source of household income;
  - parental employment;
  - primary carer's education;
  - housing tenure; and
- residential location: remoteness of region.

The variables are described more fully in the presentation of results in the subsections that follow.

Information from Wave 3 of LSAC was used to identify these characteristics in respondents, in order to then relate them to reports of having experienced life events in the 12 months prior to Wave 4 of the study.

To ascertain which characteristics most strongly predicted experiencing each life event, multivariate analyses were used. These models allow us to explore to what extent each of the socio-demographic variables has a unique, independent association with the likelihood of having experienced that event. These analyses have been used to highlight the most significant factors, and we have then focused on those factors when describing the results. Information about how the multivariate results can be interpreted is presented in Box 1 (on page 54).

We next provide an overview of the multivariate results. However, more detail about each of the variables and their associations with life events is presented in the subsections that follow, in which the associations between each variable and the likelihood of experiencing each life event are presented in figures and tables.

In addition to separately examining each life event, analysis of the number of life events experienced is included. However, as some life events may be viewed quite differently than others, three different counts of life events are used: (a) the overall total, including all possible life events; (b) the total excluding family and household changes that are not so inherently negative (having a new baby, a new partner or spouse, or another household member); and a further limited total that excludes the climate-related life events of living in a drought-affected area, or living in an area (and possibly home) that was affected by storms, floods or fire in the previous 12 months.

For multivariate analyses of the extent to which the number of life events experienced could be explained by the various socio-demographic factors examined, models were estimated with the same set of variables as used in the analyses of specific life events. For these models, ordinary

least squares was used and each coefficient can be interpreted according to how much the number of life events differs (is higher or lower) for someone with a particular characteristic, relative to the reference group for that characteristic. This approach was also used in the analysis of HILDA data outlined in Section 2.

Box 1:   Interpretation of multivariate results

For each life event, a variable was created that indicated whether a life event had been experienced. Each variable was coded as "1" for having experienced the event and "0" for not having that experience. For each of these variables, a logistic regression model was estimated. This form of model is appropriate given that the variables we are interested in are binary. The explanatory variables included in the models were the same for each life event, as described in the next sub-section.

Results of these analyses have been presented as odds ratios (Tables 18 to 21, starting on page 56). The "odds" of experiencing a particular life event refers to the probability of experiencing it, expressed as a ratio of the probability of not experiencing it. That is, odds ratios represent estimates of how the "odds" vary for those with and without particular characteristics.

In these analyses, an odds ratio provides an indication of whether experiencing a particular life event is more likely (when the odds ratio is greater than 1) or less likely (when the odds ratio is less than 1) for those with a particular characteristic, compared to those in a comparison group (the reference category of the variable). When the odds ratio is equal (or close to) to 1, there is no (or little) difference between those with that characteristic and those in the reference group.

For example, for family type, the reference category is a married two-parent family. The odds ratios, then, compare the "odds" of each life event having occurred to those in either a cohabiting two-parent family or a single-parent family with the "odds" of these events having occurred to those in a married two-parent family. For the life event "was pregnant or had a baby" (Table 19), the odds ratio of 1.38 for cohabiting couples indicates that the odds of having a new child among cohabiting couples was 1.38 times that of married couples. The (non-significant) odds ratio of 1.07 for single parents indicates that there was not a significant difference between married couples and single parents in their odds of having a new child.

The stars in the table indicate the statistical significance of each odds ratio. If there are no stars on a figure, this indicates that, according to conventional levels of significance, this odds ratio does not differ significantly from 1. A greater number of stars indicate that we have greater confidence that this variable has a significant association with the prevalence of this life event. As noted in the example above, the odds ratio of 1.07 for single parents, compared to married couples, in the likelihood of having had a new baby was not statistically significant from 1; that is, the prevalence of this life event did not differ for these two groups.

The size of the odds ratio indicates how much the life event prevalence varies according to this characteristic. Thus, if the odds ratio is greater than one, the larger the number is, the greater is the difference in the prevalence of this life event between those with this characteristic and those in the reference group. If the odds ratio is less than one, the closer the number is to zero, the smaller is the relative likelihood of this life event having been experienced by those with this characteristic compared to those in the reference group. Put another way, the closer the number is to zero for a characteristic, the greater is the prevalence of this life event for those in the reference group for this characteristic.

Note that a limitation of this analysis is that these odds ratios only allow comparison back to the reference group in a strict sense, although the size and direction of the coefficients can be used as a guide to how the prevalence of life events compares across other groups. For example, looking at the likelihood of having a new baby for those in a cohabiting two-parent family or a single-parent family, the odds ratios (1.38 and 1.07 respectively) are based on comparisons for each group to the married couple families The relative size of these odds ratios suggests that cohabiting families have a greater likelihood of having a new baby than single parents. However, further statistical tests would be required to assert this with certainty.

Overview of multivariate results

The multivariate results are presented in the following tables:

■ Table 18 includes life events related to health concerns or the death of someone close;

■ Table 19 includes life events related to family and household composition;

■ Table 20 includes life events related to financial and social matters;

■ Table 21 includes life events related to residential matters; and

■ Table 22 shows the results for the three counts of life events.

The present section provides a broad overview of the results, highlighting some of the key findings. This is followed by a more detailed description of specific results.

Consistent with findings concerning age-related experiences of respondents in the HILDA dataset, the prevalence of a range of life events varied according to the age of LSAC parents, with the younger parents being at greater risk than older parents of experiencing all the life events related to family and household composition (those in Table 19), and also being more likely than other parents to have moved house. In addition, younger LSAC parents were more likely than older parents to have had something of value lost or stolen. They were less likely, however, to have lived in an area affected by bushfire, flooding or severe storms. Younger parents were the least likely to have had a parent, partner or child die, but more likely than other parents to have experienced the death of a close family friend or other relative. Younger parents had also experienced a greater number of the life events examined than older parents.

The experience of several life events (taken separately) also varied with housing tenure, with parents living in rental accommodation being more likely than those living in a home that they owned or were buying to indicate that they or their partner had experienced a serious illness, injury or assault, the death of a close family friend or other relative, moving house, and life events related to family and household composition (those in Table 19) and to financial and social life events (those in Table 20). Given such consistency in trends, renters also experienced a greater number of life events than those who owned or were buying their home. Parents in "other" housing tenure arrangements also tended to have a higher number of life events when compared to those who own or are buying their home.

Relatively few of the characteristics we examined explained the likelihood of experiencing life events related to health concerns or the death of someone close (i.e., the four events listed in Table 18), perhaps because these life events are most likely predicted by more external factors; in particular, the characteristics of those other people.

Relationship status, on the other hand, was a key variable in explaining the life events related to family and household composition and also mattered to some of the life events related to financial and social matters. The nature of these trends are outlined in the next subsection. For other life events, a range of relationships emerged, which are described more fully in the subsections that follow.

Table 18:	Multivariate analyses of socio-demographic characteristics and life events related to health concerns or the death of someone close, odds ratios			
Characteristics as measured in previous wave	**Suffered a serious illness, injury or assault**	**Had a serious illness, injury or assault happen to a close relative**	**Had a parent, partner or child die**	**Had a close family friend or another relative die**
Family type (ref. = couple, married)				
Couple, cohabiting	1.17	1.21 *	1.16	1.12
Single parent	0.94	0.87	0.65	0.89
Main source income (ref. = wages)				
Government support	1.38	1.04	1.14	1.20
Other	1.08	1.03	1.13	0.90
Parental employment (ref. = full-time)				
Jobless	1.09	1.05	1.45	0.83
Part-time only	1.26 *	1.12	1.25	0.90
Housing tenure (ref. = own/buy)				
Renting	1.55 ***	1.12	1.19	1.16 *
Other	1.67 *	1.41 *	1.28	0.94
Parental income (ref. = middle)				
Lowest quintile	0.87	1.15	0.88	1.15
Highest quintile	1.01	0.97	1.07	0.95
Education level of primary carer (ref. = highest)				
Lowest	1.20	0.81 *	1.22	1.15
Middle	1.10	0.96	1.18	1.04
Age of primary carer (ref. = middle)				
Younger	0.93	0.94	0.55 ***	1.31 ***
Older	1.10	1.06	1.31 *	1.02
Country of birth/English language (ref. = English-speaking, Australia-born)				
English-speaking, overseas-born	0.99	1.05	1.01	0.87 *
Main language other than English (Australia- or overseas-born)	0.80	0.87	0.88	0.89
Region (ref. = major cities)				
Inner regional	1.22 *	1.09	1.02	0.97
Outer regional	1.12	1.04	0.99	1.11
Remote/very remote	0.84	0.92	0.89	0.84
Age of youngest child (years, continuous)	1.01	0.99	1.03	1.01
Constant	0.09 ***	0.23 ***	0.04 ***	0.29 ***
Sample size (*N*)	8,022	8,022	8,022	8,022

Note: Models also include (a) an indicator for K compared to B cohort; and (b) indicators for having missing income information.
 * $p < .05$; ** $p < .01$; *** $p < .001$.

Source: LSAC Waves 3 and 4, B and K cohorts combined

Characteristics as measured in previous wave	Was pregnant or had baby	Had someone new move into the household	Started living with a new partner/ spouse	Had a separation due to rel./ marital difficulties	Broke off a steady romantic relation- ship
Table 19: Multivariate analyses of socio-demographic characteristics and life events related to family and household composition, odds ratios					
Family type (ref. = couple, married)					
Couple, cohabiting	1.38 *	1.09	2.27 *	2.29 ***	3.48 ***
Single parent	1.07	1.40	16.56 ***	1.24	6.66 ***
Main source income (ref. = wages)					
Government support	1.63 *	2.07 ***	1.25	1.37	1.21
Other	1.12	1.29	0.94	0.63	1.20
Parental employment (ref. = full-time)					
Jobless	1.00	0.72	0.58	1.13	0.69
Part-time only	0.91	0.87	0.59	0.95	1.04
Housing tenure (ref. = own/buy)					
Renting	1.34 *	1.37 **	1.20	1.39 *	1.52 **
Other	0.87	1.04	0.74	1.02	0.75
Parental income (ref. = middle)					
Lowest quintile	0.94	0.64 **	0.99	1.13	1.21
Highest quintile	1.14	1.03	1.37	1.07	0.87
Education level of primary carer (ref. = highest)					
Lowest	0.89	1.54**	0.90	1.60*	1.77
Middle	1.03	1.36*	0.99	1.50*	1.69*
Age of primary carer (ref. = middle)					
Younger	2.47 ***	1.69 ***	1.95 **	1.50 **	1.50 **
Older	0.36 ***	0.92	0.46 *	0.84	0.84
Country of birth/English language (ref. = English-speaking, Australia-born)					
English-speaking, overseas-born	0.89	1.43 **	1.20	0.81	1.28
Main language other than English (Australia- or overseas-born)	0.91	1.40 *	0.96	0.71	0.71
Region (ref. = Major cities)					
Inner regional	0.66 **	0.94	1.21	1.68 ***	1.20
Outer regional	0.70 **	0.95	1.27	0.91	0.88
Remote/very remote	0.90	1.85 **	2.20	0.93	0.87
Age of youngest child (years, continuous)	0.86 ***	1.10 ***	1.16 **	1.03	0.99
Constant	0.12 ***	0.03 ***	0.00 ***	0.02 ***	0.01 ***
Sample size (*N*)	8,022	8,021	8,021	8,021	8,021

Note: Models also include (a) an indicator for K compared to B cohort; and (b) indicators for having missing income information.
* *p* < .05; ** *p* < .01; *** *p* < .001.

Source: LSAC Waves 3 and 4, B and K cohorts combined

Table 20:	Multivariate analyses of socio-demographic characteristics and life events related to financial and social matters, odds ratios			
Characteristics as measured in previous wave	Had a major financial crisis	Had something of value lost or stolen	Had someone with an alcohol or drug problem	Lost job, but not from choice
Family type (ref. = couple, married)				
Couple, cohabiting	1.70 ***	1.34	2.48 ***	1.28
Single parent	1.82 ***	2.01 ***	1.17	0.97
Main source income (ref. = wages)				
Government support	1.17	1.21	1.60	0.76
Other	1.53 ***	1.01	1.23	0.48 ***
Parental employment (ref. = full-time)				
Jobless	0.72	0.97	1.27	0.92
Part-time only	0.89	1.03	1.05	1.00
Housing tenure (ref. = own/buy)				
Renting	1.74 ***	1.44 **	1.54 **	1.44 ***
Other	1.08	0.69	1.54	0.84
Parental income (ref. = middle)				
Lowest quintile	1.45 **	1.09	1.46	0.91
Highest quintile	0.76 *	1.16	0.89	0.88
Education level of primary carer (ref. = highest)				
Lowest	1.50 **	0.72	1.45	1.16
Middle	1.47 ***	0.92	1.02	1.12
Age of primary carer (ref. = middle)				
Younger	1.02	1.34 *	1.01	1.09
Older	0.95	1.16	0.91	0.95
Country of birth/English language (ref. = English-speaking, Australia-born)				
English-speaking, overseas-born	0.97	0.90	1.09	1.02
Main language other than English (Australia- or overseas-born)	0.96	0.92	0.95	1.11
Region (ref. = major cities)				
Inner regional	1.01	0.78	1.22	0.95
Outer regional	0.88	0.83	0.97	0.78 *
Remote/very remote	0.70	1.15	0.54	0.83
Age of youngest child (years, continuous)	0.97	0.97	0.99	1.00
Constant	0.06 ***	0.06 ***	0.01 ***	0.07 ***
Sample size (*N*)	8,021	8,021	8,021	8,021

Note: Models also include (a) an indicator for K compared to B cohort; and (b) indicators for having missing income information.
 * $p < .05$; ** $p < .01$; *** $p < .001$.

Source: LSAC Waves 3 and 4, B and K cohorts combined

Characteristics as measured in previous wave	Moved house	Lived in a drought-affected area	Had home or local area affected by bushfire, flooding or severe storm
Family type (ref. = couple, married)			
Couple, cohabiting	1.08	0.76	1.04
Single parent	1.86 ***	1.10	1.18
Main source income (ref. = wages)			
Government support	0.85	1.57	1.25
Other	1.01	1.95 ***	1.44 *
Parental employment (ref. = full-time)			
Jobless	0.74	0.46 **	0.83
Part-time only	1.05	0.67 *	1.10
Housing tenure (ref. = own/buy)			
Renting	3.40 ***	0.94	0.97
Other	2.49 ***	1.86 **	1.38
Parental income (ref. = middle)			
Lowest quintile	0.72 **	1.08	0.76
Highest quintile	1.42 ***	0.59 ***	1.04
Education level of primary carer (ref. = highest)			
Lowest	1.18	0.70 *	1.02
Middle	1.03	0.83	0.91
Age of primary carer (ref. = middle)			
Younger	1.35 ***	0.80	0.71 **
Older	0.76 **	1.22	0.84
Country of birth/English language (ref. = English-speaking, Australia-born)			
English-speaking, overseas-born	0.96	0.75 *	0.91
Main language other than English (Australia- or overseas-born)	0.83	0.46 ***	0.44 ***
Region (ref. = major cities)			
Inner regional	1.09	4.08 ***	1.41 **
Outer regional	1.07	8.00 ***	2.26 ***
Remote/very remote	1.11	10.41 ***	2.09 ***
Age of youngest child (years, continuous)	0.98	0.99	0.99
Constant	0.12 ***	0.04 ***	0.06 ***
Sample size (*N*)	8,021	8,021	8,021

Note: Models also include (a) an indicator for K compared to B cohort; and (b) indicators for having missing income information.
        * $p < .05$; ** $p < .01$; *** $p < .001$.

Source: LSAC Waves 3 and 4, B and K cohorts combined

Table 22:	Multivariate analyses of socio-demographic characteristics and the number of life events, OLS		
Characteristics as measured in previous wave	Overall mean	Excluding new baby, new partner, other new household member	Also excluding drought, storms/ floods
Family type (ref. = couple, married)			
Couple, cohabiting	0.3 ***	0.3 ***	0.3 ***
Single parent	0.4 ***	0.2 ***	0.2 ***
Main source income (ref. = wages)			
Government support	0.3 ***	0.2 *	0.1 *
Other	0.1	0.1	0.0
Parental employment (ref. = full-time)			
Jobless	−0.2 *	−0.1	−0.1
Part-time only	−0.0	0.0	0.0
Housing tenure (ref. = own/buy)			
Renting	0.5 ***	0.4 ***	0.5 ***
Other	0.3 **	0.3 ***	0.2 *
Parental income (ref. = middle)			
Lowest quintile	0.0	0.0	0.1
Highest quintile	0.0	0.0	0.0
Education level of primary carer (ref. = highest)			
Lowest	0.1	0.1	0.1 *
Middle	0.1	0.0	0.1
Age of primary carer (ref. = middle)			
Younger	0.2 ***	0.1 *	0.1 ***
Older	−0.0	−0.0	−0.0
Country of birth/English language (ref. = English-speaking, Australia-born)			
English-speaking, overseas-born	−0.0	−0.1	−0.0
Main language other than English (Australia- or overseas-born)	−0.2 ***	−0.2 ***	−0.1 **
Region (ref. = major cities)			
Inner regional	0.1 ***	0.2 ***	0.1
Outer regional	0.2 ***	0.2 ***	0.0
Remote/very remote	0.2 *	0.1	−0.1
Age of youngest child (years, continuous)	−0.0	−0.0	−0.0
Constant	1.1 ***	1.0 ***	0.8 ***
Sample size (N)	8,021	8,021	8,021

Note: Models also include (a) an indicator for K compared to B cohort; and (b) indicators for having missing income information. * $p < .05$; ** $p < .01$; *** $p < .001$.

Source: LSAC Waves 3 and 4, B and K cohorts combined

Prevalence of life events by characteristics: Detailed results
Family form and composition: Relationship status

To examine how life events vary for families of different forms, families were classified according to the parental relationship (of resident parents) as:

■ married couples;

■ cohabiting couples; or

■ single parents.

Couple (married or cohabiting) families include those in which there are two adults in a marriage or marriage-like relationship, even if one of these adults is not considered to be a parent to any resident children. In the case of single parents, we make no distinction according to the living arrangements of resident children, who may spend some of their time living in the home of a non-resident parent. Across the pooled data, at Wave 3 (since we use these characteristics to examine life events reported at Wave 4), 74% of parents were married, 12% were cohabiting and 15% were single parents.[15] (See Appendix E).

Table 23 indicates that the prevalence of a number of life events varied with relationship status (the statistical significances are also shown). Table 24 (on page 62) presents the average number of life events experienced by parents in these three relationship status groups.

