

# **Some Implications of Multiple Income Support Spells among Lone Mothers with Dependent Children<sup>\*</sup>**

R. G. Gregory and E. Klug

## **I**

### **Introduction**

The traditional analysis of single spell length (Barrett, 2000) is most relevant when individuals spend one spell on income support and then leave not to return. It is less relevant when individuals experience many income support spells of different length and on different income support programs. Gregory and Klug (2001), in their study of female lone parents with dependent children, document considerable movements on and off income support. They show that over a five and half year period, 66 per cent of the 1995 PPs inflow cohort break their spell by moving instantaneously to another income support payment or by leaving the income support system only to return within a short period of time.

The high incidence of multiple spells, breaks the link between single spell length and total time on income support. As a result the analysis of the length of a single spell may be quite misleading as a guide to policy, as a description of the need for income support, or as a description of the typical pattern of welfare access. The greater the incidence of multiple spells the more important it is to direct the focus away from the analysis of a single spell length in isolation and towards the total time spent on welfare.

The high incidence of multiple spells suggests the need to rethink much of the analysis of welfare duration and to rethink policy that may impinge on total time spent on income support. To facilitate this task, Part II classifies lone mothers that flow into the income support system during 1995, into patterns of future spell incidence to begin the process of identifying, upon inflow, relationships between individual characteristics and future spell patterns so that timely policy responses can be designed. It also investigates for the 1998 PPs inflows, whether a mothers past history of spell patterns can be used to

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<sup>\*</sup> Appendix accompanying, 'A Picture Book Primer: Welfare Dependency and the Dynamics of Female Lone Parent Spells', R. G. Gregory and E. Klug (2002).

predict their future spell behavior and whether relationships can be identified that can be used to guide policy development and responses.

As is usual, the analysis in Part II is applied to the total PPs inflows in a year, but, when there are a large number of multiple spells, most inflows in any year will be repeat spells. Only a small number of individuals will be appearing among total inflows for the first time. As a result there will be two groups of inflows in any year, lone mothers who are returning from previous income support spells and those entering the income support system for the first time in the data window. Part III therefore uses individual pre-histories of income support to identify, as far as is possible, the small minority of individuals that might be labeled as “new” inflows and asks whether this minority behaves differently from the majority who are embarking upon a repeat spell.

Conclusions are summarized in Part IV, but perhaps the most important should be noted now. It appears on the basis of characteristics and future spell patterns that there are two distinct groups of individuals who are accessing PPs. The annual inflow majority – repeat spells - entered the income support system many years before their current spell. They first entered at an age well below thirty years and then began a long history of repeat spells. The minority group, the “new” inflows, has not had a previous income support period during the five and half year data window. These individuals begin their first spell, within the data window, at an average age of thirty-five, and are more likely to be employed upon entry and more likely to own their home. They are also more likely to leave the income system after one spell and within twelve months. More effort should be devoted to exploring the nature of these two groups, their policy needs and policy responses. To do this we need to begin to identify the age of entry into the income support system, identify more precisely the characteristics that determine the age of entry of the two groups and to build up sets of life tables defined on different dates of first entry.

Why is it important to identify “new” and repeat spells and learn more about these two groups? The main reason is that the two groups are of different policy interest. Repeat spells can be thought of as mothers who are accessing the income support system as a major source of life-time income. They have the lowest levels of life time income and labour market attachment. It is possible that they accord closely with the stereotype

of those who have children at a young age and experience unstable employment and family relationships. It is likely that this is the group whose children are more prone to be deprived in terms of access to economic resources.

“New” inflows can be thought of as those mothers who access income support later in their child bearing years and use the income support system rarely. For them the income support system is more akin to an insurance scheme used to supplement and provide income at unusual and infrequent times of financial and family stress.

## **II**

### **All PPs Inflows**

#### **Future Spell Patterns and Individual Characteristics**

Part II focuses on factors that may determine future spell patterns of an annual inflow cohort. The spell patterns analyzed are based on those of Figure 1 of Gregory and Klug (2001).

