Australian Unity Wellbeing Index

Survey 34: Summary Report
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The Wellbeing of Australians:
Financial Wellbeing

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# Table of Contents

1 Introduction .................................................................................................................. 5
2 Method .......................................................................................................................... 6
   Participants ................................................................................................................. 6
   Data cleaning .............................................................................................................. 6
   Standardisation and presentation of results ............................................................... 6
   Significance testing .................................................................................................... 7
3 Results .......................................................................................................................... 7
   Demographics ............................................................................................................ 7
   Personal and National Wellbeing ............................................................................. 10
   Terrorist Attack ......................................................................................................... 12
   Life Events ............................................................................................................... 13
   Financial Wellbeing ................................................................................................. 14
4 Conclusion ................................................................................................................... 20
5 References .................................................................................................................. 21
6 Appendix ..................................................................................................................... 22
   S34 Questionnaire .................................................................................................... 24
Index of Tables

Table 2.1 Response rate and Interview length .................................................................6
Table 3.1 Participant demographics ................................................................................8
Table 3.2 Frequency, means, standard deviations and normative ranges for wellbeing measures .........................................................................................................................11
Table 6.1 Group Specific Normal Ranges for Personal Wellbeing Index ......................22
Table 6.2 Difficulty affording living expenses by household income groups ...............23
Index of Figures

Figure 3.1 PWI by demographics ................................................................. 9
Figure 3.2 Global Life Satisfaction over time ................................................. 12
Figure 3.3 Personal Wellbeing Index over time ............................................. 12
Figure 3.4 Percentage who think a terrorist attack is likely............................ 13
Figure 3.5 Strength of belief in a terrorist attack.......................................... 13
Figure 3.6 PWI by current financial situation.............................................. 14
Figure 3.7 PWI by past financial situation comparisons ............................... 15
Figure 3.8 PWI by future financial situation comparisons ............................ 16
Figure 3.9 Compare financial situation to parents’ ....................................... 16
Figure 3.10 Forecast children’s financial situation........................................ 17
Figure 3.11 Frequency of responses for each living expense .......................... 18
Figure 3.12 Difficulty affording living expenses by household income groups.... 18
Figure 3.13 PWI by affordability of living expenses...................................... 19
Survey 34: Summary Report

1 Introduction

The Australian Unity Wellbeing Index (AUWI) is a barometer of Australians’ satisfaction with their lives and life in Australia. It measures wellbeing using two indexes, Personal Wellbeing Index (PWI) and National Wellbeing Index (NWI). The PWI is the average level of satisfaction across seven aspects of personal life – standard of living, health, achieving in life, personal relationships, safety, community connectedness, and future security. The NWI is the average satisfaction score across six aspects of national life – the economy, the environment, social conditions, governance, business, and national security.

The same core index questions, forming the PWI and NWI are asked within each survey. In addition we ask two highly general questions. One concerns ‘Satisfaction with Life as a Whole’ called Global Life Satisfaction. This abstract, personal measure of wellbeing has a very long history within the survey literature and its measurement allows a direct comparison with such data. The second is Global National Wellbeing, intended as an analogous ‘national’ item. It concerns ‘Satisfaction with Life in Australia’.

In each survey, respondents were also asked ‘Has anything happened to you recently causing you to feel happier or sadder than normal?’ The response options were: ‘Yes, happier’, ‘Yes, sadder’, ‘Yes, happier and sadder’ and ‘No event’. If they answer ‘Yes, happier’ or ‘Yes, sadder’, they are asked to ‘rate its influence on a 0 to 10 scale, from very weak to very strong’. If people were to be severely interrogated along these line virtually everybody would recall an event of some kind that made them happier or sadder than normal. The time frame is loose (‘recently’) and the point of reference (‘normal’) is open to interpretation. But respondents are not interrogated, and if they answer that they have experienced no such event, the interviewer proceeds to the next item. Because of this, the item is either measuring people’s sensitivity to the positive and negative events in their lives, or the extent to which people are willing to identify such events. In either case it is measuring the direction of people’s attention to the positive or negative side of their life.

Since Survey 9 (November 2003) we also asked people ‘whether they think a terrorist attack is likely in Australia in the near future’ and, if they say ‘Yes’, we ask about the strength of their belief that such an attack will occur.

In addition, all surveys include a small number of additional items that change from one survey to the next. These explore specific issues of interest, either personal or national. Such data have several purposes. They allow validation of the Index, the creation of new population sub-groups, and permit further exploration of the wellbeing construct. The topic of interest in the current survey is financial wellbeing. These questions ask people to reflect on their past, present and future financial circumstances.