Table 23: Prevalence of parents' life events by parental relationship status				
Parents' life events in previous 12 months	Married (%)	Cohabiting (%)	Single parent (%)	Total (%)
Health concerns or the death of someone close				
Suffered a serious illness, injury or assault	10.6	15.0	15.6	12.1 ***
Had a serious illness, injury or assault happen to a close relative	18.7	22.5	21.7	19.7 *
Had a parent, partner or child die	5.3	6.1	4.9	5.4
Had a close family friend or another relative die	24.2	28.8	25.1	25.4 *
Family and household composition				
Was pregnant or had a child	6.1	12.7	8.9	7.5 ***
Had someone new (other than a new baby or partner) move into the household	5.5	6.7	13.0	7.0 ***
Started living with a new partner/ spouse	0.6	1.6	8.3	2.0 ***
Had a separation due to relationship or marital difficulties	3.7	11.1	8.2	5.5 ***
Broke off a steady romantic relationship	1.2	6.2	13.5	3.9 ***
Financial and social matters				
Had a major financial crisis	8.2	16.2	21.7	11.7 ***
Lost job, but not from choice	8.2	11.6	8.0	8.4 *
Had something of value lost or stolen	5.0	8.0	12.7	6.8 ***
Had someone in the household with an alcohol or drug problem	2.1	7.3	6.5	3.5 ***
Residential matters				
Moved house	13.8	19.2	26.4	16.9 ***
Lived in a drought-affected area	7.3	6.6	6.1	7.1
Had home or local area affected by bushfire, flooding or severe storm	6.3	6.9	6.1	6.5
Sample size (N)	6,244	847	975	8,313

Note: Total includes families who had missing information about relationship status at Wave 3. Life events were reported in Wave 4, and have been tabulated against characteristics in Wave 3. Chi-square tests (df = 2) were used to test whether prevalence varied across groups. Statistical significance is shown in final column. * $p < .05$; ** $p < .01$; *** $p < .001$. No stars indicates prevalence did not vary according to this characteristic.

Source: LSAC Waves 3 and 4, B and K cohorts combined

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15 Note that these percentages were calculated using the Wave 3 sample, restricted to those who answered the life events questions at Wave 4, and weighted using the Wave 3 sample weights.

Table 24: Mean number of life events by parental relationship status				
Mean number of life events in previous 12 months	**Married**	**Cohabiting**	**Single parent**	**Total**
	Mean			
Overall mean	1.27	1.87	2.06	1.49 ***
Excluding new baby, new partner, other new household member	1.15	1.66	1.77	1.33 ***
Also excluding drought, storms/floods	1.01	1.52	1.64	1.19 ***
Sample size (*N*)	6,244	847	975	8,313

Note: Total includes families who had missing information about relationship status at Wave 3. Life events were reported in Wave 4, and have been tabulated against characteristics in Wave 3. Analysis of Variance tests were used to test whether the mean number of life events varied across groups. Statistical significance is shown in finval column. * $p < .05$; ** $p < .01$; *** $p < .001$.

Source: LSAC Waves 3 and 4, B and K cohorts combined

In the multivariate analyses, the life events most strongly related to relationship status were those that represented changes in family composition or relationship, followed by the set of events listed under the heading "financial and social matters". The key findings that emerged from the multivariate analyses are listed below.

Events pertaining to family and household composition issues varied significantly with relationship status in the following ways:

■ Cohabiting parents were the most likely to experience a pregnancy or have a child, followed by single parents and then married parents.

■ Single parents were the most likely to have somebody new, other than a new baby or partner, move into the household.

■ Single parents were also the most likely to commence living with a new partner or spouse.

■ A separation due to relationship or marital difficulties, or having a romantic relationship end were more likely to be reported by cohabiting than married parents.

Compared to married parents, cohabiting parents were more likely to have had:

■ a major financial crisis;

■ either parent lose their job, not from choice; and

■ someone in the household with an alcohol or drug problem.

Compared to married parents, single parents were more likely to have had:

■ a major financial crisis;

■ something of value lost or stolen; and

■ moved house.

These various findings, combined, were also reflected in married couples experiencing, on average, a lesser number of life events than cohabiting couples and single parents (Table 24).

Primary carer's age

Age of primary carer was explored to examine, in particular, whether younger parents were at greater risk than other parents of experiencing life events. Primary carers were classified into one of three groups: "youngest", "mid-age" and "oldest". This corresponded to different ages in each of the cohorts: B-cohort: youngest were aged under 32 years old, mid-age 32–40 years, oldest 40 or more years; K-cohort: youngest were aged under 36 years, mid-age 36–43 years, oldest 44 or more years. These age groups were designed to place approximately 20% of primary carers in each sample in the "youngest" group and 20% in the oldest group. The actual percentages vary, due to the distribution of ages in the sample (see Table E1).

The overall results are shown in Table 25 (on page 63), which show that experiences of most of the life events examined varied significantly according to the age of the primary carer, with the youngest parents being the most likely to experience all except one of these events (outlined below).

Table 25: Prevalence of parents' life events, by age of primary carer				
Parental life events in previous 12 months	**Youngest primary carers (%)**	**Mid-age primary carers (%)**	**Oldest primary carers (%)**	**Total (%)**
Health concerns or the death of someone close				
Sufered a serious illness, injury or assault	12.6	11.6	11.8	12.1
Had a serious illness, injury or assault happen to a close relative	20.1	19.4	19.6	19.7
Had a parent, partner or child die	3.2	5.7	7.3	5.4 ***
Had a close family friend or another relative die	29.8	23.4	22.9	25.4 ***
Family and household composition				
Was pregnant or had a baby	15.2	5.4	1.8	7.5 ***
Had someone new (other than a new baby or partner) move into the household	9.5	5.9	5.8	7.0 ***
Started living with a new partner/spouse	3.7	1.3	0.9	2.0 ***
Had a separation due to relationship or marital difficulties	8.9	4.2	3.4	5.5 ***
Broke off a steady romantic relationship	6.8	2.7	2.3	3.9 ***
Financial and social matters				
Had a major financial crisis	14.8	10.3	9.2	11.7 ***
Lost job, but not from choice	9.7	8.4	7.3	8.4
Had something of value lost or stolen	8.8	5.6	6.6	6.8 ***
Had someone in the household with an alcohol or drug problem	4.7	3.0	2.7	3.5 **
Residential matters				
Moved house	23.8	14.7	11.2	16.9 ***
Lived in a drought-affected area	7.0	7.2	6.9	7.1
Had home or local area affected by bushfire, flooding or severe storm	5.5	7.1	5.2	6.5
Sample size (*N*)	1,858	4,792	1,483	8,313

Note: Within each cohort of LSAC, age of the primary carer was grouped according to the distribution of ages of primary carers in each sample. Life events were reported in Wave 4, and have been tabulated against characteristics in Wave 3. Chi-square tests ($df = 2$) were used to test whether prevalence varied across groups. Statistical significance is shown in final column. * $p < .05$; ** $p < .01$; *** $p < .001$. No stars indicates prevalence did not vary according to this characteristic.

Source: LSAC Waves 3 and 4, B and K cohorts combined

The multivariate analyses allow us to see whether these differences can be, to some extent, explained by systematic differences in other characteristics of parents in the different age groups. When the various other characteristics were controlled, age of the primary carer continued to be quite a strong predictor of several life events. In other words, age of the primary carer is an important factor predicting families that are particularly like go on to experience certain life events. The most notable finding from these analyses were that the youngest parents were more likely than the other two age groups of parents to experience the following:

- having a close family friend or relative die (other than a parent, partner or child);

- breaking off a romantic relationship or having a separation due to relationship or marital difficulties;

- being pregnant or having a baby;

- moving house; and

- having someone new move into the household.

However, the youngest parents were the least likely to have experienced the death of a parent, partner or child. Given the above trends, it is not surprising that young parents also experienced the highest average number of the life events assessed (Table 26 on page 64).

Table 26: Mean number of life events, by age of primary carer				
Mean number of life events in previous 12 months	Youngest primary carers	Mid-age primary carers	Oldest primary carers	Total
	Mean			
Overall mean	1.84	1.36	1.25	1.49 ***
Excluding new baby, new partner, other new household member	1.56	1.23	1.16	1.33 ***
Also excluding drought, storms/floods	1.43	1.09	1.04	1.19 ***
Sample size (N)	1,858	4,792	1,483	8,313

Note: Total includes families who had missing information about relationship status at Wave 3. Life events were reported in Wave 4, and have been tabulated against characteristics in Wave 3. Analysis of Variance tests were used to test whether the mean number of life events varied across groups. Statistical significance is shown in final column. * $p < .05$; ** $p < .01$; *** $p < .001$.

Source: LSAC Waves 3 and 4, B and K cohorts combined

Age of youngest child in the family

At Wave 3 of LSAC, study children were aged 4–5 years (the B cohort) and 8–9 years (the K cohort). These study children, however, can have younger or older siblings. When the data from the two cohorts are combined, in 56% of families the youngest child was aged 0–4 years at Wave 3, in 21% the youngest child was aged 5–7 years and in 23% the youngest child was aged 8–11 years.

As all families in LSAC had relatively young children, we would not expect a great deal of variation in the experience of life events according to the age of the youngest child in the family (see Table 27 on page 65). The only life events that varied significantly according to this factor in the multivariate analyses were:

- being pregnant or having a baby (more likely in families with relatively young children);

- having someone other than a new baby or partner move into the household (the likelihood of which increased with increasing age of the youngest child); and

- starting to live with a new partner/spouse (more likely in families with older children).

Reflecting these findings, the mean number of life events experienced was higher for those whose youngest child was aged 0–4 years or 8–9 years, than for those whose youngest child was aged 5-7 years. This trend applied when all life events were included, and when specified sets were omitted (see Table 28 on page 65).

Family background: Parents' country of birth and main language

The only variable explored in respect to family background represented concerned main language spoken at home and parents' country of birth (Table 29). Families were classified as follows:

- only Australian-born English speakers;

- overseas-born English speakers; and

- one or both parents mainly speak a language other than English.

This information was based on the country of birth and main language spoken at home by either parent. The categories are mutually exclusive such that if either (or both) of the parents mainly speak a language other than English, they were represented in the last of these groups. If neither mainly speaks a language other than English but at least one is overseas-born, they were included in the second category. This leaves all families in which parents are Australian-born and mainly speak English in the first category. Just over half (53%) of the families in the Wave 3 sample in these analyses included parents who were only Australian-born and mainly spoke English. Another 31% included a parent who was overseas-born, but the parents mainly spoke English. There were 16% in the final category, in which either or both parents mainly spoke a language other than English.

Table 27: Prevalence of parents' life events by age of youngest child				
Parents' life events in previous 12 months	0–4 years (%)	5–7 years (%)	8–9 years (%)	Total (%)
Health concerns or the death of someone close				
Suffered a serious illness, injury or assault	11.4	11.8	13.2	12.1
Had a serious illness, injury or assault happen to a close relative	19.8	17.7	20.8	19.7
Had a parent, partner or child die	4.9	4.8	6.9	5.4 **
Had a close family friend or another relative die	25.7	23.0	24.7	25.4
Family and household composition				
Was pregnant or had a baby	10.5	4.2	2.4	7.5 ***
Had someone new (other than a new baby or partner) move into the household	6.2	7.5	7.7	7.0
Started living with a new partner/ spouse	1.5	2.3	2.5	2.0 **
Had a separation due to relationship or marital difficulties	5.9	3.9	5.1	5.5
Broke off a steady romantic relationship	4.0	3.1	3.6	3.9
Financial and social matters				
Had a major financial crisis	11.3	10.3	12.0	11.7
Lost job, but not from choice	8.4	7.9	9.5	8.4
Had something of value lost or stolen	6.7	6.1	6.7	6.8
Had someone in the household with an alcohol or drug problem	3.6	2.7	3.5	3.5
Residential matters				
Moved house	17.6	15.0	14.7	16.9 **
Lived in a drought-affected area	6.8	7.0	7.6	7.1
Had home or local area affected by bushfire, flooding or severe storm	6.2	6.5	6.4	6.5
Sample size (N)	4,512	1,708	1,846	8,313

Note: Total includes families who had missing information about age of youngest child at Wave 3. Life events were reported in Wave 4, and have been tabulated against characteristics in Wave 3. Chi-square tests ($df = 2$) were used to test whether prevalence varied across groups. Statistical significance is shown in final column. * $p < .05$; ** $p < .01$; *** $p < .001$. No stars indicates prevalence did not vary according to this characteristic.

Source: LSAC Waves 3 and 4, B and K cohorts combined

Table 28: Mean number of life events, by age of youngest child				
Mean number of life events in previous 12 months	0–4 years	5–7 years	8–9 years	Total
	Mean			
Overall mean	1.51	1.34	1.47	1.49 *
Excluding new baby, new partner, other new household member	1.32	1.20	1.35	1.33 *
Also excluding drought, storms/floods	1.19	1.06	1.21	1.19 *
Sample size (N)	4,512	1,708	1,846	8,313

Note: Total includes families who had missing information about age of youngest child at Wave 3. Life events were reported in Wave 4, and have been tabulated against characteristics in Wave 3. Analysis of Variance tests were used to test whether the mean number of life events varied across groups. Statistical significance is shown in final column. * $p < .05$; ** $p < .01$; *** $p < .001$.

Source: LSAC Waves 3 and 4, B and K cohorts combined

According to the multivariate analyses, the likelihood of experiencing the different life events did not vary much according to this factor. Overall, families in which one or both parents mainly spoke a language other than English had a slightly lower likelihood of experiencing the life events examined. This was most apparent for the regionally related matters (living in a drought-affected area, having had home or local area affected by bushfires/flooding/severe storms), possibly because migrant families are more likely to live in major cities of Australia, rather than in regional and remote areas, where these events are more likely to occur. In addition, compared with the Australian-born English speakers, the overseas-born English-speakers were more likely than the Australian-born to have had someone (other than spouse/partner or child) join their household, started living with a new partner/spouse, and broken off a steady romantic relationship.

Other differences according to parental country of birth and main language that are evident in Table 29 (on page 67), such as moving house, were not statistically significant in the multivariate analyses.

The mean number of life events varies significantly with country of birth and language, with the overseas-born English-speakers indicating that the greatest number of life events and those who mainly spoke (or whose partner mainly spoke) a language other than English reporting the smallest number of life events (Table 30 on page 67).

Family socio-economic circumstances

Five indicators of socio-economic circumstances were included in the analyses: household income, main source of income, parental employment, the primary carer's education, and housing tenure. While the results for each of these indicators are discussed sequentially, the indicators are, of course, inter-related.

The quite consistent finding across these analyses is that families living in poorer socio-economic circumstances were more likely to:

- experience a pregnancy or have a baby;
- experience a major financial crisis; and
- move house.

Household income

Families were classified according to the total household income, with three groups created to identify families with the lowest incomes (up to $996 gross income per week), mid-range incomes ($996–2,550 gross income per week), and highest incomes (> $2,550 gross income per week). These categories placed 20% of the sample in the lowest income category, 54% in the mid-range income category and 16% in the highest income category.

Table 31 (on page 68) shows that the experience of several life events varied somewhat with household income, but some these differences were not statistically significant in the multivariate analyses. This suggests that these relationships could be explained by other characteristics examined in the analyses (such as housing tenure, ages of parents). Table 20 shows that families with the lowest incomes were significantly more likely to have experienced a major financial crisis.

Table 32 (on page 68) shows that the average number of life events decreased with increasing income. However, these differences were not statistically significant in the multivariate analyses (Table 22), suggesting that this trend could be explained by other characteristics distinguishing these families (for example, main source of income, which is explored in the next subsection).

Main source of household income

For these analyses, families were classified according to whether their main source of income was from:

- wages/salary;
- government support; or
- other income.

If wages or salary represented the main source of income of either or both parents, the family's main income source was deemed to be wages/salary (80% of the sample at Wave 3). Where this

Table 29: Prevalence of parents' life events by country of birth and language

Parents' life events in previous 12 months	Both parents Australian born, English-speaking (%)	Either or both parent overseas born, main language English (%)	Either or both parents main language not English (%)	Total (%)
Health concerns or the death of someone close				
Suffered a serious illness, injury or assault	11.9	13.1	9.4	12.1 *
Had a serious illness, injury or assault happen to a close relative	19.4	21.3	16.9	19.7
Had a parent, partner or child die	5.5	5.3	4.8	5.4
Had a close family friend or another relative die	26.4	23.1	23.7	25.4
Family and household composition				
Was pregnant or had a baby	5.9	8.2	5.7	7.5
Had someone new (other than a new baby or partner) move into the household	5.3	9.4	6.5	7.0 ***
Started living with a new partner/spouse	0.9	4.1	0.8	2.0 ***
Had a separation due to relationship or marital difficulties	5.7	5.6	3.4	5.5
Broke off a steady romantic relationship	2.2	7.2	1.6	3.9 ***
Financial and social matters				
Had a major financial crisis	9.7	14.4	10.0	11.7 ***
Lost job, but not from choice	8.6	8.2	9.1	8.4 **
Had something of value lost or stolen	5.9	8.2	5.7	6.8 **
Had someone in the household with an alcohol or drug problem	3.0	4.3	2.8	3.5
Residential matters				
Moved house	15.9	19.5	11.9	16.9 ***
Lived in a drought-affected area	9.4	5.7	2.2	7.1 ***
Had home or local area affected by bushfire, flooding or severe storm	7.7	6.1	2.3	6.5 ***
Sample size (*N*)	4,604	2,458	997	8,313

Note: Total includes families who had missing information about parental country of birth. Life events were reported in Wave 4, and have been tabulated against characteristics in Wave 3. Chi-square tests (*df* = 2) were used to test whether prevalence varied across groups. Statistical significance is shown in final column. * *p* < .05; ** *p* < .01; *** *p* < .001. No stars indicates prevalence did not vary according to this characteristic.

Source: LSAC Waves 3 and 4, B and K cohorts combined

Table 30: Mean number of life events by country of birth and language

Mean number of life events in previous 12 months	Both parents Australian born, English-speaking	Either or both parent overseas born, main language English	Either or both parents main language not English	Total
	Mean			
Overall mean	1.45	1.63	1.18	1.49 ***
Excluding new baby, new partner, other new household member	1.31	1.42	1.04	1.33 ***
Also excluding drought, storms/floods	1.14	1.30	0.99	1.19 ***
Sample size (*N*)	4,604	2,458	997	8,313

Note: Total includes families who had missing information about relationship status at Wave 3. Life events were reported in Wave 4, and have been tabulated against characteristics in Wave 3. Analysis of Variance tests were used to test whether the mean number of life events varied across groups. Statistical significance is shown in final column. * *p* < .05; ** *p* < .01; *** *p* < .001.