#### ***(i) Looking Forwards; Demographic and Financial Characteristics of Mothers with Different Spell Patterns***

There is considerable churning on and off income support and across different payment categories. Sixty-six per cent of mothers that inflow into PPs during a year experience more than one income support payment over a five and half year window. Only 15.9 per cent experience one spell and leave. The high incidence of churning generates a number of different spell patterns

We summarise the diversity of spell behavior patterns into five groups of lone mothers (Column 1 to 5, Table 1): those who continue on one income support spell throughout the five and half year window (18 per cent), those who experience one spell and leave within or after one year (7 per cent and 9 per cent respectively) and those who experience multiple spells and are receiving income support at the end of the data window (45 per cent) and those who are not (21 per cent). The question arises as to whether there are identifying characteristics of these different spell groups.

To address this question we discuss five major characteristics from the LDS data that are commonly used in attempts to “explain” spell length: the age of the mother, the number of children, the age of the youngest child, accommodation arrangements, and whether the mother is receiving employment or other income in addition to income support<sup>1</sup>. Characteristic values are recorded when the mother begins her initial 1995 PPs income support spell.

This section presents a preliminary description of these data and comments on some of the difficulties that will be encountered in a search for causal relationships. At this point these associations between characteristics and spell patterns are discussed one at a time. In later work these associations will be placed in a more general statistical framework that allows interrelationships among characteristics to be accounted for.

It is obvious from Table 1 that there are differences in average characteristics across the five groups but the correspondence between different characteristics and membership to a particular group is not close. Within each group there is considerable characteristic dispersion; there are mothers and children of all ages, a range of accommodation patterns, and varying proportions of part-time employment. The extensive overlap of characteristics across groups, and the large variation within groups, suggest that these characteristics will not explain a large proportion of spell behavior.

Nevertheless, there are sufficient differences across groups to suggest that it is worth proceeding. To facilitate discussion the five groups are placed into two broader categories; Group (1) mothers - those who are receiving income support at the end of the period (Column 1 and 4 of Table 1) and Group (2) mothers – those who are not receiving income support at the end of the data window (Columns 2, 3 and 5). We arrive at this aggregation as follows.

When individuals who leave the welfare system after one spell are divided into two groups, those who leave within a year (Column 2) and those who leave after one year (Column 3) it is apparent that there are consistent differences between them. Mothers with the shorter spell duration are older, have older children and are more likely to have earned income. But the differences between these two groups are small relative to the differences across some other groups. Mothers who experience multiple spells but are not

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<sup>1</sup> What is usually significant (see Barrett, 2000).

on income support at the end of the data window (Column 5) exhibit similar characteristics to those who leave after one spell (Column 2 and Column 3). On the basis of their similarities in characteristic values these groups are aggregated to form Group (2) – those mothers not receiving income support at the end of the data window.

Mothers who experience multiple spells and are on income support at the end of the data period have similar characteristics to those mothers who continue on one spell throughout the data period. These two groups have the lowest proportion of youngest children in the age category 10-15 years. They have the lowest incidence of home ownership. Consequently Column 1 and Column 4 are aggregated to form Group (1) – those mothers receiving income support at the end of the data window.

This aggregation has already suggested an important relationship in the data. When the data are presented in this way the major difference among mothers relates to the probability of being on income support five and half years after the initial inflow rather than whether an individual experiences one or multiple spells within the data window. Those who experience multiple spells do not appear to be a homogeneous group.

We now turn to a discussion of the detailed differences in average characteristics between Group (1) and Group (2) mothers (Table 2). First, there are noticeable differences in average age and age structure. Group (1) mothers – those who are on income support at the end of the data window - are 2.9 years younger, on average, than Group (2) mothers. The youngest child is also younger, on average by 1.7 years.

How should these relationships between age of mother, age of youngest child and spell patterns be interpreted? Are these associations primarily the result of different behavior patterns as mothers become older or are they largely the result of program design - only lone mothers with children under 16 years of age are eligible for PPs income support?