Finally, all surveys include a number of demographic questions about participants’ age, gender, marital status, household composition, employment status and household income.
2 Method

Participants

The data for the 34th Australian Unity Wellbeing Index survey are derived from a representative sample of 2000 Australians aged over 18 and fluent in English. The sample was stratified to represent the Australian population in terms of geographic location (Australian Bureau of Statistics, 2015). Gender was equally proportioned. Data collection was carried out by Iview, a leading market and social research data collection agency in Australia. The selection of phone numbers for this survey was purchased from Sample Pages, an Australian market and social research phone number directory. The response rate and the interview length in Survey 34 is compared to prior surveys (32 and 33) in Table 2.1.

Table 2.1 Response rate and Interview length

<table>
<thead>
<tr>
<th></th>
<th>2015 – S32</th>
<th>2016 – S33</th>
<th>2017 – S34</th>
</tr>
</thead>
<tbody>
<tr>
<td>Response Rate</td>
<td>33%</td>
<td>36%</td>
<td>30%</td>
</tr>
<tr>
<td>Interview Length</td>
<td>9.3</td>
<td>9</td>
<td>10.5</td>
</tr>
</tbody>
</table>

Data cleaning

Aggregate total scores for PWI and NWI were calculated. A total of 35 PWI and NWI respondents answered consistently 0/10 or 10/10 across all PWI or NWI domains. These responses are often due to ‘response bias’ (a tendency to respond in an affirmative manner) or misunderstanding. These data are considered unreliable and all responses from participants who responded in this way were excluded from the main analyses as advised in the Personal Wellbeing Index Manual (International Wellbeing Group, 2013).

Standardisation and presentation of results

All personal and national wellbeing data have been converted to a percentage of scale maximum (%SM) score, which standardises any scale to a 0-100 percentage point scale. Thus, throughout the report the level of wellbeing will be referred to in terms of percentage points.

The PWI user manual (IWG, 2013) offers the following formula for calculating the %SM statistic:

$$\frac{X - k_{\min}}{k_{\max} - k_{\min}} \times 100$$

$X = \text{the score or mean to be converted,}$

$k_{\min} = \text{the minimum score possible on the scale,}$

$k_{\max} = \text{the maximum score possible on the scale.}$
Reference is also made to normal ranges. These have been calculated for PWI, NWI, and each of their domains, by combining data across all surveys to date. The process of calculating the normative ranges is twofold. First, the mean (M) and standard deviation (SD) of all the past survey means are calculated. Then the lower and upper bound of the normative ranges are derived as: lower bound = 2SDs – M; upper bound = 2SDs + M. Thus, normal ranges represent a range in which 95% of the survey means lie.

Normal ranges for PWI and its domains have also been calculated separately for every demographic group: income, gender, age, household composition, marital status and employment-status. These are referred to as group specific normal ranges. The procedure is same as for normal ranges, except the data are specific to each demographic group. The lower and upper bound of the group specific normal ranges are reported in the Appendix Table 6.1 together with the number of participants for each demographic group from which these ranges have been calculated.

**Significance testing**

In the presentation of results to follow, the trends that are described in the text are all statistically significant at p<.05.

In situations where homogeneity of variance assumptions has been violated, Dunnett’s T3 Post-Hoc Test has been used.

### 3 Results

**Demographics**

After removal of the response bias, a total of 1965 cases were included in the analyses. The average age was 56 (M=56.4, SD=17.6), ranging between 18 to 98 years of age. Sample characteristics are presented in Table 3.1.
Table 3.1 Participant demographics