Source: LSAC Waves 3 and 4, B and K cohorts combined

Table 31: Prevalence of parents' life events by household income				
Parents' life events in previous 12 months	**Lowest household income (%)**	**Mid-range household income (%)**	**Highest household income (%)**	**Total (%)**
Health concerns or the death of someone close				
Suffered a serious illness, injury or assault	14.4	11.6	9.9	12.1 *
Had a serious illness, injury or assault happen to a close relative	20.9	19.0	18.9	19.7
Had a parent, partner or child die	5.0	5.1	5.5	5.4
Had a close family friend or another relative die	27.5	24.6	21.8	25.4 **
Family and household composition				
Was pregnant or had a baby	9.6	6.7	5.8	7.5 *
Had someone new (other than a new baby or partner) move into the household	8.5	6.5	5.9	7.0 *
Started living with a new partner/spouse	4.4	1.1	0.8	2.0 ***
Had a separation due to relationship or marital difficulties	7.5	4.7	3.3	5.5 ***
Broke off a steady romantic relationship	8.2	2.4	1.1	3.9 ***
Financial and social matters				
Had a major financial crisis	18.3	9.8	6.4	11.7 ***
Lost job, but not from choice	8.0	9.0	7.9	8.4
Had something of value lost or stolen	9.7	5.5	5.7	6.8 ***
Had someone in the household with an alcohol or drug problem	6.2	2.6	1.6	3.5 ***
Residential matters				
Moved house	17.9	15.6	16.4	16.9 *
Lived in a drought-affected area	7.1	8.0	4.4	7.1 ***
Had home or local area affected by bushfire, flooding or severe storm	5.4	6.8	6.3	6.5
Sample size (*N*)	1,383	4,476	1,503	8,313

Note: Total includes families who had missing information about parental income at Wave 3. Life events were reported in Wave 4, and have been tabulated against characteristics in Wave 3. Chi-square tests (*df* = 2) were used to test whether prevalence varied across groups. Statistical significance is shown in final column. * $p < .05$; ** $p < .01$; *** $p < .001$. No stars indicates prevalence did not vary according to this characteristic.

Source: LSAC Waves 3 and 4, B and K cohorts combined

Table 32: Mean number of life events by household income				
Mean number of life events in previous 12 months	**Lowest household income**	**Mid-range household income**	**Highest household income**	**Total**
		Mean		
Overall mean	1.79	1.39	1.22	1.49 ***
Excluding new baby, new partner, other new household member	1.56	1.25	1.09	1.33 ***
Also excluding drought, storms/floods	1.44	1.10	0.99	1.19 ***
Sample size (*N*)	1,383	4,476	1,503	8,313

Note: Total includes families who had missing information about relationship status at Wave 3. Life events were reported in Wave 4, and have been tabulated against characteristics in Wave 3. Analysis of Variance tests were used to test whether the mean number of life events varied across groups. Statistical significance is shown in final column. * $p < .05$; ** $p < .01$; *** $p < .001$.

Source: LSAC Waves 3 and 4, B and K cohorts combined

did not apply, and where either or both parents had income other than government support, they were classified as having "other" income as their main source (9% of the Wave 3 sample). The latter group includes families with income from self-employment.. The government support category, then, includes single parents who nominated government support as their main income, and couple families in which both parents nominated government support as their main source of income (11% of the Wave 3 sample).

According to Table 33 (on page 70), compared with other families, those that relied on government support as their main source of income were at a greatest risk of experiencing most of life events listed (though they were the least likely to have lived in drought-affected areas or to have had their home or area affected by bushfire, flooding or a severe storm). To some extent these trends were related to factors that co-occur with reliance on government support (e.g., having a low income, being jobless and, in many cases, being a single parent), since a more limited sets of life events varied significantly with main source of income in the multivariate analyses (Table 18 to Table 21). According to the multivariate analyses, These analyses found that, compared with their wage-earning counterparts, parents who relied on government support as their main source of income were more likely to have:

■ experienced a pregnancy or had a baby; and

■ had someone other than a baby or partner move into the household.

These parents also experienced a greater number of the life events examined, compared with wage-earning parents (Table 34 on page 70).

Parents whose main source of income was classified as "other" (i.e., neither wages nor government payments) were less likely than those who were relying on wages/income to have:

■ lost their jobs,

■ but more than this other group to have:

■ had a major financial crisis;

■ been living in a drought-affected area; and

■ had their home or local area affected by bushfire, flooding or severe storm.

The latter two events probably applied disproportionately to parents in this category, because many of them would have been primary producers.

Parental employment

Families were classified according to the employment status of the parent(s), using the following categories:

■ jobless family;

■ part-time employment only; and

■ full-time employment.

Jobless families included couple families in which neither parent was in paid work and single parents without paid work. Overall, 8% of families in the Wave 3 sample were jobless. The second category includes those in which one or both parents have a part-time job but no parent has a full-time job (14% of the Wave 3 sample). The final category includes those families in which one or both parents had a full-time job (79% of the Wave 3 sample).

Table 35 (on page 71) suggests that families in which neither parent had full-time employment were at greater risk than other families of experiencing a range of life events. However, in the multivariate analyses, which included related factors such as main source of income, most of these results were not statistically significant.

On average, jobless families indicated that a significantly greater number of life events than families with full-time work (Table 36 on page 71)—a trend that remained statistically significant when the effects of other characteristics were controlled (Table 22).

Table 33: Prevalence of parents' life events by main source of household income

Parents' life events in previous 12 months	Wages (%)	Government payments (%)	Other (%)	Total (%)
Health concerns or the death of someone close				
Suffered a serious illness, injury or assault	11.0	17.9	11.5	12.1 ***
Had a serious illness, injury or assault happen to a close relative	19.1	23.3	18.7	19.7
Had a parent, partner or child die	5.1	6.0	6.1	5.4
Had a close family friend or another relative die	24.4	28.8	24.0	25.4
Family and household composition				
Was pregnant or had a baby	6.4	12.3	8.8	7.5 ***
Had someone new (other than a new baby or partner) move into the household	5.8	13.3	6.9	7.0 ***
Started living with a new partner/spouse	1.4	6.1	1.0	2.0 ***
Had a separation due to relationship or marital difficulties	4.8	10.2	3.4	5.5 ***
Broke off a steady romantic relationship	2.7	11.3	2.7	3.9 ***
Financial and social matters				
Had a major financial crisis	9.5	20.1	14.2	11.7 ***
Lost job, but not from choice	9.1	7.1	5.0	8.4 ***
Had something of value lost or stolen	5.9	11.8	5.8	6.8 ***
Had someone in the household with an alcohol or drug problem	2.7	8.3	2.8	3.5 ***
Residential matters				
Moved house	15.8	22.1	13.9	16.9 ***
Lived in a drought-affected area	6.6	6.2	12.3	7.1 ***
Had home or local area affected by bushfire, flooding or severe storm	6.2	5.7	8.8	6.5 *
Sample size (*N*)	6,679	649	712	8,313

Note: Total includes families who had missing information about main source of income at Wave 3. Other includes those with income from a business. Life events were reported in Wave 4, and have been tabulated against characteristics in Wave 3. Chi-square tests (*df* = 2) were used to test whether prevalence varied across groups. Statistical significance is shown in final column. * *p* < .05; ** *p* < .01; *** *p* < .001. No star indicates prevalence did not vary according to this characteristic.

Source: LSAC Waves 3 and 4, B and K cohorts combined

Table 34: Mean number of life events by main source of household income

Mean number of life events in previous 12 months	Wages/salary	Government payments	Other	Total
	Mean			
Overall mean	1.36	2.10	1.46	1.49 ***
Excluding new baby, new partner, other new household member	1.23	1.79	1.29	1.33 ***
Also excluding drought, storms/floods	1.10	1.67	1.08	1.19 ***
Sample size (*N*)	6,679	649	712	8,313

Note: Total includes families who had missing information about relationship status at Wave 3. Life events were reported in Wave 4, and have been tabulated against characteristics in Wave 3. Analysis of Variance tests were used to test whether the mean number of life events varied across groups. Statistical significance is shown in final column. * *p* < .05; ** *p* < .01; *** *p* < .001.

Source: LSAC Waves 3 and 4, B and K cohorts combined

Table 35:	Prevalence of life events by parental employment			
Parents' life events in previous 12 months	Jobless parent(s) (%)	Parents only employed part-time hours (%)	Full-time employed parent(s) (%)	Total (%)
Health concerns or the death of someone close				
Suffered a serious illness, injury or assault	16.1	16.2	10.6	12.1 ***
Had a serious illness, injury or assault happen to a close relative	22.4	22.2	18.8	19.7
Had a parent, partner or child die	6.7	5.7	5.1	5.4
Had a close family friend or another relative die	25.7	26.9	24.5	25.4
Family and household composition				
Was pregnant or had a baby	11.4	8.5	6.6	7.5 **
Had someone new (other than a new baby or partner) move into the household	12.9	7.7	5.9	7.0 ***
Started living with a new partner/spouse	6.2	3.0	1.2	2.0 ***
Had a separation due to relationship or marital difficulties	9.7	6.5	4.6	5.5 ***
Broke off a steady romantic relationship	11.5	6.9	2.3	3.9 ***
Financial and social matters				
Had a major financial crisis	20.3	15.6	9.5	11.7 ***
Lost job, but not from choice	7.3	8.3	8.7	8.4
Had something of value lost or stolen	12.0	8.5	5.6	6.8 ***
Had someone in the household with an alcohol or drug problem	8.4	5.0	2.5	3.5 ***
Residential matters				
Moved house	21.4	20.0	15.2	16.9 ***
Lived in a drought-affected area	4.6	5.8	7.6	7.1 **
Had home or local area affected by bushfire, flooding or severe storm	5.5	6.6	6.4	6.5
Sample size (*N*)	482	1,099	6,575	8,313

Note: Total includes families who had missing information about parental employment at Wave 3. Life events were reported in Wave 4, and have been tabulated against characteristics in Wave 3. Chi-square tests (*df* = 2) were used to test whether prevalence varied across groups. Statistical significance is shown in final column. * *p* < .05; ** *p* < .01; *** *p* < .001. No star indicates prevalence did not vary according to this characteristic.

Source: LSAC Waves 3 and 4, B and K cohorts combined

Table 36:	Mean number of life events by parental employment			
Mean number of life events in previous 12 months	Jobless parent(s)	Parents only employed part-time hours	Full-time employed parent(s)	Total
		Mean		
Overall mean	2.02	1.74	1.35	1.49 ***
Excluding new baby, new partner, other new household member	1.72	1.54	1.21	1.33 ***
Also excluding drought, storms/floods	1.62	1.42	1.07	1.19 ***
Sample size (*N*)	482	1,099	6,575	8,313

Note: Total includes families who had missing information about relationship status at Wave 3. Life events were reported in Wave 4, and have been tabulated against characteristics in Wave 3. Analysis of Variance tests were used to test whether the mean number of life events varied across groups. Statistical significance is shown in final column. * *p* < .05; ** *p* < .01; *** *p* < .001.

Source: LSAC Waves 3 and 4, B and K cohorts combined

Primary carer's education

The primary carer's level of educational attainment was classified as:

■ incomplete secondary only;

■ secondary, certificate or diploma; or

■ degree or higher.

At Wave 3, 21% of primary carers had left school early and had no post-school qualification (here called "incomplete secondary only"), 56% had completed their secondary education, or achieved a certificate or a diploma, and 23% had a degree or higher qualification.

As with other indicators of socio-economic circumstances, Table 37 (on page 73) shows that families in which the primary carer had a degree or higher qualification were the least likely to experience a range of life events, but some of these differences could be explained by other socio-demographic factors examined.

The multivariate analyses suggest that the primary carers in the two lowest educational groups (those without a degree) were more likely than those with a degree or higher qualification to have experienced the following events:

■ a separation due to marital or relationship difficulties;

■ a major financial crisis;

■ a new household member (other than baby or partner).

In addition, primary carers who had left school early and had not achieved any post-school qualification were less likely than those with a degree or higher qualification to have:

■ experienced a serious illness, injury or assault; and

■ been living in a drought-affected area.

Finally, primary carers who had completed their secondary education or had achieved a certificate or diploma were more likely than those with a degree or higher qualification to report having:

■ broken off a steady romantic relationship.

While Table 38 (on page 73) indicated that the average number of life events experienced decreased with increasing educational attainment level, the multivariate analyses (Table 22) suggest that educational attainment level is not a particularly important variable in explaining the variation in the number of life events. Again, this would be explained by the fact that parental education would be strongly related to other variables included in the analyses, such as family type, housing tenure and main source of income.

Housing tenure

The final socio-economic indicator explored in these analyses is housing tenure. Housing tenure provides some indication of the assets held by the families (i.e., family wealth), and is therefore a useful addition to the other indicators of socio economic circumstances. For these analyses, families were classified as:

■ owning or buying their home;

■ renting or boarding); and

■ other.

Because only a very small proportion of families were in "other" housing arrangements (2% at Wave 3), the discussion below focuses on the comparison of owners/buyers (71% of families at Wave 3) and renters/boarders (27% of families at Wave 3).

In the multivariate analyses, housing tenure was an important predictor of a number of the life events (Table 18 to Table 21). Compared to owners/buyers (Table 39 on page 75), those who were renting/boarding were more likely to:

■ suffer a serious illness, injury or assault;

■ have a close friend or other relative die;

■ become pregnant or have a baby;

Table 37:	Prevalence of parents' life events by primary carer's education			
Parents' life events in previous 12 months	**Incomplete secondary (%)**	**Secondary, certificate or diploma (%)**	**Degree or higher (%)**	**Total (%)**
Health concerns or the death of someone close				
Suffered a serious illness, injury or assault	13.8	12.1	9.6	12.1 **
Had a serious illness, injury or assault happen to a close relative	18.7	19.8	19.9	19.7
Had a parent, partner or child die	6.1	5.1	5.2	5.4
Had a close family friend or another relative die	27.9	24.7	22.5	25.4 *
Family and household composition				
Was pregnant or had a baby	7.5	7.9	5.8	7.5 *
Had someone new (other than a new baby or partner) move into the household	8.8	7.1	4.1	7.0 ***
Started living with a new partner/spouse	2.3	2.3	0.5	2.0 ***
Had a separation due to relationship or marital difficulties	6.6	5.9	2.5	5.5 ***
Broke off a steady romantic relationship	5.3	4.2	0.8	3.9 ***
Financial and social matters				
Had a major financial crisis	14.2	12.2	6.0	11.7 ***
Lost job, but not from choice	8.9	8.8	7.5	8.4
Had something of value lost or stolen	6.3	6.9	5.9	6.8
Had someone in the household with an alcohol or drug problem	5.3	3.2	1.9	3.5 ***
Residential matters				
Moved house	18.9	16.9	12.9	16.9 ***
Lived in a drought-affected area	6.9	7.2	6.7	7.1
Had home or local area affected by bushfire, flooding or severe storm	7.0	6.1	6.2	6.5
Sample size (N)	1,230	4,536	2,300	8,313

Note: Total includes families who had missing information about parental education at Wave 3. Life events were reported in Wave 4, and have been tabulated against characteristics in Wave 3. Chi-square tests (df = 2) were used to test whether prevalence varied across groups. Statistical significance is shown in final column. * $p < .05$; ** $p < .01$; *** $p < .001$. No stars indicates prevalence did not vary according to this characteristic.

Source: LSAC Waves 3 and 4, B and K cohorts combined

Table 38:	Mean number of life events by primary carer's education			
Mean number of life events in previous 12 months	**Incomplete secondary**	**Secondary, certificate or diploma**	**Degree or higher**	**Total**
	Mean			
Overall mean	1.64	1.51	1.18	1.49 ***
Excluding new baby, new partner, other new household member	1.46	1.33	1.08	1.33 ***
Also excluding drought, storms/floods	1.32	1.20	0.95	1.19 ***
Sample size (N)	1,230	4,536	2,300	8,313

Note: Total includes families who had missing information about relationship status at Wave 3. Life events were reported in Wave 4, and have been tabulated against characteristics in Wave 3. Analysis of Variance tests were used to test whether the mean number of life events varied across groups. Statistical significance is shown in final column. * $p < .05$; ** $p < .01$; *** $p < .001$.

Source: LSAC Waves 3 and 4, B and K cohorts combined

- have someone new move into the household;

- have a separation due to relationship or marital difficulties;

- break off a steady romantic relationship

- have a major financial crisis;

- lose a job;

- have something valuable lost or stolen;

- have a household member with an alcohol or drug problem; and

- move house.

It is therefore not surprising that those who were renting/boarding experienced a significantly greater number of the life events examined than those who were owners/buyers (Table 40 on page 75)—a trend that remained significant when the effects of the other characteristics were controlled (Table 22).

Residential location: Remoteness of region

The remoteness of the area in which families lived represents the only other characteristic examined in these analyses. The measure of remoteness is based upon an underlying Accessibility/Remoteness Index of Australia Plus (ARIA+) score, which is derived from information about road distances from major service centres (Glover & Tennant, 2003). Note that while we included a focus on families who were living in remote or very remote parts of Australia, caution should be used in evaluating these results, as LSAC was not designed to be representative of families living in these regions of Australia. Families were classified as living in one of the following areas:

- major city;

- inner regional;

- outer regional; and

- remote/very remote.

The key finding emerging from this analysis was that the more remote the area in which the families lived (as assessed in Wave 3), the greater was their likelihood of reporting in Wave 4 that, during the previous 12 months, they had been living in a drought-affected area, or that their home or local area had been affected by bushfire, flooding or severe storm (see Table 41 on page 76). The first of these circumstances continued to hold when multivariate analyses were applied to the data. That is, the more remote the area, the more likely were they to have been living in a drought-affected area. However, the results based on multivariate analyses suggested that, while those in major cities were significantly less likely than each of the other groups to subsequently report that their home or local area had been affected by bushfire, flooding or severe storm, those in outer regional areas were the most likely to report this (Table 21).

Table 41 shows that the likelihood of experiencing a number of other events varied significantly with residential location. Multivariate analyses indicated that the following trends remained statistically significant, net of the effects of all other characteristics examined, those living in major cities differed from one or more of the other groups in the following ways:

- those in inner regions were more likely to subsequently report that they experienced a serious illness, injury or assault and that they had a separation due to relationship or marital difficulties (Table 18 and Table 19);

- those in inner and outer regions were less likely to subsequently indicate that they had become pregnant or had a baby (Table 19);

- those in outer regions were also less likely to indicate that they had lost their job (Table 20); and

- those in remote areas were more likely to indicate that someone other than their partner or baby had moved into their household (Table 19).

Table 39: Prevalence of parents' life events by housing tenure				
Parents' life events in previous 12 months	Owns or buying own home (%)	Renting or boarding (%)	Other (%)	Total (%)
Health concerns or the death of someone close				
Suffered a serious illness, injury or assault	10.0	16.5	15.1	12.1 ***
Had a serious illness, injury or assault happen to a close relative	18.5	21.7	26.1	19.7 *
Had a parent, partner or child die	5.2	5.5	5.5	5.4
Had a close family friend or another relative die	23.2	29.2	26.6	25.4 **
Family and household composition				
Was pregnant or had a baby	5.5	11.9	6.5	7.5
Had someone new (other than a new baby or partner) move into the household	5.2	10.7	6.4	7.0 ***
Started living with a new partner/spouse	1.0	4.1	2.1	2.0 ***
Had a separation due to relationship or marital difficulties	4.0	8.4	6.8	5.5 ***
Broke off a steady romantic relationship	1.8	8.3	4.3	3.9 ***
Financial and social matters				
Had a major financial crisis	8.4	18.7	8.6	11.7 ***
Lost job, but not from choice	7.8	10.7	6.1	8.4 ***
Had something of value lost or stolen	5.3	9.9	4.4	6.8 ***
Had someone in the household with an alcohol or drug problem	2.2	5.9	6.3	3.5 ***
Residential matters				
Moved house	10.9	29.5	24.6	16.9 ***
Lived in a drought-affected area	7.2	6.0	14.5	7.1 ***
Had home or local area affected by bushfire, flooding or severe storm	6.4	6.0	8.2	6.5
Sample size (N)	6,082	1,781	203	8,313

Note: Total includes families who had missing information about housing tenure at Wave 3. Life events were reported in Wave 4, and have been tabulated against characteristics in Wave 3. Chi-square tests ($df = 2$) were used to test whether prevalence varied across groups. Statistical significance is shown in final column. * $p < .05$; ** $p < .01$; *** $p < .001$. No stars indicates prevalence did not vary according to this characteristic.