The data of Table 2 suggest an important role for program design. Among Group (1) mothers, 8.4 per cent are responsible for youngest children between 10 and 15 years in 1995. For Group (2) mothers the proportion is 22.6 per cent. For purely program design reasons, almost all mothers with a youngest child in this age band will be ineligible for PPs income support at the end of the data window unless they become

responsible for a new younger dependent child. Some of the positive association between age of mother, age of the youngest child and being off income support at the end of the data window will be generated by program design and not by the age of the mother or child per se.

A second difference, as might be expected, is the average age of mothers and the age of the youngest child across the two groups, are reflected in the financial data. Group (1) mothers – those who are younger, have more children and are on income support at the end of the data window- exhibit half the rate of home ownership of those in Group (2). The incidence of employment and unearned income is also lower, 30 per cent of Group (1) mothers are employed compared to 13 per cent for Group (2)<sup>2</sup>. There is a similar difference in the incidence of unearned income.

The positive association between not being on income support at the end of the data window and entering the PPs spell with labour market employment is similar to the positive association that other authors have noted between shorter completed spells and a higher employment income (Barrett, 2000). This association is often used to support a policy of encouraging employment income among lone mothers on the suggestion that employment per se will reduce the income support period. But this is not clear. Just because those who enter a PPs spell with a higher employment propensity are less likely to be on income support five and a half years later does not establish that encouraging employment among those who do not enter with employment income will lead to a higher exit rate. We would need to investigate the association between changes in employment incidence and changes in spell length of those who do not enter with employment income.

***(ii) Looking Backwards; the relationship between the spell patterns and pre spell income support***

An implication of a high rate of churning is that a significant proportion of the initial 1995 PPs inflows would have experienced a previous income support spell before 1995. Therefore it may be useful to understand better the relationship between the length

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<sup>2</sup> The differences across the groups is predominately in terms of whether there is employment income or not, rather than in terms of the amount of income earned. Group (2) mothers have twice the propensity to be employed compared to Group (1) mothers, but if employed their income is significantly less. This raises a completely new set of questions.

and nature of spells before and after the initial inflow year. Perhaps there is no, or very little relationship between pre and post inflow spell patterns? If the distribution of a mothers spell experience is largely random across periods, the mapping of 1995 characteristics into subsequent spell behavior may not reveal marked associations across different spell groups. Furthermore, attempting to explain spell length may not be particularly useful if spell patterns change markedly through time for the same individual with the same characteristics.

There are no adequate data before 1995 to document pre 1995 spell patterns but on the basis of a steady state assumption the inflows of each year should be quite similar with respect to pre and post spell behavior. Consequently, we move to the middle of the data window and classify the 1998 PPs inflow into our five spell groups defined over the next two and half years going forward. As expected, the proportion in each 1998 spell group are similar to the 1995 proportions defined over the same period length. This supports a steady state assumption and suggests that the pre 1998 inflow experience might be a good guide to pre 1995 outcomes.

We now turn to a description of the pre 1998 spell patterns (Table 3). First, the extent of pre 1998 spell experience is substantial. The proportion of the 1998 PPs inflow that experienced an income support spell during the previous twelve months was 69.2 per cent. Over the previous two year period the proportion increases to 77.2 per cent and over the three year period it increases further to 80.7 per cent.

Only a small proportion of the 1998 PPs inflow, 18 per cent, have not had a income support spell in the previous three years and obviously it is incorrect to think of the majority of inflows in any particular year as though they were first ever spells.

How does the incidence of pre 1998 inflow spells map into subsequent spell behavior? There are observable patterns but the mapping is not close.

All groups experience a substantial incidence of income support before 1998 although there are differences across spell groups. Perhaps, as expected, those with multiple spells after 1998, and on income support at the end of the data window, have the highest incidence of income support in the year prior to beginning their 1998 spell, 79.1 per cent, suggesting that the churning group are likely to be churners before, as well as after, 1998. The next highest group with income support experience in the year before

1998 is those who began a continuous income support spell in 1998, 70.1 per cent. These are the two groups we aggregated into Group (1) in the previous section.