<table>
<thead>
<tr>
<th></th>
<th>S34 N</th>
<th>S3-33 N</th>
<th>Percentage (S34)</th>
<th>Percentage (S3-33)</th>
</tr>
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<tbody>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>982</td>
<td>28,633</td>
<td>50.0</td>
<td>49.2</td>
</tr>
<tr>
<td>Female</td>
<td>983</td>
<td>29,530</td>
<td>50.0</td>
<td>50.8</td>
</tr>
<tr>
<td><strong>Age groups</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18-25</td>
<td>122</td>
<td>4,739</td>
<td>6.3</td>
<td>8.3</td>
</tr>
<tr>
<td>26-35</td>
<td>182</td>
<td>6,742</td>
<td>9.4</td>
<td>11.8</td>
</tr>
<tr>
<td>36-45</td>
<td>223</td>
<td>10,467</td>
<td>11.6</td>
<td>18.3</td>
</tr>
<tr>
<td>46-55</td>
<td>294</td>
<td>11,695</td>
<td>15.2</td>
<td>20.5</td>
</tr>
<tr>
<td>56-65</td>
<td>438</td>
<td>11,047</td>
<td>22.7</td>
<td>19.3</td>
</tr>
<tr>
<td>66-75</td>
<td>410</td>
<td>7,814</td>
<td>21.3</td>
<td>13.7</td>
</tr>
<tr>
<td>&gt;76</td>
<td>260</td>
<td>4,638</td>
<td>13.5</td>
<td>8.1</td>
</tr>
<tr>
<td><strong>Marital status</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>married</td>
<td>1,102</td>
<td>28,049</td>
<td>56.0</td>
<td>58.6</td>
</tr>
<tr>
<td>de facto</td>
<td>177</td>
<td>3,482</td>
<td>9.0</td>
<td>7.3</td>
</tr>
<tr>
<td>never married</td>
<td>257</td>
<td>7,246</td>
<td>13.1</td>
<td>15.1</td>
</tr>
<tr>
<td>separated but not divorced</td>
<td>58</td>
<td>1,452</td>
<td>3.0</td>
<td>3.0</td>
</tr>
<tr>
<td>divorced</td>
<td>186</td>
<td>3,794</td>
<td>9.5</td>
<td>7.9</td>
</tr>
<tr>
<td>widowed</td>
<td>185</td>
<td>3,808</td>
<td>9.4</td>
<td>8.0</td>
</tr>
<tr>
<td><strong>Household composition</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>alone</td>
<td>381</td>
<td>7,740</td>
<td>20.5</td>
<td>18.4</td>
</tr>
<tr>
<td>partner</td>
<td>749</td>
<td>14,396</td>
<td>40.2</td>
<td>34.3</td>
</tr>
<tr>
<td>children</td>
<td>166</td>
<td>2,864</td>
<td>8.9</td>
<td>6.8</td>
</tr>
<tr>
<td>partner and children</td>
<td>395</td>
<td>12,935</td>
<td>21.2</td>
<td>30.8</td>
</tr>
<tr>
<td>parents</td>
<td>91</td>
<td>2,445</td>
<td>4.9</td>
<td>5.8</td>
</tr>
<tr>
<td>others</td>
<td>81</td>
<td>1,575</td>
<td>4.3</td>
<td>3.8</td>
</tr>
<tr>
<td><strong>Employment status</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>full-time employed</td>
<td>680</td>
<td>18,046</td>
<td>43.6</td>
<td>48.7</td>
</tr>
<tr>
<td>full-time retired</td>
<td>628</td>
<td>11,778</td>
<td>40.3</td>
<td>31.8</td>
</tr>
<tr>
<td>full-time volunteer</td>
<td>18</td>
<td>251</td>
<td>1.2</td>
<td>0.7</td>
</tr>
<tr>
<td>full-time home or family duties</td>
<td>129</td>
<td>3,135</td>
<td>8.3</td>
<td>8.5</td>
</tr>
<tr>
<td>full-time study</td>
<td>65</td>
<td>1,821</td>
<td>4.2</td>
<td>4.9</td>
</tr>
<tr>
<td>unemployed</td>
<td>38</td>
<td>2,007</td>
<td>2.4</td>
<td>5.4</td>
</tr>
<tr>
<td><strong>Household income</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt;$15,000</td>
<td>93</td>
<td>4,973</td>
<td>5.6</td>
<td>10.6</td>
</tr>
<tr>
<td>15,000 - $30,000</td>
<td>280</td>
<td>9,030</td>
<td>16.8</td>
<td>19.2</td>
</tr>
<tr>
<td>$31,000 - $60,000</td>
<td>385</td>
<td>12,377</td>
<td>23.2</td>
<td>26.3</td>
</tr>
<tr>
<td>$61,000 - $100,000</td>
<td>324</td>
<td>9,957</td>
<td>19.5</td>
<td>21.2</td>
</tr>
<tr>
<td>$101,000 - $150,000</td>
<td>299</td>
<td>7,669</td>
<td>18.0</td>
<td>16.3</td>
</tr>
<tr>
<td>$151,000 - $250,000</td>
<td>202</td>
<td>2,306</td>
<td>12.1</td>
<td>4.9</td>
</tr>
<tr>
<td>$251,000 - $500,000</td>
<td>66</td>
<td>560</td>
<td>4.0</td>
<td>1.2</td>
</tr>
<tr>
<td>&gt;$500,000</td>
<td>14</td>
<td>144</td>
<td>0.8</td>
<td>0.3</td>
</tr>
</tbody>
</table>
The proportion of respondents in each category for Survey 34 (Table 3.1) generally reflects the proportions from the combined surveys (S3-33). Notable differences are that the current sample is older, with 34.8% of people being over 65 years of age, compared to 21.8% in past surveys. Likely because of this, more people reported being full-time retired (S34 = 40.3% vs S3-33 = 31.8%) and fewer unemployed (S34 = 2.4% vs S3-33 = 5.4%). Additionally, more people living with a partner only (S34 = 40.2% vs S3-33 = 34.3%) and less with partner and children (S34=21.2% vs S3-33 =30.8%).