Source: LSAC Waves 3 and 4, B and K cohorts combined

Table 40: Mean number of life events by housing tenure				
Mean number of life events in previous 12 months	Owns or buying own home	Renting or boarding	Other	Total
	Mean			
Overall mean	1.23	2.03	1.72	1.49 ***
Excluding new baby, new partner, other new household member	1.11	1.76	1.57	1.33 ***
Also excluding drought, storms/floods	0.97	1.64	1.34	1.19 ***
Sample size (N)	6,082	1,781	203	8,313

Note: Total includes families who had missing information about relationship status at Wave 3. Life events were reported in Wave 4, and have been tabulated against characteristics in Wave 3. Analysis of Variance tests were used to test whether the mean number of life events varied across groups. Statistical significance is shown in final column. * $p < .05$; ** $p < .01$; *** $p < .001$.

Source: LSAC Waves 3 and 4, B and K cohorts combined

Table 41:	Prevalence of parents' life events by remoteness				
Parents' life events in previous 12 months	**Major cities (%)**	**Inner regional (%)**	**Outer regional (%)**	**Remote or very remote (%)**	**Total (%)**
Health concerns or the death of someone close					
Suffered a serious illness, injury or assault	10.9	14.6	12.7	9.7	12.1 *
Had a serious illness, injury or assault happen to a close relative	19.1	20.5	20.7	18.4	19.7
Had a parent, partner or child die	5.2	5.7	5.5	4.6	5.4
Had a close family friend or another relative die	24.2	24.4	29.1	23.9	25.4 *
Family and household composition					
Was pregnant or had a baby	7.7	5.9	7.2	9.5	7.5
Had someone new (other than a new baby or partner) move into the household	6.5	6.9	7.4	10.1	7.0 *
Started living with a new partner/spouse	1.6	2.1	2.6	4.6	2.0 *
Had a separation due to relationship or marital difficulties	4.3	8.1	5.3	5.9	5.5 ***
Broke off a steady romantic relationship	3.3	4.7	3.9	4.7	3.9 ***
Financial and social matters					
Had a major financial crisis	10.9	12.7	11.2	8.2	11.7
Lost job, but not from choice	8.8	8.8	7.1	7.9	8.4
Had something of value lost or stolen	6.8	5.6	6.7	8.5	6.8
Had someone in the household with an alcohol or drug problem	3.2	4.0	3.5	2.6	3.5
Residential matters					
Moved house	15.4	17.8	18.4	20.1	16.9
Lived in a drought-affected area	2.5	10.7	18.9	22.9	7.1 ***
Had home or local area affected by bushfire, flooding or severe storm	4.4	7.5	12.1	13.0	6.5 ***
Sample size (N)	4,819	1,702	1,300	233	8,313

Note: Total includes families who had missing information about region at Wave 3. Life events were reported in Wave 4, and have been tabulated against characteristics in Wave 3. Chi-square tests ($df = 3$) were used to test whether prevalence varied across groups. Statistical significance is shown in final column. * $p < .05$; ** $p < .01$; *** $p < .001$. No star indicates prevalence did not vary according to this characteristic.

Source: LSAC Waves 3 and 4, B and K cohorts combined

Table 42:	Mean number of life events by remoteness				
Mean number of life events in previous 12 months	**Major cities**	**Inner regional**	**Outer regional**	**Remote or very remote**	**Total**
			Mean		
Overall mean	1.35	1.60	1.72	1.75	1.49 ***
Excluding new baby, new partner, other new household member	1.19	1.45	1.55	1.50	1.33 ***
Also excluding drought, storms/floods	1.12	1.27	1.24	1.15	1.19 **
Sample size (N)	4,819	1,702	1,300	233	8313

Note: Total includes families who had missing information about region at Wave 3. Life events were reported in Wave 4, and have been tabulated against characteristics in Wave 3. Analysis of Variance tests were used to test whether the mean number of life events varied across groups. Statistical significance is shown in final column. * $p < .05$; ** $p < .01$; *** $p < .001$.

Source: LSAC Waves 3 and 4, B and K cohorts combined

Compared with those living in major cities:

■ those in inner regions were more likely to subsequently report that they experienced a serious illness, injury or assault and that they had a separation due to relationship or marital difficulties (Table 18 and Table 19);

■ those in inner and outer regions were less likely to subsequently indicate that they had become pregnant or had a baby (Table 19);

■ those in outer regions were also less likely to indicate that they had lost their job (Table 20); and

■ those in remote areas were more likely to indicate that someone other than their partner or baby had moved into their household (Table 19).

The mean number of life events, with all life events included in the count, increased with the remoteness of the area. That is, families living in major cities experienced, on average, the smallest number of life events, and those living in remote areas experienced, on average, the largest number of life events (Table 42). This is partly driven by the increasing likelihood of these families experiencing drought, storms or floods. When these life events, along with those pertaining to family composition changes, were excluded from the count, families in inner regional and outer regional parts of Australia experienced the largest number of life events.

The related multivariate analyses (summarised in Table 22) indicate that, when all life events were included in the count, the average number of events experienced by those who were living in major cities was significantly lower than the averages derived for all other groups. When the count excludes the addition of a new partner, baby or other person into the household, then the average number of events experienced by those living in major cities remained significantly lower than the averages derived for those in inner and outer regional areas. However, no significant differences between the averages were apparent when drought/storms/flooding experiences were also removed from the count.

3.6 Socio-demographic characteristics, life events and distress

The analyses based on the HILDA dataset (outlined in Section 2) suggested that experiences of certain life events that would generally appear to be unpleasant were associated with falls in wellbeing, often from a relatively low base (relative to those who did not go on to experience the event in question). However, in some cases, wellbeing was already so low before the event, that the event itself was not associated with much change in wellbeing. This was apparent, for example, for women who subsequently separated from their spouse/partner. Many may have chosen separation to end their unhappy relationship, but they would typically face many new problems as a result of separation (e.g., financial loss; need to negotiate property division and perhaps parenting arrangements).

Whereas we focused on several indicators of wellbeing in the HILDA-based analyses, we restricted attention to one indicator of (low) wellbeing in the related LSAC-based analyses: non-specific psychological distress, as measured by the Kessler 6 (Kessler et al., 2002). This six-item measure has been widely used and validated in many epidemiological studies. LSAC respondents were asked to indicate how often in the previous four weeks they had experienced the six symptoms of distress (e.g., felt nervous, hopeless, worthless). Respondents used a 5-point scale, ranging from 0 "none of the time" to 4 "all of the time". Responses were summed to produce a score between 0 and 24. A higher score therefore indicates a higher level of psychological distress. The analyses here focus on mothers' level of distress.

Consistent with the approach adopted in the relevant HILDA-based analyses, the following steps were taken in the LSAC-based analyses:

■ First, before assessing the association between life events and distress, we considered how levels of distress measured in 2010 (Wave 4) varied according to the socio-demographic characteristics of parents apparent in the same survey wave. The set of characteristics examined were the same as those discussed in the previous section, but of course the characteristics of some respondents had changed by Wave 4, partly as a result of life events (such as separation from a spouse/partner). Furthermore, the previous analysis focused on

the characteristics of all primary carers (most of whom were mothers) while the analyses outlined in this section restrict attention to mothers.

■ Second, for an initial look at how distress was related to life events, net of the relationships between these various socio-demographic characteristics and distress, this model was then extended to include each of the life event indicators. This approach allowed us to see the nature and strength of any association between mothers' experiences of life events and their levels of distress, when the effects of all other events experienced and mothers' various socio-demographic characteristics were controlled. As a variant of this approach, a model was then introduced which included the number of life events rather than each of the specific life events. Again, Wave 4 of LSAC is used for these analyses.

■ Finally, we examined mothers' levels of distress apparent in Wave 3 (in 2008), and changes in distress from Waves 3 to Wave 4, according to whether or not they had experienced each of the events examined. These analyses are described more fully when we present them in the following subsection. The results of some more detailed analyses of these data are presented in Appendix F.

An important point about these various sets of analyses is that the LSAC life events questions ask about whether the primary carer (in virtually all cases the mother) *or* partner experienced the various life events. Thus, unless the primary carer was single, we assessed the extent to which the experience of a life event that occurred to one or both parents was associated with mothers' levels of distress in Waves 3 and 4, and with any change in distress levels. While some of the events were clearly family-level events (such as experiencing a financial crisis), and events such as job loss would have financial ramifications for both partners, it seems reasonable to suggest that disturbing events occurring to one partner would be likely to affect the other partner.

Cross-sectional analyses

Socio-demographic characteristics

Ordinary least squares was applied to the data to identify the nature and strength of any links between mothers' levels of distress and their socio-demographic characteristics, as assessed in Wave 4. As noted above, the characteristics examined in the analyses are the same as those focused upon in the analyses of prevalence of life events. The coefficients presented in Table 43 (on page 79) show the extent to which mothers' scores on the distress scale (ranging from 0 to 24) varied with each of the characteristics listed, net of the effects of all other characteristics in the model.

The key findings are that levels of distress are higher for the following mothers:

■ those who were single parents or cohabiting, rather than married;

■ those in families in which either or both parents mainly spoke a language other than English;

■ those in families in which the main source of income was government support, or those in jobless families;

■ those with relatively low or mid-range, rather than higher, income; and

■ those who were renting or boarding, rather than those who were owners/buyers.

These mothers were also among those who had a higher risk of experiencing adverse life events. The relatively high distress of these mothers may have been influenced more by their difficult living conditions, than by the life events per se.

Life events and distress

The specific life events were then added to the models in order to identify the nature and strength of any association between mothers' experience of each life event and her level of distress, when the effects of the various above-mentioned socio-demographic characteristics of the mothers and families were controlled (see the second column of results in Table 43). Compared with other mothers, distress appeared to be higher among mothers who reported that they had experienced the following life events in the previous 12 months:

■ had a major financial crisis;

Table 43: Multivariate analyses of mothers' distress, by socio-demographic characteristics and life events (OLS)

Characteristics as measured Wave 4	Socio-demographic characteristics (OLS)	Socio-demographic characteristics and specific life events (OLS)	Socio-demographic characteristics and number of life events (OLS)
Family type (ref. = couple, married)			
Couple, cohabiting	0.47***	0.28*	0.29*
Single parent	0.92***	0.58***	0.74***
Main source income (ref. = wages)			
Government support	1.33***	1.06***	1.23***
Other	0.04	−0.02	0.01
Parental employment (ref. = full-time)			
Jobless	0.54*	0.48*	0.51*
Part-time only	0.06	−0.01	0.00
Housing tenure (ref. = own/buy)			
Renting	0.37***	0.11	0.12
Other	−0.04	−0.21	−0.24
Parental income (ref. = middle)			
Lowest quintile	0.20	0.00	0.12
Highest quintile	−0.30**	−0.22*	−0.28**
Education level of mother (ref. = highest)			
Lowest	0.01	−0.01	0.02
Middle	0.01	−0.02	−0.01
Age of mother (ref. = middle)			
Younger	0.20*	0.16	0.13
Older	−0.29	−0.17	−0.18
Country of birth/English language (ref. = English-speaking, Australia-born)			
English-speaking, overseas-born	−0.20	−0.21*	−0.18
Main language other than English (Australia- or overseas-born)	0.76***	0.85***	0.85***
Region (ref. = Major cities)			
Inner regional	−0.18	−0.22*	−0.25*
Outer regional	−0.13	−0.13	−0.22*
Remote/very remote	−0.25	−0.24	−0.36
Age of youngest child (years, continuous)	0.01	0.01	0.03

Table 43: Multivariate analyses of mothers' distress, by socio-demographic characteristics and life events (OLS)

Characteristics as measured Wave 4	Socio-demographic characteristics (OLS)	Socio-demographic characteristics and specific life events (OLS)	Socio-demographic characteristics and number of life events (OLS)
Life events			
Suffered a serious illness, injury or assault		0.92***	
Had a serious illness, injury or assault happen to a close relative		0.55***	
Had a parent, partner or child die		0.15	
Had a close family friend or another relative die		0.09	
Was pregnant or had a baby		−0.20	
Had someone new move into the household		0.51**	
Started living with a new partner/spouse		−0.14	
Had a separation due to relationship or marital difficulties		0.28	
Broke off a steady romantic relationship		1.04***	
Had a major financial crisis		2.29***	
Lost job, but not from choice		0.08	
Had something of value lost or stolen		0.68***	
Had someone in the household with an alcohol or drug problem		0.87***	
Moved house		0.06	
Lived in a drought-affected area		0.22	
Had home or local area affected by bushfire, flooding or severe storm		0.03	
Number of life events (ref. = none)			
One			0.47***
Two			0.89***
Three			1.13***
Four or more			2.62***
Constant	2.68***	2.32***	2.13***
Sample size	8084	8084	8084

Note: Kessler 6 (scale 0 to 24, with higher value = more distressed). Models also include (a) an indicator for K compared to B cohort; and (b) indicators for having missing income. * $p < .05$; ** $p < .01$; *** $p < .001$.

Source: LSAC Wave 4, B and K cohorts combined

- broke off a steady romantic relationship;

- suffered illness, injury or assault;

- had someone in the household with an alcohol or drug problem;

- had something of value lost or stolen;

- had a serious illness, injury or assault happen to a close relative; and

- had someone new (other than a new baby or partner) move into the household.

The order in which these life events are listed above reflects the relative strength of the association with the measure of mothers' psychological distress, with having had a major financial crisis having the strongest association with distress.

Note that life events not appearing on this list may not have shown up as being statistically significant because of the rarity of the event (e.g., having a parent, partner or child die). Absence of a significant trend, therefore, would not indicate that the experience of such events would not be associated with heightened levels of distress.

The third set of results in Table 43 refer to links between the number of life events experienced by mothers and their level of distress. Compared with mothers who did not experience any of the life events examined, those who experienced any of the events indicated significantly high distress, with mothers' levels of distress increasing with increases in the number of events (i.e., two, three or four or more) experienced. These results are consistent with those that emerged in the relevant analyses of the HILDA dataset.

Longitudinal analyses of life events and distress

Following the approach adopted in the analyses of the HILDA dataset, we examined whether those who experienced life events already had higher distress *before* the event occurred. Separate analyses were then undertaken to examine the extent to which levels of distress *changed* for those who experienced an event. First, the mean Wave 3 distress score of mothers who subsequently experienced each event (taken separately) was compared with the mean score derived for mothers who did not go on to experience the event. Second, the mean Wave 4 distress scores of these two groups of mothers were compared, and third, their mean level of change in distress scores (from Wave 3 to Wave 4) were compared.

It is important to appreciate that the way people interpret events will vary according to their circumstances and personalities, and their interpretations can change as the repercussions of events unfold.[16] Some events may be seen has entailing mixed blessings, some may be seen as largely positive (such as being pregnant/having a baby), and others, as negative. These analyses allow for the fact that distress levels may diminish.

The results of these analyses are shown in Table 44 (on page 82) and are generally consistent with those that emerged in analyses of the HILDA dataset. The results pertaining to Wave 3 levels of distress show that, for most life events, the mothers who subsequently experienced the event already had higher average distress than other mothers. There were some exceptions to this trend. No significant differences were apparent in the average Wave 3 distress scores of mothers who did and did not subsequently experience the following events:

- had a parent, partner or child die;

- was pregnant or had a baby;

- lived in a drought-affected area; and

- had home or local area affected by bushfire, flooding or severe storm.

The general pattern of results pertaining to Wave 4 levels of distress is the same as that outlined in the previous section. That is, those who experienced many of the life events had higher levels of distress at Wave 4, when compared to those who had not experienced those events. The exceptions were the same as those listed above.

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16 Of course, the extent to which repercussions of an event can be influenced by the individuals who are directly affected would vary according to the nature of the event and relevant personal circumstances (including social networks and access to effective services).

Table 44: Mothers' mean level of distress at Waves 3 and 4, and mean change across waves, by those who did and did not experience each life event

Wave 4: Parents' life events in previous 12 months	Experienced event			Did not experience event			Tests
	Wave 3	Wave 4	Change	Wave 3	Wave 4	Change	
Health concerns or the death of someone close							
Suffered a serious illness, injury or assault	4.25	4.75	+0.50	3.37	3.17	−0.21	a,b,c
Had a serious illness, injury or assault happen to a close relative	3.97	4.17	+0.19	3.35	3.15	−0.20	a,b,c
Had a parent, partner or child die	3.43	3.74	+0.31	3.48	3.33	−0.15	
Had a close family friend or another relative die	3.74	3.64	−0.10	3.39	3.26	−0.13	a,b
Family and household composition							
Was pregnant or had a baby	3.89	3.82	−0.08	3.44	3.32	−0.13	
Had someone new (other than a new baby or partner) move into the household	4.20	4.57	+0.37	3.43	3.27	−0.16	a,b,c
Started living with a new partner/spouse	4.95	4.76	−0.19	3.45	3.33	−0.12	a,b
Had a separation due to relationship or marital difficulties	4.90	5.38	+0.48	3.40	3.25	−0.16	a,b,c
Broke off a steady romantic relationship	5.46	6.35	+0.90	3.40	3.24	−0.16	a,b,c
Financial and social matters							
Had a major financial crisis	5.12	6.25	+1.13	3.28	3.01	−0.27	a,b,c
Lost job, but not from choice	3.75	4.00	+0.25	3.45	3.29	−0.16	a,b,c
Had something of value lost or stolen	4.44	4.87	+0.43	3.41	3.25	−0.16	a,b,c
Had someone in the household with an alcohol or drug problem	5.63	5.55	−0.08	3.40	3.28	−0.13	a,b
Residential matters							
Moved house	4.01	4.00	−0.01	3.37	3.23	−0.15	a,b
Lived in a drought-affected area	3.52	3.52	0.00	3.47	3.34	−0.13	
Had home or local area affected by bushfire, flooding or severe storm	3.19	3.42	+0.23	3.50	3.35	−0.15	c

Note: Life events were reported in Wave 4. The sample is restricted to those who reported a distress measure at Wave 4. [a] The Wave 3 score differs according to whether the life event occurred—significant at least at the $p < .01$ level. [b] The Wave 4 score differs according to whether the life event occurred—significant at least at the $p < .01$ level. [c] The change in the distress score differs according to whether the life event occurred—significant at least at the $p < .01$ level.

Source: LSAC Waves 3 and 4, B and K cohorts combined

Table 44 also shows the distress of mothers who experienced the following events increased to a significantly greater extent from Wave 3 to Wave 4 than was the case for mothers who did not experience the event:

- suffered a serious illness, injury or assault;

- had a serious illness, injury or assault happen to a close relative;

- had someone new (other than a new baby or partner) move into the household;

- had a separation due to relationship or marital difficulties;

- broke off a steady romantic relationship;

- had a major financial crisis;

- lost job, but not from choice;

- had something of value lost or stolen; and

- had home or local area affected by bushfire, flooding or severe storm.