Those who are least likely to experience an income support spell in the year before 1998 are members of Group (2), those who are not on income support at the end of the period. This is particularly so for and particularly, those who experienced one spell beginning in 1998 and then left income support with a completed duration of less than one year. Their rate of income support pre 1998 is 46.3 per cent. In all five spell groups, however, the proportion of the 1998 inflow with a previous year income support spell is substantial.

As the data period is extended backwards the proportion who experience a pre 1998 income support spell increases. Thus, the proportion of those paid at the end of the data window who experienced a pre 1998 spell over the three years before 1998 is as high as 86 per cent. Those who are least likely to experience a pre-income support spell over the three years are those who experienced one spell after 1998 and left the income support system within one year. For this group, the incidence of a pre 1998 spell is as high as 62.8 per cent over the previous three years.

It is also clear from Table 3 that all spell groups experience considerable churning before their initial 1998 inflow. In the previous year, the average number of spells for those who incur a spell is 1.4 increasing to 1.9 over two years and to 2.3 over three years. Each spell group behaves in a similar fashion. The least number of pre-history spells occur among those who experience only one spell after 1998 – the average pre 1998 experience is 2.0 spells. Those who experience the largest number of spells, 2.7, is the spell group that experiences multiple spells after 1998. There are consistent patterns of behavior through time.

Finally, we calculate the total time spent on income support over the three year period before the 1998 inflow. For those who experience income support the average total time spent on welfare in the year before 1998 is quite significant, 18.0 fortnights, that is 69 per cent of the year. The average time spent on income support over the three year pre-history period is 45.5 fortnights or 58 per cent of the time available.

### III

## **New PPs Inflows**

### **Characteristics and Spell Patterns**

Part III uses the pre-history of income support to identify, as far as is possible, the small minority of individuals that might be labeled as “new” inflows. A “new” inflow is an individual not previously seen in the income support system within the data window<sup>3</sup>. To our knowledge there is no literature directed towards identifying members of this group and attempting to explain their behavior. All inflow analysis focuses on the inflow group in aggregate. The large majority of individuals that begin a spell in any year and have experienced a previous income support period we label as repeat inflows.

#### *(i) Characteristics of new inflows*

Examination of pre-1998 inflow experiences enables us to identify “new” and repeat spells during 1998. We identify around 20 per cent of the annual inflows into PPs income support as “new” inflows. We perform the same exercise for the 2000-2001 inflows and the proportion of “new” inflows is again around 20 per cent, suggesting a steady state relationships through time. Table 4 lists the average of the characteristics of the two groups. Some characteristic averages are similar. In particular, “new” inflows have approximately the same number of children as repeat inflows. But it is more normal for there to be significant differences between the two groups and, in some dimensions, these differences are larger than those observed among the spell patterns discussed in the previous section.

The most important difference is that “new” inflows are considerably older than repeat inflows, 35 years on average compared to 30.8 years. This might be thought surprising. Repeat inflows, by definition, first entered the income support system some time ago and have aged within the system. On average, when they first entered, they must have been considerably younger than 30 years of age and therefore it might have been expected that “new” inflows would be younger than repeat spells. But the influence of this group, on the average age of “new” inflows, upon entering for their first spell at a young age has been more than offset by a large proportion of older women among “new”

inflows. For example, only 2.8 per cent of new inflows are less than 20 years of age but 6.7 per cent of repeat spells. Thirty per cent of new inflows are over forty years of age but only 15.9 per cent of repeat spells are in this age group.

This suggests that the large age gap between “new” and repeat inflows must arise because there are two distinct groups of individuals flowing into income support. Each group coincides fairly closely to two popular stereotypes. One stereotype, repeat inflows, can be thought of as young single mothers with restricted employment opportunities, who enter at a very young age and access what is close to “life-time” support through a succession of repeat spells. The other stereotype, “new” inflows enters at a much older age, on average, and accesses income support rarely. For them the income support system is more akin to an insurance scheme.