We also extended these analyses through multivariate analyses to examine changes in distress over three waves of LSAC, and including reports about the experience of life events at each survey wave. This was done through a method that specifically seeks to explain how changes in predictor variables (in these analyses, the life events indicators) are associated with changes in an outcome variable (in these analyses, the K6 measure of psychological distress). These analyses could only include life events that were asked about in each of Waves 2, 3 and 4, and so Table F3 shows that the list of life events is shorter than in previous tables (see table footnote for details). One advantage of this method is that it takes account of the reporting of life events at each wave, not just at Wave 4. More information about the method used is given in Appendix F.

In addition to the findings described above, this analysis suggested that levels of distress increased significantly if:

- someone in the household had an alcohol or drug problem; or

- a parent, partner or child died.

The fact that these findings were statistically significant over three, but not two, waves of analyses may indicate that some events have longer term effects on distress than others. Another possible explanation is that because some events are rare, it is more difficult to detect any association between those events and levels of distress, and incorporating data for more survey waves makes it more likely that significant differences will be detected.

To illustrate the above analyses of Wave 3 and Wave 4 associations between life events and psychological distress, those with relatively high Kessler scores (at least 10), were classified as being "highly distressed". For each life event, Figure 5 (on page 84) shows the percentage of mothers who were thereby classified as highly distressed at Wave 3 (before the life event occurred, if it was experienced) and at Wave 4 (after the life event occurred, if it was experienced). At each wave, the sample is divided into those who did and did not report experiencing that life event in the 12 months prior to Wave 4. (Note, though, that these analyses do not take account of respondents' experiences of life events in the 12 months prior to Wave 3.)

These analyses show, for example, that among those who, in Wave 4, reported that they had suffered a serious illness, injury or assault during the previous 12 months, 10% already appeared to be highly distressed (in Wave 3) and 15% indicated high distress after the event took place (Wave 4). Among those who had not experienced such events, only 7% indicated high distress in each survey wave (taken separately).

Among respondents who reported in Wave 4 that they or their partner had experienced the following events, the proportion of mothers with high distress at Wave 3 (scores of 10 or more) was significantly higher than it was for those respondents who, at Wave 4, indicated that they had not experienced these events:

- suffered a serious illness, injury or assault (10% distressed at Wave 3 and 15% at Wave 4);

- had someone new move into the household (12% distressed at Wave 3 and 15% at Wave 4);

- started living with a new partner/spouse (14% distressed at Wave 3 and 13% at Wave 4);
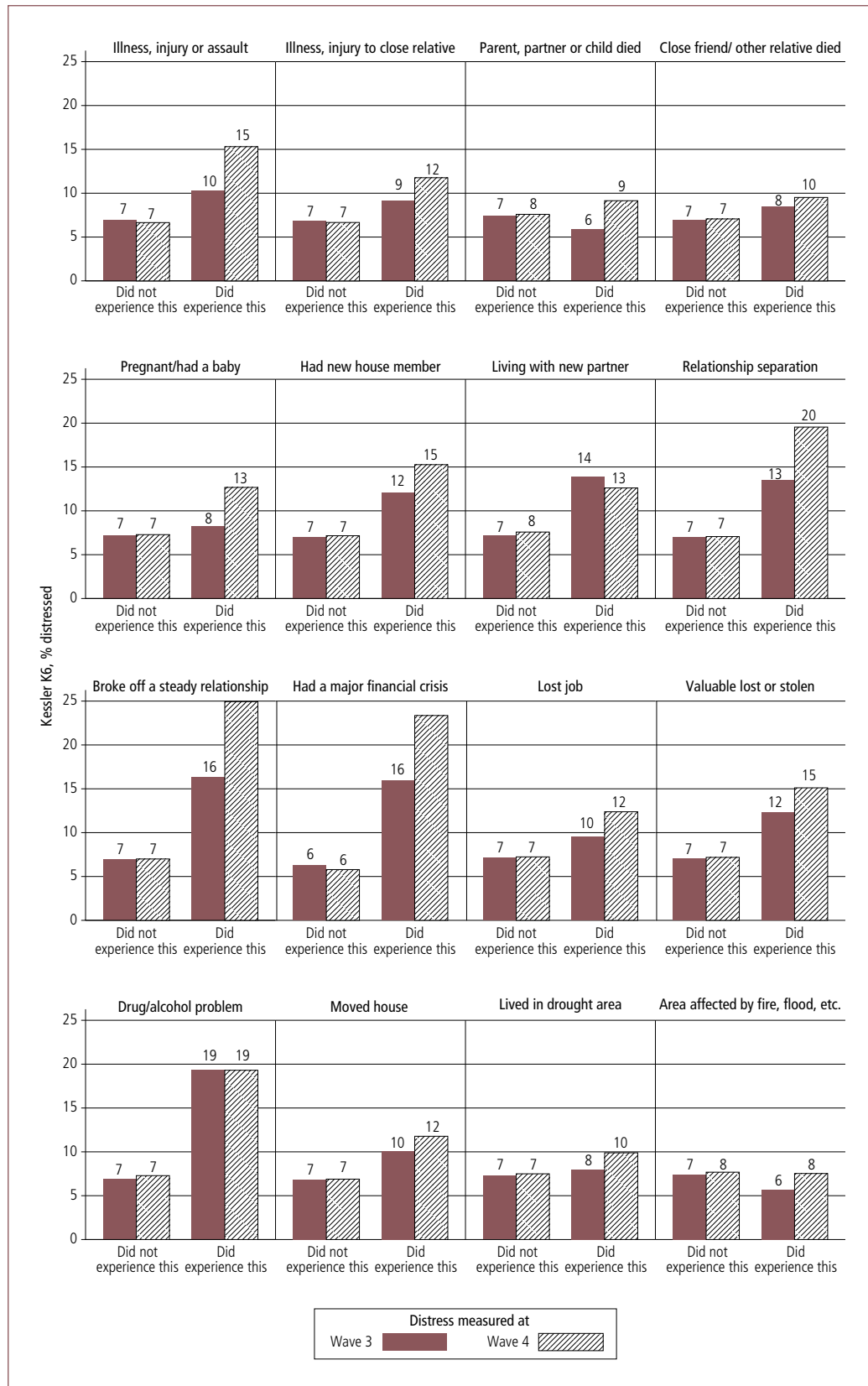
Figure 5: Longitudinal analyses of mothers' level of distress, by life events and whether experienced or not in previous 12 months

Note: The percentage shows those with a K6 score of 10 or higher, here referred to as "distressed". Only those mothers with a distress score at Wave 3 and Wave 4 are included.

Source: LSAC Waves 3 and 4, B and K cohorts combined

- had a separation due to relationship or marital difficulties (13% distressed at Wave 3 and 20% at Wave 4);
- broke off a steady romantic relationship (16% at Wave 3 and 25% at Wave 4);
- had a major financial crisis (16% distressed at Wave 3 and 23% at Wave 4);
- had something of value lost or stolen (10% distressed at Wave 3 and 12% at Wave 4);
- had someone in the household with an alcohol or drug problem (12% distressed at Wave 3 and 15% at Wave 4);
- lost job, but not from choice (19% distressed at Wave 3 and at Wave 4); and
- moved house (10% distressed at Wave 3 and 12% at Wave 4).

Note that for some of the life events, distress levels were already relatively high among mothers *before* experiencing the event (i.e., in Wave 3), compared to those who did not experience it. For example, of the respondents who said they had not experienced a financial crisis, 6% were classified as highly distressed at each of Wave 3 and Wave 4. Among those who said they had experienced a financial crisis, the proportions distressed were 16% at Wave 3 and 25% at Wave 4. That is, a higher proportion of mothers who subsequently experienced a financial crisis indicated high distress compared with mothers who did not go on to experience such a crisis, and there was some indication of mothers becoming more likely to be distressed following this time of financial difficulties.

Multiple life events and distress

To explore how the experience of multiple life events was associated with distress, the above illustrative analysis was repeated, with comparisons made according to the number of life events reported in Wave 4, instead of the specific life events.

Figure 6 shows, not surprisingly, that the proportions of mothers classified as highly distressed at Wave 4 increased with increases in the number of life events that they (or their partner, where relevant) experienced. Given the findings presented above for specific life events, it is also not surprising to see that even at Wave 3 the percentage of mothers classified as highly distressed increased with the number of life events reported at Wave 4. For those who reported experiencing 3 life events or 4 or more life events at Wave 4, the percentage of mothers classified as highly distressed increased between Wave 3 and Wave 4. This was particularly marked for those who reported experiencing 4 or more life events.
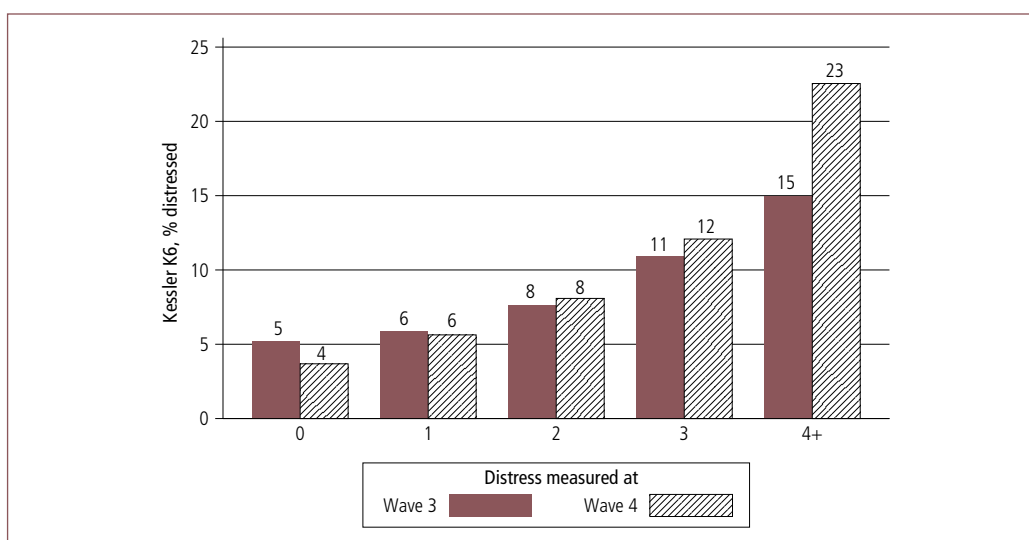
Note: The percentage shows those with a K6 score of 10 or higher, here referred to as "distressed". The grouping of life events is based on life events reported at Wave 4. Only those mothers with a distress score at Wave 3 and Wave 4 are included.

Source: LSAC Waves 3 and 4, B and K cohorts combined

Figure 6: Longitudinal analyses of mothers' distress, by number of life events in previous 12 months

Limitations of analyses

As noted earlier, in relation to the HILDA results, one limitation of these analyses is that we have not taken account of the fact that some of the events examined may have been chronic, or may represent stages in a long-term process. That is, the reports of experiencing life events in the 12 months prior to Wave 4 may follow a pattern of similar experiences during preceding years, are represent an outcome of such experiences (e.g., relationship separation following increasing disenchantment with the relationship). It is possible that findings regarding distress being higher even before the life event occurred (as reported in Wave 4) resulted from such longer term processes. Further, the measure of distress captures relatively recent indicators of distress (over the previous 6 weeks), and we do not have information about when specific events occurred. Presumably, those that occurred close to the time of the survey would have had a greater effect on wellbeing than those that may have occurred closer to one year before. Also, these analyses only use one measure of wellbeing (a negative measure). Life events would affect families in ways other than that examined in this set of analyses.

This concludes the analyses of the LSAC data. Section 4 draws together the key findings from this section, and the analyses of the HILDA data from Section 3.

4

Summary of key findings and implications

4.1   Overall prevalence

This report focuses on the experience of life events of participants in the HILDA and LSAC surveys. HILDA provides a broad population view, with respondents including men and women aged from 15 years on. In contrast, the LSAC data that are currently available focus exclusively on families with young children.

The HILDA dataset allows investigation of life events that occur across the adult life course; for example, forming relationships and having children, possibly separating, and retiring from the workforce. The different nature of life events experienced by men and women can also be explored. On the other hand, the LSAC dataset allows us to examine the sorts of events that are commonly experienced by subgroups of parents whose children are of much the same age. In addition, LSAC respondents who were living with a partner (in most cases the child's father) report on life events that happened to either them or their partner.

The list of life events reported on in each dataset differed somewhat, although both captured events relating to family and relationship changes (for example, couple formation, separation, and births), illness or injury of self or close friends or relatives, the death of a close friend or relative, major worsening of financial circumstances, loss of paid work, and moving house.

Overall, a higher percentage of LSAC than HILDA respondents indicated that at least one of the events listed had been experienced in the previous 12 months (70%, compared to 50%). This difference may be partly explained by variations in age and concomitant life course circumstances of the two samples, and associated differences in the potential relevance of the life events measures. Unlike the situation for HILDA respondents, the experience of the various life events used in LSAC would have been feasible for virtually all LSAC respondents, given their common life stage (parents of young children). In addition, partnered LSAC respondents would have nominated life events that were directly experienced by their partner (as well as those occurring to themselves), whereas all HILDA respondents focused on personal experiences alone.

Despite these differences, considerable consistency in the findings from the two studies emerged. For example, the most commonly experienced life events in each study included changing residence, having an illness or injury occur to a close relative, having a close friend or other relative die, and suffering a serious personal injury or illness. The percentages of respondents experiencing these life events tended to be higher in LSAC—a trend that may reflect the fact that that these data capture events that have occurred to either the respondent or partner (where relevant).

The analyses of both datasets showed that many of the life events that were explored are quite uncommon across the populations when the focus is on a 12-month period. Some were more common when the focus was on those who are at a particular stage of life. Of course, the experiences of life events will accumulate, with some defining or contributing to the direction the life course takes.

4.2 Characteristics associated with the experience of life events

While both sets of results showed that several events, such as the serious illness or injury of a family member, can occur at any time, the HILDA results highlighted some of the ways in which the experience of life events varies across age and associated life course circumstances. This was less apparent in the LSAC analyses, given its focus in the early survey waves on families with young children. The experience of life events apparent for LSAC parents varied according to other differences in family circumstances, as outlined below.

In both studies, experiences of some life events were closely linked to relationship status. Indeed, having a partner is a prerequisite for undergoing relationship separation, and being single is almost a prerequisite for forming a couple relationship, though some partnered individuals may move in with a new partner without encountering an intervening period of being single. We found that people who were cohabiting had a somewhat greater chance than those who were married of experiencing changes in intimate relationships—both separation and the formation of new relationships. The cohabiting respondents were also more likely than their married counterparts to have experienced a pregnancy or birth of a baby during the 12-month period.

The experiences of some events also varied according to socio-economic status. These events included relationship status changes, a major worsening of financial circumstances, and moving house.

In relation to circumstances that may lead individuals or families to seek additional services or supports from the Department of Human Services, or indeed from other places, the results suggest that certain information may be useful for identifying those at considerable risk of experiencing certain life events. For example, some life events, such as being jobless or being a young parent, are linked to socio-economic disadvantage or to regions within which people live, while others are necessarily linked to relationship status, as noted above.

Of course, some events are seemingly random and others are influenced more directly by the decisions that people make (e.g., separation for at least one of the partners). Some may arise from previous experiences of life events or ongoing difficulties spanning several years, and some of those examined (e.g., having a family member with drug or alcohol problems) may represent ongoing difficulties triggering other challenging events.

4.3 Life events and wellbeing

From both the HILDA and LSAC analyses, two key findings stand out:

- those who experienced certain life events tended to have lower wellbeing prior to the life event occurring; and
- experiences of some life events were associated with further declines in wellbeing.

Clearly, some life events (such experiencing a major financial crisis) are likely to have greater implications for wellbeing than others (such as moving house). In both HILDA and LSAC, major financial crises and relationship separation were associated with a significant decline in wellbeing, from an already relatively low base. The HILDA data also showed strong associations between being a victim of physical violence and wellbeing, with those who experienced this event indicating significantly lower wellbeing than others at the outset and significant deterioration in wellbeing over the 12-month interval investigated.

Given the nature of the events examined here, which were mostly problematic, it is not surprising that the the greater the number of events experienced, the greater was the apparent erosion of wellbeing—again from a relatively low base.

Of course, wellbeing can always be measured in more extensive ways, and many other life events not examined in this report may have had major effects on wellbeing (e.g., a child starting school, or mothers' return to workforce). In addition, many life events are, by their nature, family events (e.g., relationship separation, financial crises and moving house) and many others become family events (e.g., an adult child experiencing relationship breakdown

or job loss, or a child being bullied by peers—issues not examined in this report). Such events may affect all family members directly and/or indirectly through the way in which each member responds to them and the way in which their responses affect the quality of relationships within the family. Such processes, which could not be examined, may have contributed to strength of links between life events and wellbeing, and changes in wellbeing, observed.

The associations between life events and wellbeing outlined in this report would, to some extent, be influenced by a range of other factors associated with the events and circumstances. These analyses showed that, while the experience of life events do seem to matter to wellbeing, these events should be viewed in the broader context of other important circumstances affecting the wellbeing of individuals and families. For example, wellbeing tended to be lower for single-parent families and those experiencing financial disadvantage. For families such as these, the repercussions of experiencing life events may be more likely to have serious ("last straw") effects.

Put another way, adverse life events can be an important signal of need for assistance, but the events themselves may be the culmination of an extended negative process that needs to be addressed. In some cases, an event such as parental separation can provide relief from highly damaging circumstances; in other cases, it can dramatically worsen the plight of at least one family member. But in relation to such events as natural disasters, the negative effects are likely to dominate.

Such findings highlight the need for prevention and early intervention. Considerable damage can occur for partners and children before the event of separation takes place (e.g., see Amato & Booth, 1997; Cherlin, Chase-Lansdale, & McRae, 1998; and Pryor & Rodgers, 2001, regarding the negative effects of high levels of pre-separation conflict on children). At the same time, the data suggest that sole reliance on "life events" as indicators of need for service provision would be unfortunate. The identification of individuals or families who are vulnerable to experiencing adverse events in the future is clearly important, but so too is the identification of families experiencing chronically destructive circumstances, such as family violence.

A limitation of these analyses is that we have not taken account of the fact that some of the events examined may have been chronic, or may represent stages in a long-term process. For example, separation is likely to result from a long process of relationship breakdown, at least from the perspective of one of the partners. Each of these longitudinal studies offers the potential to examine these processes across multiple survey waves.

4.4   Final comments

Taken together, the present analyses indicate that events differ in their likelihood of occurring at the various life stages; and that life events are more likely to be encountered by some people than others. Social address influences the likelihood of experiencing multiple potentially stressful life events and limits the capacity of individuals and their families to negotiate these successfully. The results also provide a basis for targeting services to those who are more likely to be placed at risk as a result of the load of life events that may befall them. As such, prevention and early intervention efforts are best targeted and tailored to those most at risk.

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A

HILDA measures used to assess wellbeing

Satisfaction with life in general

Partnered respondents were asked to indicate, when all things were considered, how satisfied they were with their life. Ratings were rated on a scale ranging from 0 reflecting "completely dissatisfied" to 10 reflecting "completely satisfied". For the purposes of the present analysis, 8–10 were deemed to reflect "high satisfaction".

Sense of vitality (SF-36)

"Sense of vitality" is a four-item measure in which the high scores indicated that the respondent had tended to feel "full of life" and "having lots of energy" and not "tired" or "worn out" during the past four weeks, while low scores would reflect the opposite. Average ratings were derived for this measure.

Mental health (SF-36)

This five-item scale reflects emotional wellbeing over the past four weeks. High scores tapped feeling peaceful and happy, rather than nervous and "down" and finding that nothing could instil cheerfulness, while low scores reflected the opposite.

Sense of social isolation

This scale entailed five items rated on a 7-point scale ranging from 1 "strongly disagree" to 5 "strongly agree". The items rated were: "I often feel very lonely", "People don't come to visit me as often as I would like", "I often need help from other people but can't get it", "I don't have anyone that I can confide in", and "I have no-one to lean on in times of trouble". Each respondents' average rating for all five items were derived, with high average ratings reflecting a high sense of loneliness. In addition, average ratings of 5–7 were classified as reflecting a high sense of loneliness. Finally, ratings for the single item that most directly reflects loneliness ("I often feel lonely") was included in the analysis. The average ratings were re-scaled so that scores range from 0 to 10, with higher scores meaning a greater sense of social isolation.

Sense of social connection

The five items measuring sense of social support were intermixed with those measuring sense of loneliness scale, given that the same 7-point rating scale was used. The items were "I seem to have a lot of friends", "There is someone who can always cheer me up when I'm down", "I enjoy the time I spend with the people who are important to me", "When something's on my mind, just talking with the people I know can make me feel better, and "When I need someone to help me out, I can usually find someone". One again, each respondent's average rating across the five items was derived. High scores therefore reflected a strong sense of social support. Furthermore, respondents whose average ratings were 5–7 were classified as having a strong sense of social support. The average ratings were re-scaled so that scores range from 0 to 10, with higher scores meaning a greater sense of social connection.

Overall wellbeing

Overall wellbeing is a composite measure based on respondents' scores for life satisfaction, vitality, mental health and sense of social isolation and sense of social connection. In this analysis, scores for sense of loneliness were reversed; that is, high scores reflected an absence of loneliness. The scores on each of these measures converted to z-scores (where the mean becomes "0" and the standard deviation is "1"). In this way, the scales were made equivalent, and each respondent's scores for each measure could be summated and averaged. Respondents whose scores were in the lowest quartile (i.e., they were among the 25% of respondents with the lowest scores) were classified as having low wellbeing, and those whose scores were in the highest quartile (i.e., they were among the 25% of respondents with the highest scores) were classified as having high wellbeing.

B

Supplementary tables, HILDA analyses

Tables B1 and B2 in this appendix show the results of multivariate analyses of socio-demographic characteristics and experience of life events. Logistic regression modelling is applied to the life events for men and women separately. The characteristics were measured in Wave 9 and life events were reported in Wave 10 for their occurrence in the last 12 months (approximately between Waves 9 and 10). Box 1 (in Section 3) explains how to interpret the result of logistic regression model. Note that some socio-demographic characteristics were omitted from the multivariate analysis for some life events examined due to either small numbers, their pertinence to a specific events or other considerations. For example, the number of single people who had step-children in the households is small and this variable is omitted when examining characteristics that were linked with single men and women under 55 years who had formed a live-in relationship. Still for this event, personal income was used instead of equivalised household income in the multivariate analysis because personal income is likely more important than household level income for couple formation.

Table B1a: Odds ratios of logistic regression of life events and socio-demographic characteristics, men (part 1)

	Formed a live-in relationship (single < 65)	Separated from spouse or long-term partner (partnered < 65)	Pregnancy or birth/adoption of new child (men, < 55)	Serious personal injury/illness	Serious injury/illness to family member	Death of spouse or child	Death of close relative/family member
Age (ref. = 25–34)							
< 25	1.01	0.81	0.91	0.97	1.31	1.51	0.87
35–44	0.45 **	1.42	0.40 ***	1.42	1.32	0.65	0.92
45–54	0.22 ***	1.34	0.04 ***	1.26	1.44 *	2.78	1.59 **
55–64	0.19 ***	0.49		2.06 ***	1.05	0.45	1.34
65–74				2.61 ***	1.02	2.50	0.96
75+				3.11 ***	1.47	11.92 *	0.85
Education (ref. = degree +)							
Other qualification	1.35	0.83	1.06	1.04	0.91	0.88	1.04
None	0.85	1.25	0.81	1.04	0.77 *	1.33	0.98
Employment status (ref. = full-time)							
Part-time	0.88	0.80	0.91	1.26	1.12	2.20	0.83
Not employed	0.50 *	0.78	0.76	1.14	1.07	1.76	1.16
Country of birth (ref. = Australia)							
English-speaking	1.13	1.25	1.33	0.91	0.99	1.71	0.73
Non–English speaking	1.64	1.25	1.39	0.58 **	0.82	1.49	0.75
Region (ref. = major city)							
Inner region	1.79 **	0.87	1.00	0.87	0.89	0.18 *	0.86
Outer/remote region	1.06	0.70	1.49 *	0.86	1.05	0.60	0.88
Advantage/disadvantage							
SEIFA index	0.94	0.86 **	0.99	0.99	1.01	0.89	0.98
Main source of household income (ref. = wage/salaries)							
Government payment	0.88	2.17	1.56	0.79	1.13	0.43	0.98
Other	1.01	1.21	1.02	0.89	0.97	0.97	0.73 *

Table B1a: Odds ratios of logistic regression of life events and socio-demographic characteristics, men (part 1)

	Formed a live-in relationship (single < 65)	Separated from spouse or long-term partner (partnered < 65)	Pregnancy or birth/adoption of new child (men, < 55)	Serious personal injury/illness	Serious injury/illness to family member	Death of spouse or child	Death of close relative/family member
Family background							
Lived with sole parent at age 14	1.11	1.51	1.09	1.09	0.99	0.82	1.07
Equivalised household income (ref. = low)							
Medium		1.12	0.80	0.74 *	1.07	1.20	0.92
High		1.14	0.87	0.72 *	0.93	0.73	0.84
Age of youngest child in household (ref. = none)							
0–4	0.45	1.40		0.62 *	0.69 *	2.94	1.04
5–11	0.22 **	2.42 *		0.77	0.78		1.24
12–17	0.27 ***	0.47		0.93	0.85	0.26	0.94
18+	0.28 *	1.14		0.46	0.44 *	1.19	0.94
Step-children							
Having step-children in household		0.78	0.67				
Relationship status (ref. = married)							
Cohabiting		3.92 ***	0.55 ***	0.75	0.90	0.59	0.95
Single			0.06 ***	1.14	0.76 *	0.55	0.93
Personal income (ref. = low)							
Medium	1.46						
High	2.51 **						
Number of children had (ref. = none)							
One			1.69 **				
Two			0.53 **				
Three or more			0.30 ***				
Constant	0.16 ***	0.02 ***	0.64	0.10 ***	0.14 ***	0.01 ***	0.15 ***
No. of respondents	1,869	2,810	3,604	5,150	5,142	4,539	5,147

Note: Life events experienced in the last 12 months were reported in Wave 10 (2010) and characteristics were based on information in Wave 9. * $p < .05$, ** $p < .01$, *** $p < .001$. Categories in brackets are reference categories. SEIFA index refers to SEIFA advantage/disadvantage index in deciles, with higher deciles indicating greater advantage. Equivalised annual gross household income: low = $34,000 or less, medium = $34,001–57,999, high = $58,000 or more. Personal annual gross income: low = $20,000 or less, medium = $20,001–49,999, high = $50,000 or more.

Source: HILDA 2009 & 2010

Table B1b: Odds ratios of logistic regression of life events and socio-demographic characteristics, men (part 2)

	Death of a close friend	Victim of physical violence	Self or a family member detained in jail	Retired from the workforce (45+)	Fired or made redundant (< 65)	Major worsening in finances	Changed residence
Age (ref. = 25–34)							
< 25	1.12	1.09	0.65		0.98	0.26 ***	1.08
35–44	1.15	0.89	0.91		0.98	1.51	0.72 *
45–54	1.86 **	0.94	1.06		1.51	1.87 *	0.44 ***
55–64	1.98 ***	0.55	0.36	5.52 ***	1.01	0.87	0.37 ***
65–74	2.45 ***	0.19 *	0.27 *	7.37 ***		0.42	0.19 ***
75+	3.88 ***	0.14	0.07 *	7.19 ***		0.44	0.18 ***
Education (ref. = degree +)							
Other qualification	1.17	1.05	4.71 *	0.63	1.05	0.84	0.77 *
None	1.19	0.91	6.41 *	0.67	0.75	1.23	0.84
Employment status (ref. = full-time)							
Part-time	1.14	0.96	0.63	1.19	1.23	1.16	0.97
Not employed	1.33 *	1.29	1.99	0.77	1.42	1.48	0.92
Country of birth (ref. = Australia)							
English-speaking	0.84	1.16	1.25	0.89	1.23	1.07	1.26
Non–English speaking	0.81	1.12	1.39	1.46	1.07	0.78	0.64 *
Region (ref. = major city)							
Inner region	1.21	1.59	0.80	1.25	0.94	1.05	1.18
Outer/remote region	1.29	1.19	0.47	1.09	0.78	0.64	1.40 *
Advantage/disadvantage							
SEIFA index	0.99	1.04	0.89 *	0.96	0.95	1.01	1.01
Main source of household income (ref. = wage/salaries)							
Government payment	1.16	1.89	2.73 *	0.72	0.19 ***	0.79	1.20
Other	1.11	1.06	1.50	0.50 *	0.49 *	1.40	0.95

Table B1b: Odds ratios of logistic regression of life events and socio-demographic characteristics, men (part 2)

	Death of a close friend	Victim of physical violence	Self or a family member detained in jail	Retired from the workforce (45+)	Fired or made redundant (< 65)	Major worsening in finances	Changed residence
Family background							
Lived with sole parent at age 14	0.93	1.40	1.05	1.25	1.77 ***	1.34	1.14
Equivalised household income (ref. = low)							
Medium	1.03	0.62	0.98	0.67	0.97	0.64	0.95
High	0.85	0.61	1.10	0.52 *	0.90	0.58 *	1.29
Age of youngest child in household (ref. = none)							
0–4	0.65 *	0.53	0.93		1.21	1.31	0.88
5–11	0.79	1.30	1.17		0.61	0.64	0.67 *
12–17	0.68 *	1.80	0.83		0.86	0.59	0.55 ***
18+	0.53	0.49	0.61		0.48	2.13	0.87
Relationship status (ref. = married)							
Cohabiting	0.93	4.07 ***	1.67	1.04	1.76 **	1.40	1.14
Single	0.97	3.16 **	1.84	1.36	1.71 *	2.00 **	1.22
Housing tenure (Owning/purchasing)							
Rent							3.98 ***
Public							1.52
Other							2.66 ***
Constant	0.08 ***	0.01 ***	0.00 ***	0.03 ***	0.05 ***	0.03 ***	0.17 ***
No. of respondents	5,155	5,142	5,156	3,570	4,367	5,144	5,146

Note: Life events experienced in the last 12 months were reported in Wave 10 (2010) and characteristics were based on information in Wave 9. * p < .05, ** p < .01, *** p < .001. Categories in brackets are reference categories. SEIFA index refers to SEIFA advantage/disadvantage index in deciles, with higher deciles indicating greater advantage. Equivalised annual gross household income: low = $34,000 or less, medium = $34,001–57,999, high = $58,000 or more. Personal annual gross income: low = $20,000 or less, medium = $20,001–49,999, high = $50,000 or more.

Source: HILDA 2009 & 2010

Table B2a: Odds ratios of logistic regression of life event and socio-demographic characteristics, women (part 1)

	Formed a live-in relation-ship (single < 65)	Separated from spouse or long-term partner (partnered < 65)	Pregnancy or birth/adoption of new child (women < 45)	Serious personal injury/illness	Serious injury/ illness to family member	Death of spouse or child	Death of close relative/family member
Age (ref. = 25–34)							
< 25	1.27	1.37	0.65 *	0.80	1.03	0.33	0.70 *
35–44	0.41 **	0.84	0.26 ***	1.08	1.55 **	1.38	0.94
45–54	0.15 ***	0.72		1.65 *	1.78 ***	0.94	1.07
55–64	0.18 ***	0.10 **		1.70 *	1.71 ***	1.14	0.90
65–74				1.32	1.29	1.76	0.52 **
75+				1.86 *	1.24	3.40	0.81
Education (ref. = degree +)							
Other qualification	0.94	0.79	0.99	0.98	0.84	1.00	1.25
None	0.87	1.37	0.92	0.89	0.89	1.13	1.06
Employment (ref. = full-time)							
Part-time	0.64	0.60	1.02	0.96	1.08	2.16	1.24
Not employed	0.54 *	1.28	1.28	1.30	1.15	5.34 *	1.02
Country of birth (ref. = Australia)							
English-speaking	1.35	1.87	0.95	0.94	0.90	0.50	0.71 *
Non–English speaking	1.25	0.67	1.09	0.81	0.68 **	1.46	1.11
Region (ref. = major city)							
Inner region	1.33	0.67	0.87	0.79	1.01	1.33	1.21
Outer/remote region	1.11	0.62	1.25	1.06	1.16	1.33	1.14
Advantage/disadvantage							
SEIFA index	0.94	0.88 **	1.01	0.99	1.01	1.03	1.00
Main source of household income (ref. = wage/salaries)							
Government payment	1.15	1.04	1.72 *	1.49 *	1.09	2.02	1.28
Other	0.94	1.16	0.84	1.03	1.06	1.77	0.91

Table B2a: Odds ratios of logistic regression of life event and socio-demographic characteristics, women (part 1)

	Formed a live-in relation-ship (single < 65)	Separated from spouse or long-term partner (partnered < 65)	Pregnancy or birth/adoption of new child (women < 45)	Serious personal injury/illness	Serious injury/ illness to family member	Death of spouse or child	Death of close relative/family member
Family background							
Lived with sole parent at age 14	0.78	2.00 **	1.15	1.20	1.12	1.25	1.03
Equivalised household income (ref. = low)							
Medium		0.85	0.86	1.19	1.00	0.66	1.00
High		0.44 *	0.87	0.84	0.88	0.60	1.00
Age of youngest child household (ref. = none)							
0–4	1.11	0.95		0.90	0.79	1.13	0.82
5–11	0.50 *	1.92		0.88	0.88	0.59	1.04
12–17	0.48 **	0.50		0.75	0.91	1.61	0.96
18+	0.54	0.68		0.98	0.88	1.00	1.22
Step-children							
Having step-children in household		0.90	1.04				
Relationship status (ref. = married)							
Cohabiting		2.92 ***	0.63 **	1.01	0.94	1.99	0.92
Single			0.11 ***	1.36 **	0.77 **	1.00	0.83
Personal income (ref. = low)							
Medium	1.46						
High	2.51 **						
Number of children ever had (ref. = none)							
One			2.15 **				
Two			0.66 **				
Three or more			0.37 ***				
Constant	0.25 **	0.06 ***	0.51 *	0.06 ***	0.17 ***	0.00 ***	0.13 ***
No. of respondents	2,018	3,099	2,951	5,817	5,803	5,612	5,815

Note: Life events experienced in the last 12 months were reported in Wave 10 (2010) and characteristics were based on information in Wave 9. * $p < .05$, ** $p < .01$, *** $p < .001$. Categories in brackets are reference categories. SEIFA index refers to SEIFA advantage/disadvantage index in deciles, with higher deciles indicating greater advantage. Equivalised annual gross household income: low = $34,000 or less, medium = $34,001–57,999, high = $58,000 or more. Personal annual gross income: low = $20,000 or less, medium = $20,001–49,999, high = $50,000 or more.

Source: HILDA 2009 & 2010

Table B2b: Odds ratios of logistic regression of life events and socio-demographic characteristics, women (part 2)

	Death of a close friend		Victim of physical violence		Self or a family member detained in jail		Retired from the workforce (45+)		Fired or made redundant (< 65)		Major worsening in finances		Changed residence	
Age (ref. = 25–34)														
< 25	2.21	***	0.60		0.83				2.22	*	0.60		1.29	*
35–44	1.94	**	0.77		0.83				1.12		1.48		0.62	***
45–54	2.95	***	0.62		1.04				1.30		2.07	*	0.42	***
55–64	3.99	***	0.25	*	0.40		2.64	***	0.57		1.97	*	0.34	***
65–74	6.15	***	0.16	**	0.17	**	2.51	**			0.69		0.21	***
75+	8.38	***	0.05	**	0.05	**	2.71	**			0.39		0.12	***
Education (ref. = degree +)														
Other qualification	1.27		2.56	*	1.41		0.86		2.38	**	0.87		0.89	
None	1.15		2.72	*	1.76		0.94		2.00	*	0.63	*	0.88	
Employment (ref. = full-time)														
Part-time	0.88		1.06		0.59		3.55	***	0.83		1.28		0.93	
Not employed	0.85		1.12		1.24		2.18	*	0.43	**	1.86	**	1.02	
Country of birth (ref. = Australia)														
English-speaking	0.75	*	1.51		1.60		1.54		1.97	*	1.45		1.19	
Non-English speaking	1.01		0.70		0.52		1.53		1.35		1.08		0.78	
Region (ref. = major city)														
Inner region	1.18		0.93		1.49		1.50		0.89		1.07		1.09	
Outer/remote region	1.38	*	0.63		1.13		1.52		0.54		1.19		1.40	**
Advantage/disadvantage														
SEIFA index	0.99		0.93		0.94		0.95		0.94		0.98		1.01	
Main source of household income (ref. = wages/salaries)														
Government payment	1.48	*	1.78		1.66		0.55		0.72		0.73		1.09	
Other	1.49	**	1.38		1.25		0.75		1.17		0.91		1.18	

Table B2b: Odds ratios of logistic regression of life events and socio-demographic characteristics, women (part 2)

	Death of a close friend	Victim of physical violence	Self or a family member detained in jail	Retired from the workforce (45+)	Fired or made redundant (< 65)	Major worsening in finances	Changed residence
Family background							
Lived with sole parent at age 14	0.95	1.68 *	1.25	1.16	1.21	1.49 *	1.05
Equivalised household income (ref. = low)							
Medium	0.95	1.06	0.55	1.33	0.61 *	0.72	0.98
High	1.10	0.67	0.80	1.04	0.47 **	0.48 **	1.06
Age of youngest child (ref. = none)							
0–4	1.32	0.48	0.85	1.43	0.60	0.75	0.99
5–11	1.01	1.04	0.65	1.16	0.40 *	1.42	0.80
12–17	1.11	0.57	0.62		0.70	1.17	0.51 ***
18+	0.64	1.46	1.55		1.28	3.23 ***	0.80
Relationship status (ref. = married)							
Cohabiting	1.25	3.96 ***	1.55		1.08	1.75 *	1.14
Single	1.01	3.17 **	1.09		1.49	1.56 *	1.40 **
Housing tenure (ref. = owning/purchasing)							
Rent							4.00 ***
Public							1.26
Other							2.99 ***
Constant	0.03 ***	0.01 ***	0.02 ***	0.01 ***	0.03 ***	0.02 ***	0.16 ***
No. of respondents	5,820	5,814	5,823	3,389	4,876	5,816	5,817