What else is different about the “new” inflow group? On average it has a higher level of home ownership; 29.4 per cent compared to 13.1 per cent. It is less likely to be renting and, as expected, has little access to government accommodation. “New” inflows are more likely that new inflows have employment income, 30.0 per cent compared to 18.6 per cent. But, given that they are employed, they earn about the same weekly income in the labour market as the repeat group, suggesting perhaps that marginal effective tax rates impact on both groups in a similar manner. The “new” inflows also have more children in the older age group which reinforces the need for more work to untangle age of mother and age of child effects.

***(ii) Future spell patterns of new inflows***

Although the “new” 1998 inflow group is older, on average, and by definition has no income support experience in the previous two and half years, the rate of leaving their initial income spell is only marginally below that of the repeat spell group (Figure 1). After one year the proportion of “new” inflows that has left their initial spell is only 2 percentage points larger than the repeat inflow group, 45.3 per cent rather than 43.0 per cent. At the two year mark the difference between the two groups is 5 percentage points. The “new” inflow group therefore experiences a shorter completed spell but the difference is marginal.

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<sup>3</sup> Of course they may have experienced an income support spell before 1995.

When individuals of the “new” inflow group leave their first spell, however, they are more likely to leave the income support system and not return within a two and a half year data window (Figure 2). The difference between “new” and repeat inflows is quite marked. At the first year point, for example, 19.7 percent of the “new” inflow group have left income support not to return within the data window. For the repeat spell group the proportion is 8.3 percent. This gap continues to widen marginally as the period lengthens but most of the behaviour difference occurs within the first twelve months.

The behavioral responses presented in Figure 1 and Figure 2 ensure that the “new” inflow group is less likely to be receiving any income support payment at any point of time within the data window (Figure 3). After twelve months there is a 15 percentage point difference in income support. Further research, not reported here, indicates that it is the older group of new inflows that leave quickly. It obviously matters a great deal therefore, whether individuals are “new” or repeat inflows. There are many unanswered questions.

## **Part IV**

### **Concluding Remarks**

It has become clear as the research on lone parents has proceeded that much more can be done to link different inflow groups to differences in spell characteristics. In an earlier paper we identified the importance of repeat spells and indicated how the analysis of single spells lead to misleading results with regard to the length of time that individuals spend on welfare. In this paper we show that perhaps an even more important classification system relates to whether individuals who flow into the system can be classified as new or repeat inflows. At this stage these two groups seems to have very different behavior patterns which are not evident in their average spell length. The major difference between the two groups is found in their propensity to churn and experience repeat spells. “New” inflows are older, more financially secure, and less subject to repeat spells.

## *References*

Barrett, Garry F. (2000), 'The Dynamics of Participation in Parenting Payment (Single) and the Sole Parent Pension', Policy Research Paper Number 14, FaCS, March.

Gregory R.G. and E. Klug (2002), 'The Picture Book Primer: Welfare Dependency and the Dynamics of Female Lone Parent Spells'.

**Table 1 Female 1995 PPS Inflow, Characteristics\* by Category**

	Continue on One PPS Spell Only (1)	Leave after One Spell		Multiple Spells in IS	
		< One Year Duration (2)	>= One Year Duration (3)	Paid 15th Jun 01 (4)	Not Paid 15th Jun 01 (5)
<i>Sample Number</i>	238	90	120	598	276
<i>Demographic:</i>					
Age - Mean	30.7	33.9	32.6	29.0	31.7
Age - Percent					
<20	4.2	0.0	5.0	7.5	2.5
20-<30	43.3	34.4	29.2	49.0	39.9
30-<40	41.2	41.1	45.0	34.1	39.1
40+	11.3	24.4	20.8	9.4	18.5
Identifies as ATSI	2.9	2.2	0.8	9.5	4.7
Australian Born	78.2	77.8	83.3	81.9	79.0
Number of Children - Mean					
0-<13	1.5	1.0	1.3	1.5	1.3
13-15	0.1	0.3	0.3	0.1	0.2
>16	0.0	0.0	0.0	0.0	0.0
Total 0-15	1.6	1.3	1.6	1.7	1.5
Age of Youngest - Mean	3.0	5.5	5.1	3.4	4.7
Age of Youngest - (%)					
0-4 years	71.4	48.9	53.3	71.4	57.6
5-9 years	25.6	22.2	23.4	18.1	22.1
10-15 years	2.9	28.9	23.3	10.5	20.3
<i>Rental Type (%):</i>					
Private Rent	41.2	30.8	35.8	43.5	39.9
Govt. Rent	13.4	5.6	6.7	15.6	12.0
No Rent Paid	5.5	7.8	5.8	9.2	5.8
Other	12.6	8.9	11.7	10.2	8.0
Missing	27.3	47.0	40.0	21.6	34.4
<i>Home Ownership (%):</i>					
Homeowner	15.5	21.1	27.5	11.0	21.7
Purchasing Home	4.6	11.1	5.0	1.8	3.6
Non Homeowner	76.5	52.2	27.5	84.4	71.4
Missing	3.4	15.6	40.0	2.7	3.3
<i>Financial:</i>					
Percent -					
Whether Earned Income > 0	13.5	33.3	30.0	12.4	27.9
Whether UnEarned Income > 0	11.8	30.0	28.3	7.7	15.2
Mean \$ -					
Whether Earned Income > 0	374.28	547.56	366.92	377.84	408.77
Whether UnEarned Income > 0	56.46	54.66	61.18	41.54	50.57
<i>Basic PPS Entitlement - Mean \$</i>					
All	309.97 (238)	260.78 (90)	284.86 (120)	311.08 (598)	286.31 (276)
Earned Income Positive	220.09 (27)	135.88 (17)	173.29 (24)	213.12 (64)	198.34 (60)
Unearned Income Positive	321.58 (23)	311.23 (14)	311.05 (22)	313.70 (36)	308.91 (25)
Earned and Unearned Income Positive	90.93 (5)	131.10 (13)	245.03 (12)	141.40 (10)	142.60 (17)
Earned and Unearned Income Zero	327.75 (183)	328.23 (46)	326.46 (62)	327.21 (488)	327.44 (174)

**Note:** \*Characteristics are taken at the beginning of the first PPS spell in 1995.

**Table 2 Female 1995 PPS Inflow, Characteristics\* by Group(1) and Group(2)**

	Group (1) Receiving IS at the End of Data Window	Group (2) Not Receiving IS at the End of Data Window
<i>Sample Number</i>	836	486
<i>Demographic:</i>		
Age - Mean	29.5	32.3
Age - Percent		
<20	6.6	2.7
20-<30	47.4	36.2
30-<40	36.1	40.9
40+	9.9	20.2
Identifies as ATSI	7.7	3.3
Australian Born	80.9	79.8
Number of Children - Mean		
0-<13	1.5	1.2
13-15	0.1	0.2
>16	0.0	0.0
Total 0-15	1.6	1.5
Age of Youngest - Mean	3.3	5.0
Age of Youngest - (%)		
0-4 years	71.4	54.9
5-9 years	20.2	22.4
10-15 years	8.4	22.6
<i>Rental Type (%):</i>		
Private Rent	42.8	37.2
Govt. Rent	15.0	9.5
No Rent Paid	8.1	6.2
Other	10.9	9.1
Missing	23.2	38.1
<i>Home Ownership (%):</i>		
Homeowner	12.3	23.0
Purchasing Home	2.6	5.3
Non Homeowner	82.2	57.0
Missing	2.9	14.6
<i>Financial:</i>		
Percent -		
Whether Earned Income > 0	12.7	29.4
Whether UnEarned Income > 0	8.8	21.2
Mean \$ -		
Whether Earned Income > 0	376.76	427.32
Whether UnEarned Income > 0	47.19	55.14
<i>Basic PPS Entitlement - Mean \$</i>		
All	310.76 (836)	281.22 (486)
Earned Income Positive	215.18 (91)	181.87 (101)
Unearned Income Positive	316.77 (59)	310.21 (61)
Earned and Unearned Income Positive	124.57 (15)	168.30 (42)
Earned and Unearned Income Zero	327.35 (671)	327.35 (282)