Note: Life events experienced in the last 12 months were reported in Wave 10 (2010) and characteristics were based on information in Wave 9. * p < .05, ** p < .01, *** p < .001. Categories in brackets are reference categories. SEIFA index refers to SEIFA advantage/disadvantage index in deciles, with higher deciles indicating greater advantage. Equivalised annual gross household income: low = $34,000 or less, medium = $34,001–57,999, high = $58,000 or more. Personal annual gross income: low = $20,000 or less, medium = $20,001–49,999, high = $50,000 or more.
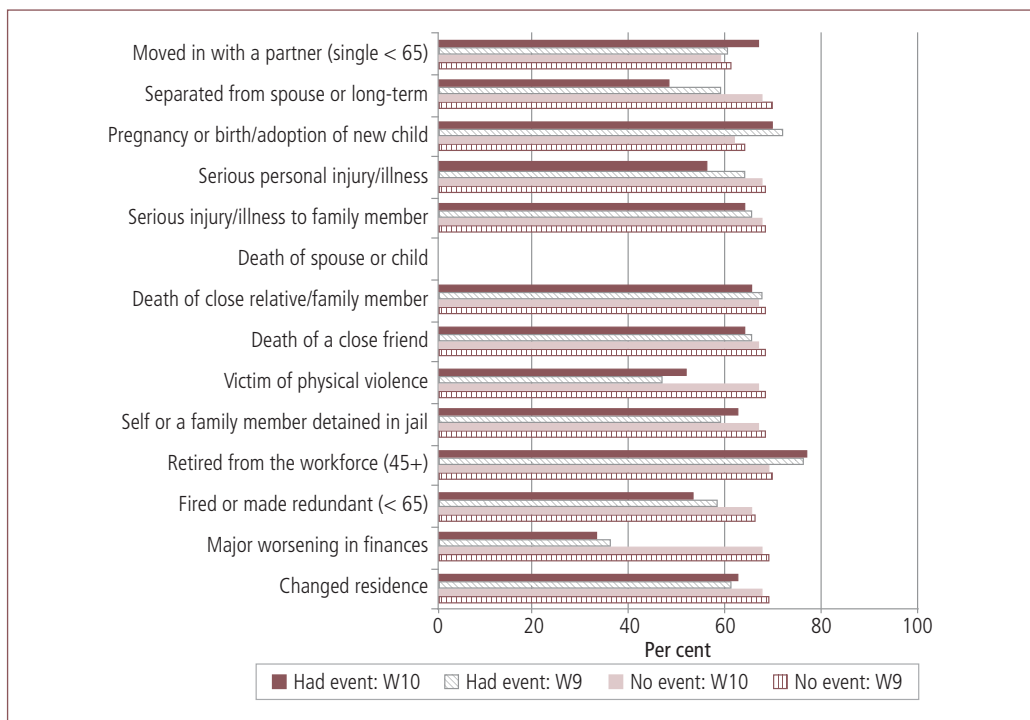
Source: HILDA 2009 & 2010

Supplementary figures, HILDA analyses

Figures C1 to C8 show proportions of men and women indicating high wellbeing or low wellbeing as defined for each measure:

- satisfaction with life general—ratings of 8 to 10 are considered as being highly satisfied with life;[C1]
- sense of social isolation—scores ranging from 6 to 10 are considered as feeling isolated;
- sense of social connection—scores ranging from 6 to 10 are considered as feeling socially connected; and
- overall wellbeing—scores in the top quartile (i.e., the 25% with the highest scores) were classified as having high overall wellbeing.
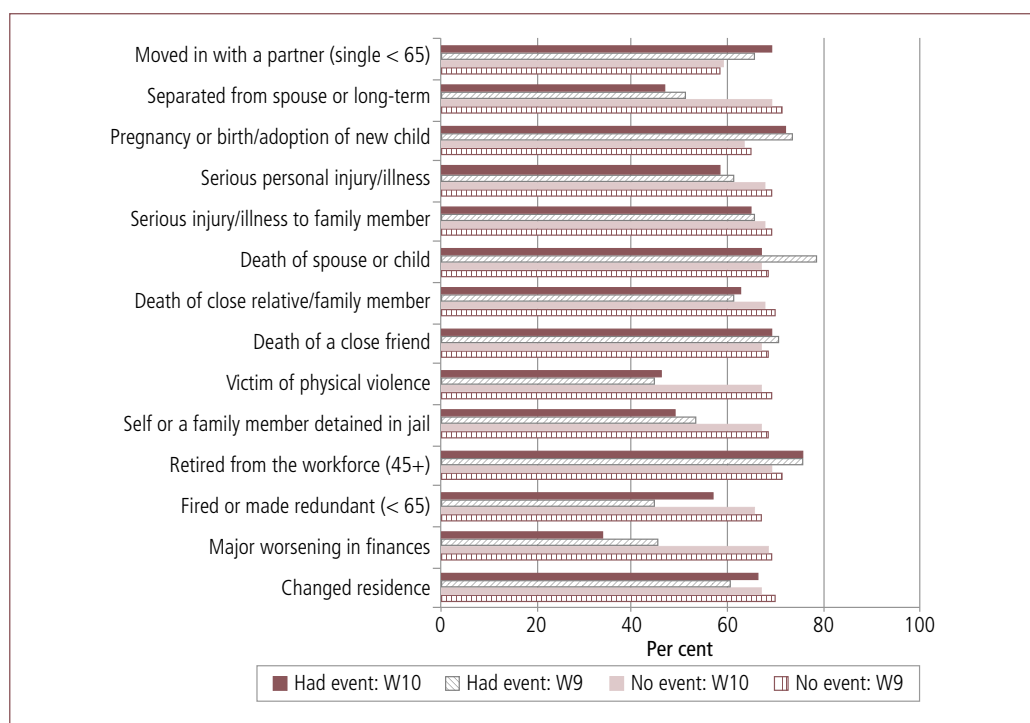

Note: High satisfaction refers to ratings of 8–10 on a scale of 0–10.

Source: HILDA 2009 & 2010

Figure C1: Proportions of men highly satisfied with life overall in Waves 9 and 10, by whether experienced life events in the preceding 12 months, as reported in Wave 10


C1 Cummins (2003) found that ratings of overall life satisfaction vary within a narrow range of positive values. In Western countries, mean ratings of population estimates were around 75 on a scale from 0 to 100. In HILDA Waves 9 and 10, the mean scores of satisfaction with life overall were 7.84 (taken separately).

Note: High satisfaction refers to ratings of 8–10 on a scale of 0–10.

Source: HILDA 2009 & 2010

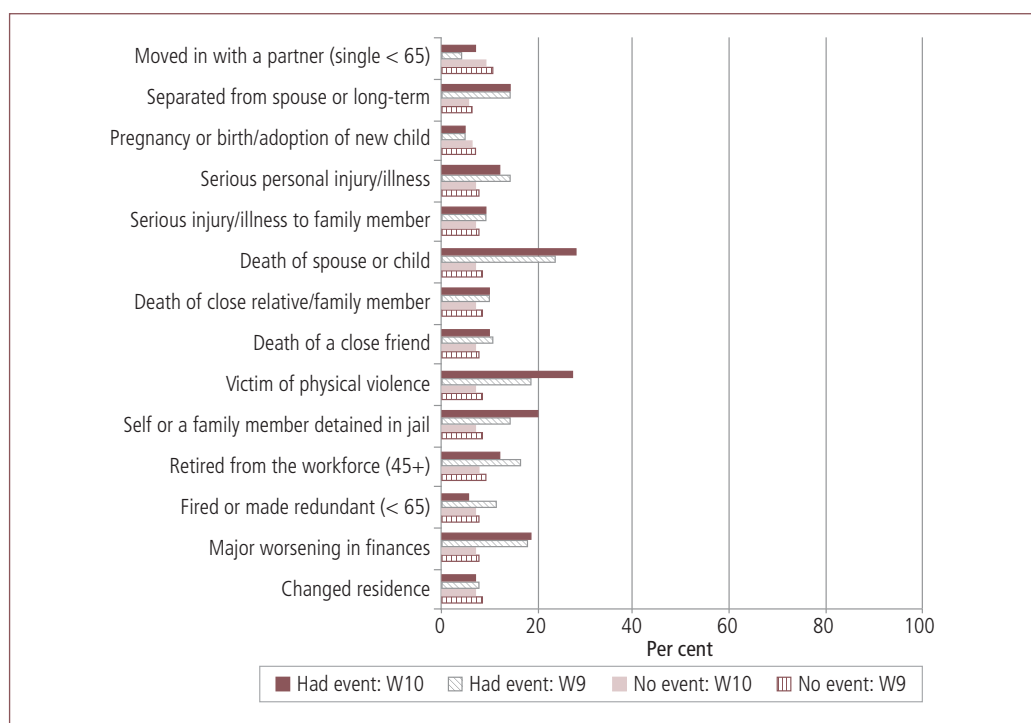**Figure C2: Proportions of women highly satisfied with life overall in Waves 9 and 10, by whether experienced life events in the preceding 12 months, as reported in Wave 10**
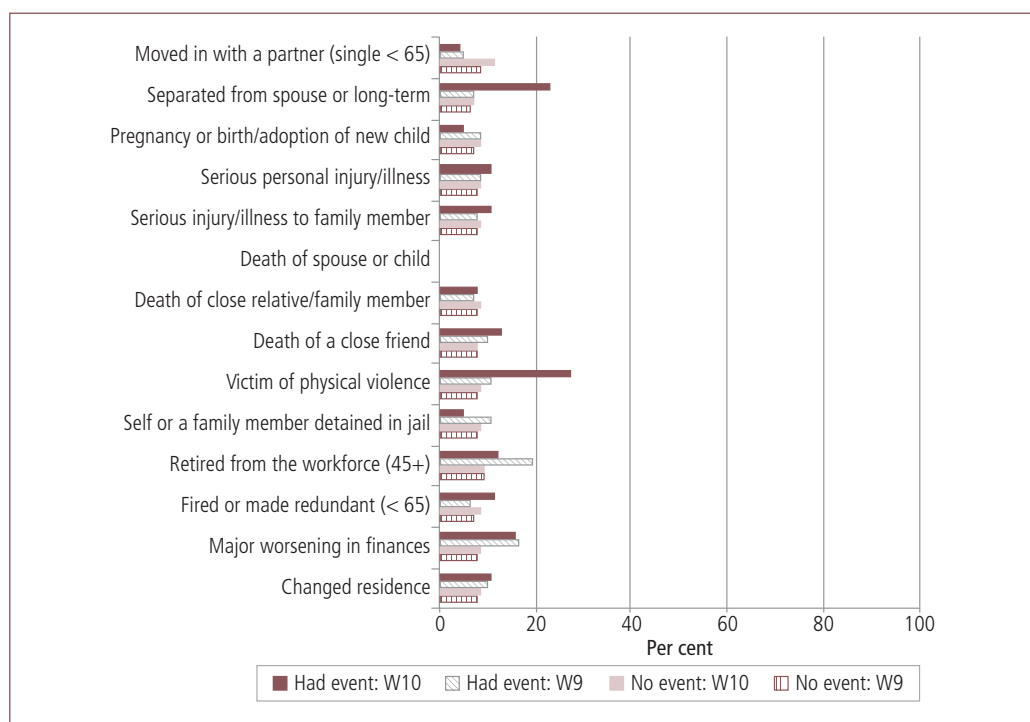
Note: Isolation refers to scores of 6–10 on a scale of 0–10.

Source: HILDA 2009 & 2010

Figure C3: Proportions of men feeling isolated in Waves 9 and 10, by whether experienced life events in the preceding 12 months, as reported in Wave 10

Note: Isolation refers to scores 6–10 on a scale of 0–10.

Source: HILDA 2009 & 2010

Figure C4: Proportions of women feeling isolated in Waves 9 and 10, by whether experienced life events in the preceding 12 months as reported in Wave 10

Note: Feeling connected here refers to scores of 6–10 on a scale of 0–10.

Source: HILDA 2009 & 2010

Figure C5: Proportions of men feeling connected with others in Waves 9 and 10, by whether experienced life events in the preceding 12 months, as reported in Wave 10

Note: Feeling connected here refers to scores of 6–10 on a scale of 0–10.
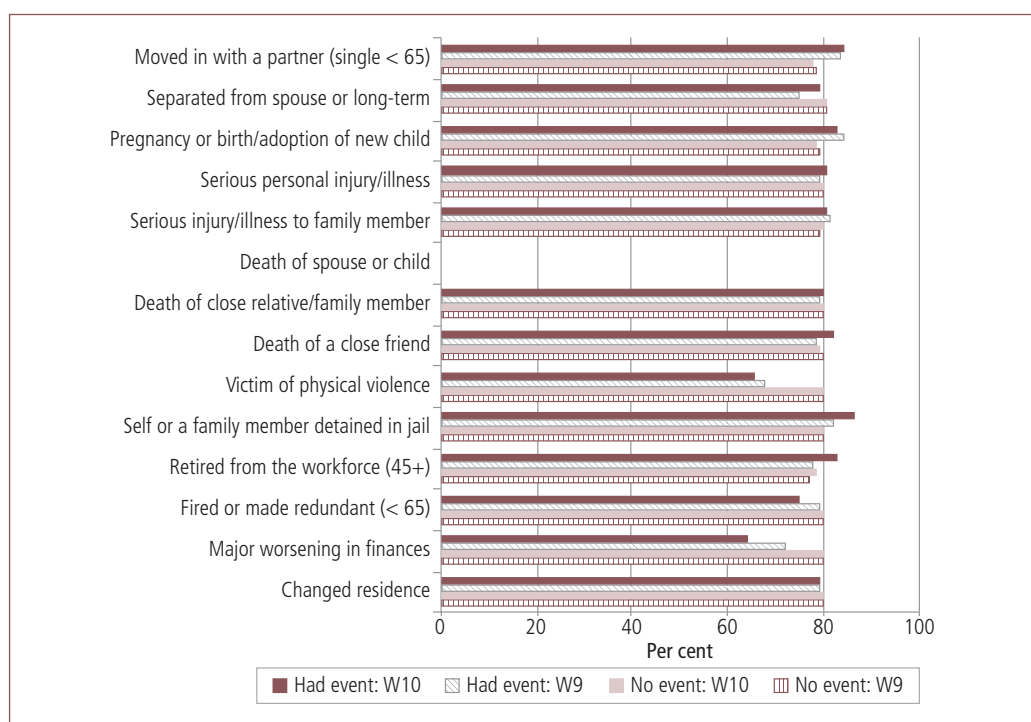
Source: HILDA 2009 & 2010

Figure C6: Proportions of women feeling connected with others in Waves 9 and 10, by whether experienced life events in the preceding 12 months, as reported in Wave 10

Note: High wellbeing is defined as the top quartile of the overall wellbeing score.

Source: HILDA 2009 & 2010

Figure C7: Proportions of men with high overall wellbeing in Waves 9 and 10, by whether experienced life events in the preceding 12 months, as reported in Wave 10