Note: \*Characteristics are taken at the beginning of the first PPS spell in 1995.

**Table 3 Female 1998 PPS Inflow\*, Prehistory on Income Support**

	Number	Have a Spell on IS Pre 1998 PPS Spell Percent			Mean Aggregate Time Spent on IS Pre PPS (fortnights)			Mean Number of Spells Pre PPS Spell		
		One Year Before	Two Years Before	Three Years Before	One Year Before	Two Years Before	Three Years Before	One Year Before	Two Years Before	Three Years Before
<i>Continue on One PPS Spell</i>	448	70.1	78.3	82.8	19.0	33.5	46.0	1.4	1.8	2.1
<i>Leave after One PPS Spell</i>										
< One Year Duration	121	46.3	57.0	62.8	13.6	24.4	32.5	1.2	1.7	2.0
>= One Year Duration	89	62.9	73.0	77.5	15.8	29.3	40.8	1.3	1.6	2.0
Total	210	52.0	63.8	69.0	14.7	26.7	36.4	1.2	1.6	2.0
<i>Multiple Spell after PPS Spell</i>										
Not Paid on their Limit	131	61.1	72.5	75.6	16.0	28.9	42.3	1.5	2.0	2.4
Paid on their Limit	407	79.1	84.3	86.0	19.3	36.3	50.9	1.6	2.2	2.7
Total	538	74.7	81.4	83.5	18.7	34.7	49.0	1.6	2.1	2.7
<i>Total</i>	1196	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

\*Have a PPS spell in 1998

**Table 4 Female 1998 PPS Inflow, New and Repeat Inflow Characteristics\***

	New Inflow Never Seen before 1998 on IS (214)	Repeat Inflow (982)	All (1196)
<i>Demographic:</i>			
Age - Mean	35.0	30.8	31.5
Age - Percent			
<20	2.8	6.7	6.0
20-<30	21.5	41.4	37.8
30-<40	45.3	36.0	37.7
40+	30.4	15.9	18.5
Identifies as ATSI	1.9	8.5	7.3
Australian Born	76.2	79.4	78.9
Number of Children - Mean			
0-<13	1.5	1.6	1.6
13-15	0.3	0.2	0.2
>16	0.1	0.0	0.0
Total 0-15	1.8	1.8	1.8
Age of Youngest - Mean	5.3	4.2	4.4
Age of Youngest - (%)			
0-4 years	54.7	61.9	60.6
5-9 years	23.4	23.2	23.2
10-15 years	22.0	14.9	16.1
<i>Rental Type (%):</i>			
Private Rent	28.0	46.6	43.3
Govt. Rent	1.9	11.5	9.8
No Rent Paid	5.1	4.2	4.3
Other	10.3	11.4	11.2
Missing	54.7	26.3	31.4
<i>Home Ownership (%):</i>			
Homeowner	29.4	13.1	16.1
Purchasing Home	18.7	4.9	7.4
Non Homeowner	51.4	81.9	76.4
Missing	0.5	0.1	0.2
<i>Financial:</i>			
Percent -			
Whether Earned Income > 0	30.0	18.6	20.7
Whether UnEarned Income > 0	31.8	14.2	17.3
Mean \$ -			
Whether Earned Income > 0	570.66	530.55	540.94
Whether UnEarned Income > 0	84.47	30.39	48.16

**Note: \*Characteristics are taken at the beginning of the first PPS spell in 1998.**

Figure 1 Female PPS 1998 Inflow, Survival Functions

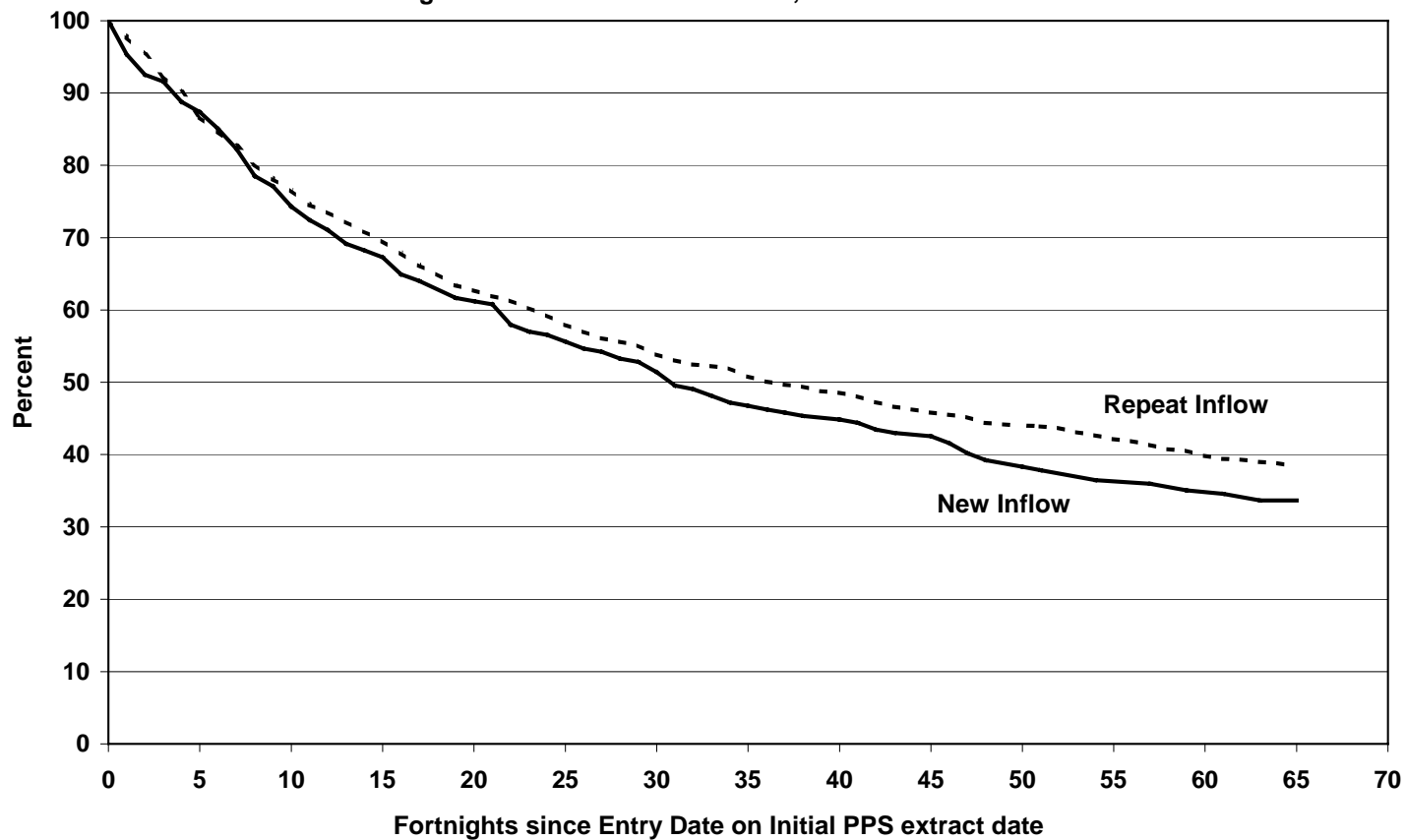


Figure 2 Female PPS 1998 Inflow - Line B