Note: High wellbeing is defined as the top quartile of the overall wellbeing score.
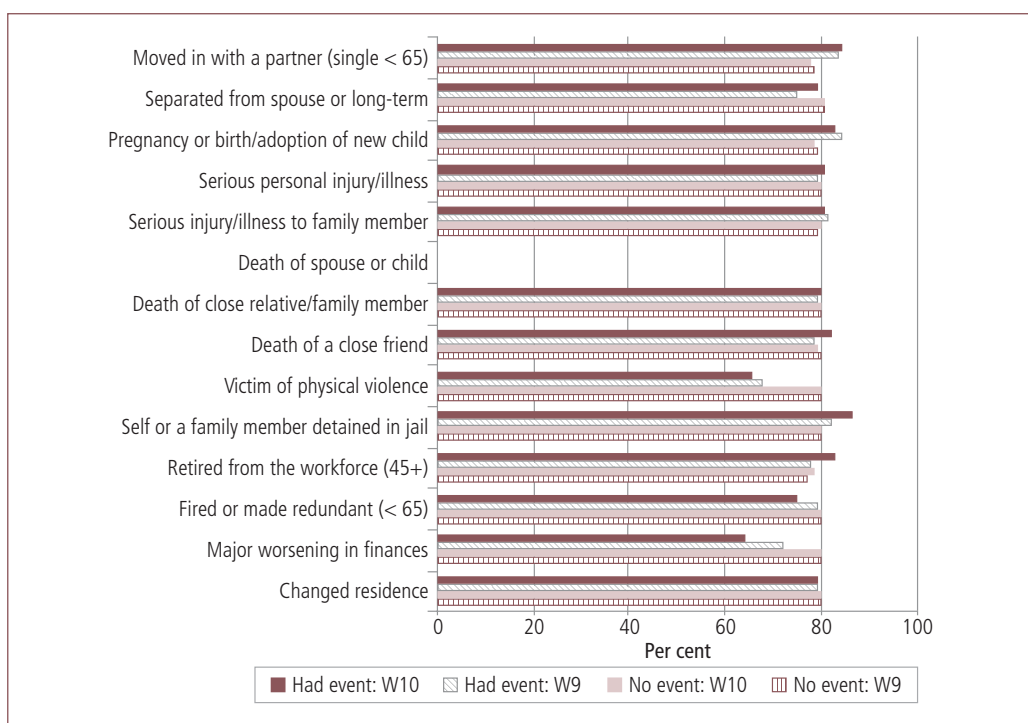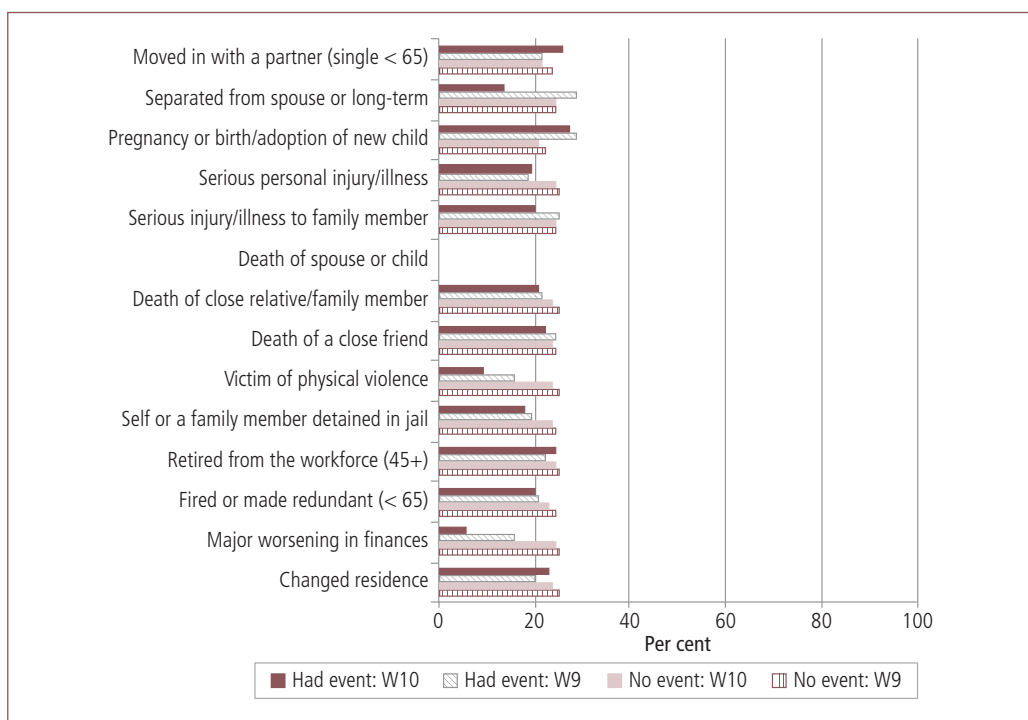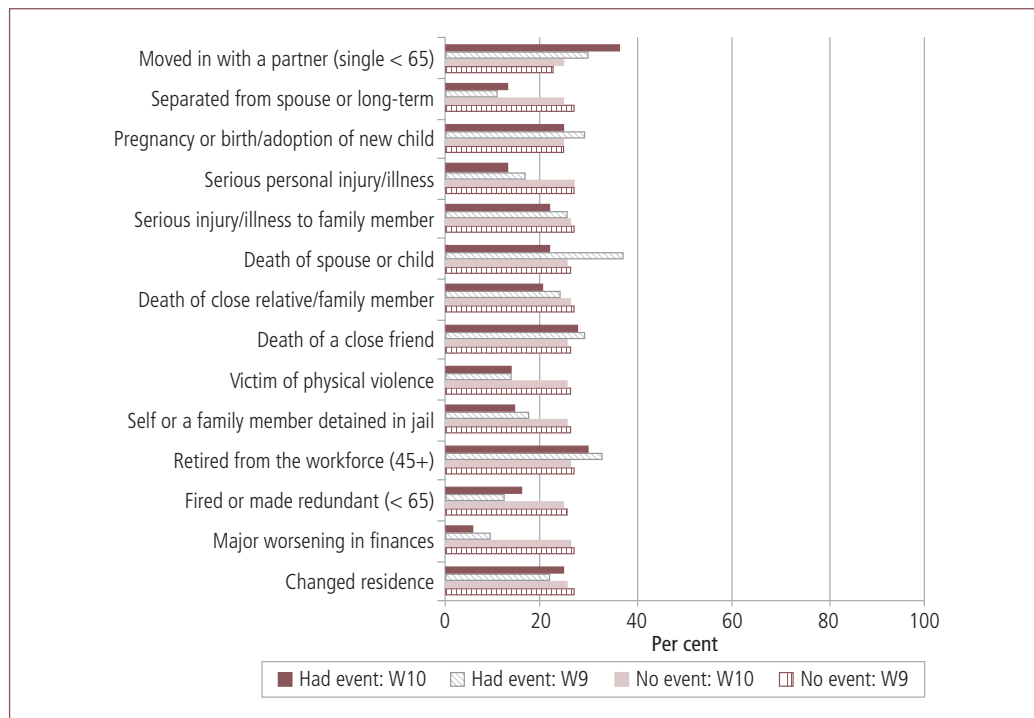
Source: HILDA 2009 & 2010

Figure C8: Proportions of women with high overall wellbeing in Waves 9 and 10, by whether experienced life events in the preceding 12 months, as reported in Wave 10

D

Supplementary information, LSAC analyses

At each wave of LSAC, parents are asked to nominate one parent as the "primary carer"; that is, the parent who knows the most about the child (Parent 1). In most families, parents nominated the mother as the primary carer (96–98% of cases, varying slightly across cohorts and waves). This parent provides an extensive set of data about their child and about themselves, and also, on some items, about the other parent. Interviews and self-complete questionnaires are used to collect this information. Where there is a second parent (or another person who fulfils some aspects of the parental role, including a grandparent to the child), this other parent is also asked to complete a questionnaire, which contains a large amount of information, particularly relating to parenting practices and different measures of wellbeing. We refer to all respondents as "parents" and refer to the second parent (Parent 2) as the partner, even though in a small number of families these respondents have different relationships to the child and each other.

Other instruments (e.g., time use diaries and child self-reports) are also included in the study, although they are not used in these analyses of LSAC.

The focus of this research is the series of questions concerning experiences of "life events", described in detail below. In Waves 1 to 3, these items were collected in a self-completion questionnaire and so were subject to some non-response, as seen in Table D1. In Waves 1 and 2 this was administered as a leave-behind questionnaire, although respondents could complete it while the interviewer was present. In Wave 3, parents were asked to complete this while the interviewer was in the home. In Wave 4, these items were collected as part of a computer-assisted self-interview, resulting in considerably higher response rates.

Because non-response to the study and attrition across the waves tends to be higher among the more disadvantaged families (Sipthorp & Misson, 2009), the LSAC sample responding to the life events questions is unlikely to fully represent the most disadvantaged Australians. While non-response to the life events questions at Wave 4 is less of a concern, given that there was little item non-response at this wave, there are some overall biases in this sample due to survey attrition. Sample weights adjust for this to some extent, but it is possible that the prevalence of particular life events may be somewhat higher than indicated from these data. This needs to be kept in mind when generalising from these results to the wider Australian population.

Table D1: LSAC sample size, B and K cohorts, Waves 1–4								
	B cohort				K cohort			
	0–1 year	2–3 years	4–5 years	6–7 years	4–5 years	6–7 years	8–9 years	10–11 years
Total families	5,107	4,606	4,386	4,242	4,983	4,464	4,331	4,169
% of Wave 1 sample		90.2	85.9	83.1		89.6	86.9	83.7
Life events questions answered	4,297	3,476	3,725	4,202	4,192	3,415	3,656	4,111

Note: The number answering life events questions is the total responding to at least one of the life events items. Some respondents did not provided responses on specific questions.

The collection of life events data in LSAC has been described in the report. Some life events were asked about, but not analysed in this report. These are:

■   had a serious problem with a close friend, neighbour or family member;

■   had problems with the police or a court appearance;

- was seeking work unsuccessfully for more than one month;
- thought would soon lose job;
- had a crisis or serious disappointment in your work career;
- increased work hours [from Wave 4];
- decreased work hours [from Wave 4];
- changed jobs or returned to work [from Wave 4]; and
- was away from home a lot [from Wave 4].

These life events were not considered to be of direct relevance to this research project.

E

Supplementary tables, LSAC analyses

Table E1: Characteristics of the LSAC sample, B and K cohorts, Waves 3 and 4						
Characteristics	B cohort Wave 3 (2008, LSAC children aged 4–5 years) (%)	K cohort Wave 3 (2008, LSAC children aged 8–9 years) (%)	Combined B & K at Wave 3 (%)	B cohort Wave 4 (2010, LSAC children aged 6–7 years) (%)	K cohort Wave 4 (2010, LSAC children aged 10–11 years) (%)	Combined B & K at Wave 4 (%)
Family type						
Couple, married	73.6	74.1	73.9	69.5	69.4	69.5
Couple, cohabiting	12.7	10.3	11.5	14.3	11.4	12.8
Single parent	13.6	15.5	14.6	16.3	19.2	17.7
Age of youngest child						
0–4 years	85.9	25.1	55.8	44.9	17.1	31.2
5–7 years	14.1	28.4	21.2	55.1	20.0	37.5
8–11 years	0.0	46.5	23.1	0.0	63.3	31.3
Main source of income						
Wages /salary	79.2	81.2	80.2	78.3	79.8	79.0
Government support	11.7	10.6	11.1	13.5	12.2	12.9
Other	9.2	8.2	8.7	8.2	8.0	8.1
Parental employment						
Jobless	8.3	7.8	8.1	10.3	8.9	9.6
Part-time only	13.8	13.2	13.5	16.0	17.8	16.9
Full-time	77.9	79.0	78.5	73.7	73.3	73.5
Housing tenure						
Own/buy	69.0	73.2	71.1	68.4	70.8	69.6
Renting /boarding	28.3	24.6	26.5	28.8	26.9	27.9
Other	2.7	2.2	2.4	2.8	2.2	2.5
Parental income						
Lowest quintile	20.7	19.4	20.1	22.6	22.4	22.5
Middle 60%	53.7	54.0	53.8	54.6	51.8	53.2
Highest quintile	16.2	16.6	16.4	15.0	16.3	15.6
Missing income	9.3	10.0	9.7	7.8	9.5	8.6
Education level of primary carer						
Incomplete secondary only	18.5	23.8	21.1	18.3	23.3	20.8
Secondary/certificate/diploma	55.5	55.5	55.5	57.0	56.3	56.7
Degree or higher	26.0	20.6	23.3	24.7	20.3	22.6

Table E1: Characteristics of the LSAC sample, B and K cohorts, Waves 3 and 4						
Characteristics	**B cohort Wave 3 (2008, LSAC children aged 4–5 years) (%)**	**K cohort Wave 3 (2008, LSAC children aged 8–9 years) (%)**	**Combined B & K at Wave 3 (%)**	**B cohort Wave 4 (2010, LSAC children aged 6–7 years) (%)**	**K cohort Wave 4 (2010, LSAC children aged 10–11 years) (%)**	**Combined B & K at Wave 4 (%)**
Age of primary carer						
Younger	24.3	25.5	24.9	26.2	26.5	26.3
Mid-age	59.7	55.7	57.7	58.1	54.8	56.5
Older	16.0	18.8	17.4	15.7	18.7	17.2
Country of birth/English language						
English-speaking, Australia-born	54.9	51.2	53.1	51.6	48.4	50.0
English-speaking, overseas-born	29.9	33.0	31.4	30.3	33.2	31.8
Main language other than English (Australia- or overseas-born)	15.2	15.8	15.5	18.1	18.4	18.3
Region						
Major cities	63.9	60.2	62.0	64.0	60.8	62.4
Inner regional	19.6	21.9	20.8	19.2	21.6	20.3
Outer regional	14.3	15.2	14.8	14.7	15.2	15.0
Remote/very remote	2.1	2.7	2.4	2.2	2.5	2.3
Age of youngest child (years, continuous) (Mean)	2.9	6.1	4.5	4.5	7.8	6.1
Sample size (*N*)	4,069	3,997	8,066	4,202	4,111	8,313

Note: Includes only those who provided responses to the life events questions at Wave 4.

Table E2:	Life Events overall prevalence, B and K cohorts LSAC, Waves 1 to 4, percentage							
	B cohort				**K cohort**			
	0–1 year	2–3 years	4–5 years	6–7 years	4–5 years	6–7 years	8–9 years	10–11 years
Health concerns or the death of someone close								
Suffered a serious illness, injury or assault	5.6	7.6	6.3	11.4	8.0	8.3	6.7	12.9
Had a serious illness, injury or assault happen to a close relative	21.7	11.5	7.1	19.9	25.3	12.5	8.5	19.6
Had a parent, partner or child die	2.6	3.6	4.3	4.9	3.3	4.2	4.0	5.9
Had a close family friend or another relative die	25.1	20.5	18.2	26.1	27.0	20.0	20.0	24.7
Family and household composition								
Was pregnant or had a baby	.	31.4	15.3	10.3	.	9.7	6.2	4.6
Had someone new (other than a new baby or partner) move into the household	.	6.5	5.6	7.2	.	5.4	5.8	6.7
Started living with a new partner/spouse	.	.	.	2.0	.	.	.	1.9
Had a separation due to relationship or marital difficulties	4.1	1.7	1.7	6.0	3.4	1.4	2.1	5.1
Broke off a steady romantic relationship	4.4	2.8	3.6	4.3	5.5	3.7	4.7	3.6
Financial and social matters								
Had a major financial crisis	15.9	9.2	8.1	10.8	19.3	9.1	8.0	12.6
Lost job, but not from choice	10.8	3.7	3.2	7.9	9.4	4.8	3.6	8.9
Had something of value lost or stolen	7.6	4.6	3.7	6.7	9.0	4.2	4.3	6.8
Had someone in the household with an alcohol or drug problem	4.3	2.6	1.7	3.2	5.3	2.5	2.8	3.7
Residential matters								
Moved house	.	.	.	18.8	.	.	.	15.1
Lived in a drought-affected area	.	.	.	6.6	.	.	.	7.6
Had home or local area affected by bushfire, flooding or severe storm	.	.	.	5.9	.	.	.	7.1
Sample size (*N*)	4,297	3,476	3,725	4,202	4,192	3,415	3,656	4,111

F Supplementary analyses, HILDA & LSAC: Change in personal wellbeing and the experience of life events

Multivariate analyses were carried out to examine the link between change in wellbeing measures and the experience of life events using fixed effect modelling.

Fixed effects models are useful for analysing the extent to which change in some characteristic is associated with a change in an outcome variable, such as a sense of wellbeing or distress. In the relevant HILDA and LSAC analyses, the fixed effects models focused on changes in outcomes *between* waves, with respect to characteristics of respondents or families that also changed across waves. In analysing change in this way, the effects of time-invariant characteristics that contribute to wellbeing or distress are swept out of the model. The fixed effects model can only include variables that change, and so a much more limited range of variables could be included in the specification. For example, the coefficients in Table F1 can be interpreted as indicating the degree to which psychological distress changes for those who experienced a life event, relative to any changes apparent for those who did not report the event.

	Life satis-faction	Vitality	Mental health	Sense of social isolation	Sense of social connection	Overall wellbeing scale
Formed a live-in relationship	−0.02	1.09	1.19	−0.22	−0.02	0.06
Separated from spouse or long-term partner	−0.28 ***	−2.02	−3.72 ***	0.27 *	−0.12	−0.2 ***
Pregnancy or birth/ adoption of new child	0.21 **	−1.61	−0.46	0.02	0.01	0.01
Serious personal injury/illness	−0.25 ***	−3.73 ***	−2.96 ***	0.05	0.05	−0.14 ***
Serious injury/illness to family member	0.04	0.46	−0.06	−0.01	−0.08	0
Death of spouse or child	−0.05	0.13	−0.5	−0.51	0.25	0.13
Death of close relative/family member	−0.02	0.37	−0.03	0.13	0	−0.02
Death of a close friend	0.01	−0.53	−0.41	0.02	0.05	−0.01
Victim of physical violence	−0.27 *	−0.21	−2.66	0.37	−0.1	−0.16 *
Self or a family member detained in jail	−0.11	−4.73 **	−0.84	0.11	−0.11	−0.13
Retired from the workforce	0.04	0	0.33	−0.03	−0.07	0
Fired or made redundant	−0.04	−0.62	−1.44	−0.2	0.13	0
Major worsening in finances	−0.27 ***	−1.6	−2.64 **	0.16	−0.23 *	−0.17 ***
Changed residence	0.13 **	1.47 **	0.51	−0.05	0.12 *	0.08 ***
Wave 10	−0.05 **	−1.02 ***	−0.56 **	0.21 ***	−0.04	−0.02 *
Constant	7.93 ***	63.37 ***	76.92 ***	2.64 ***	7.25 ***	6.03 **
No. of observations	9,864	9,795	9,794	9,800	9,798	97,29

Table F1: Multivariate analyses of changes in each wellbeing measure by socio-demographic characteristics, men, HILDA

Note: * $p < .05$; ** $p < .01$; *** $p < .001$.
Source: HILDA Waves 9 & 10

Table F2:	Multivariate analyses of changes in each wellbeing measure by socio-demographic characteristics, women, HILDA					
	Life satis-faction	Vitality	Mental health	Sense of social isolation	Sense of social connection	Overall wellbeing scale
Formed a live-in relationship	0.05	1.39	1.94 *	−0.1	0.38 ***	0.13 **
Separated from spouse or long-term partner	−0.05	−0.1	−0.97	0.25 *	0.28 *	−0.02
Pregnancy or birth/adoption of new child	0.04	−6.03 ***	0.17	−0.06	0.13	−0.04
Serious personal injury/illness	−0.14 **	−5.86 ***	−4.41 ***	0.04	−0.09	−0.2 ***
Serious injury/illness to family member	−0.04	−0.08	−0.99 *	0.06	0.08	−0.02
Death of spouse or child	−0.18	−4.72 *	−7.32 ***	−0.34	−0.23	−0.19 *
Death of close relative/family member	0.03	−0.81	−1.09 *	0.06	0.04	−0.02
Death of a close friend	0	0.09	−0.08	0.03	0.00	0.00
Victim of physical violence	−0.11	−1.85	−6.63 ***	0.42 *	0.04	−0.2 *
Self or a family member detained in jail	−0.01	0.65	−0.31	−0.13	−0.02	0.02
Retired from the workforce	−0.03	1.45	1.48	0.1	0.04	0.03
Fired or made redundant	−0.02	0.23	−1.48	0.13	−0.08	−0.04
Major worsening in finances	−0.41 ***	−3.24 **	−3.99 ***	0.27 *	−0.16	−0.25 ***
Changed residence	0.17 ***	1.15 *	1.2 *	−0.1	0.02	0.09 ***
Wave 10	−0.03	−0.81 ***	−0.59 **	0.12 ***	−0.04	0.00
Constant	7.94 ***	59.3 ***	74.63 ***	2.48 ***	7.73 ***	0.03 **
No. of observations	11,260	11,198	11,198	11,172	11,171	11,100

Note: * *p* < .05; ** *p* < .01; *** *p* < .001.
Source: HILDA Waves 9 & 10

Table F3: Multivariate analyses of change in distress by experience of life events, LSAC	
Characteristics as measured Wave 4	**Fixed effects coefficient**
Life events	
Suffered a serious illness, injury or assault	0.45***
Had a serious illness, injury or assault happen to a close relative	0.28***
Had a parent, partner or child die	0.21*
Had a close family friend or another relative die	0.02
Was pregnant or had a baby	−0.07
Had someone new move into the household	0.23*
Had a separation due to relationship or marital difficulties	0.42**
Broke off a steady romantic relationship	0.98***
Had a major financial crisis	0.86***
Lost job, but not from choice	0.12
Had something value lost or stolen	0.23*
Had someone in the household with an alcohol or drug problem	0.59***
Wave 2 (ref.)	
Wave 3	0.39***
Wave 4	0.13**
Constant	2.78***
Sample size	22,250

Note: Change in Kessler 6 (scale 0 to 24, with higher value = more distressed). Only those life events that were available in three waves of data could be included. The life events that have been examined previously, that could not be included, are (a) started living with a new partner/spouse; (b) moved house; (c) lived in a drought-affected area; and (d) had home or local area affected by bushfire, flooding or severe storm. The wave indicator variables capture change that might have occurred more generally from wave to wave. * $p < .05$; ** $p < .01$; *** $p < .001$.

Source: LSAC Waves 2 to 4, B and K cohorts combined