Household income is higher this year compared to the average household income in past surveys. Fewer people reported living on an income of less than $30,000 (S34= 22.4% vs S3-33 = 29.8%), and more living on an incomes greater than $150,000 (S34 = 16.9% vs S3-33 = 6.4%). Differences in household income are expected due to inflation over the past 15 years.

Figure 3.1 PWI by demographics

Figure 3.1 shows PWI levels for 6 demographic measures: gender, age, marital status, household composition, employment status and household income. The yellow line represents a normal PWI range (74.2-76.8). The average PWI level for most groups lies
within or above the normal PWI range. Consistent with prior surveys, some groups have lower than normal PWI levels:

- middle aged (36-55),
- separated, divorced, or never married groups,
- single parents, and those living with other non-family members,
- home duties and unemployed,
- with a household income of less than $30,000.

While PWI level for these groups is lower than the normal range, only adults who were in full-time home duties, unemployed or living on a household income of less than $30,000 scored below their group specific normal range (Appendix Table 6.1).

**Personal and National Wellbeing**

We asked:

1. *Thinking about your own life and personal circumstances, how satisfied are you with your life as a whole? (Global Life Satisfaction)*
2. *How satisfied are you with life in Australia? (Global National Wellbeing)*
3. *How satisfied are you with... [each Personal and National Wellbeing domain]?*
Table 3.2 Frequency, means, standard deviations and normative ranges for wellbeing measures

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>M</th>
<th>SD</th>
<th>2017 Normative Ranges</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>(-2SD)</td>
</tr>
<tr>
<td>Global Life Satisfaction</td>
<td>1963</td>
<td>75.9</td>
<td>18.3</td>
<td>76.2</td>
</tr>
<tr>
<td>Personal Wellbeing Index</td>
<td>1897</td>
<td>75.5</td>
<td>13.9</td>
<td>74.2</td>
</tr>
<tr>
<td>1 Standard of living</td>
<td>1965</td>
<td>79.4</td>
<td>17.5</td>
<td>76.0</td>
</tr>
<tr>
<td>2 Health</td>
<td>1965</td>
<td>73.2</td>
<td>20.0</td>
<td>72.9</td>
</tr>
<tr>
<td>3 Achieving in life</td>
<td>1950</td>
<td>72.6</td>
<td>19.8</td>
<td>71.8</td>
</tr>
<tr>
<td>4 Relationships</td>
<td>1953</td>
<td>78.6</td>
<td>22.7</td>
<td>77.6</td>
</tr>
<tr>
<td>5 Personal Safety</td>
<td>1958</td>
<td>80.3</td>
<td>18.6</td>
<td>76.6</td>
</tr>
<tr>
<td>6 Community Connectedness</td>
<td>1951</td>
<td>72.4</td>
<td>20.2</td>
<td>69.2</td>
</tr>
<tr>
<td>7 Future Security</td>
<td>1935</td>
<td>71.2</td>
<td>21.1</td>
<td>69.1</td>
</tr>
<tr>
<td>Global Nation Wellbeing</td>
<td>1961</td>
<td>81.8</td>
<td>17.9</td>
<td>81.2</td>
</tr>
<tr>
<td>National Wellbeing Index</td>
<td>1866</td>
<td>60.0</td>
<td>15.2</td>
<td>59.0</td>
</tr>
<tr>
<td>1 Economy in Australia</td>
<td>1944</td>
<td>59.4</td>
<td>19.3</td>
<td>58.2</td>
</tr>
<tr>
<td>2 Environment in Australia</td>
<td>1956</td>
<td>61.9</td>
<td>19.5</td>
<td>55.8</td>
</tr>
<tr>
<td>3 Social conditions in Australia</td>
<td>1939</td>
<td>62.0</td>
<td>18.4</td>
<td>60.0</td>
</tr>
<tr>
<td>4 Government in Australia</td>
<td>1950</td>
<td>47.9</td>
<td>23.4</td>
<td>44.4</td>
</tr>
<tr>
<td>5 Business in Australia</td>
<td>1926</td>
<td>59.6</td>
<td>18.4</td>
<td>58.0</td>
</tr>
<tr>
<td>6 National Security in Australia</td>
<td>1942</td>
<td>68.6</td>
<td>19.0</td>
<td>61.3</td>
</tr>
</tbody>
</table>

Table 3.2 shows the response frequency (N) for each of the personal and national wellbeing variables, average level of wellbeing (M) and its variation around the mean (SD). The lower bound (-2SD) and the upper bound (+2SD) of the normative ranges were derived from the overall data, including surveys 3-34. In surveys 1 and 2 average wellbeing levels on all measures are significantly lower than in most other surveys, thus, they were excluded from the calculation of the normative ranges this year.

Wellbeing means on all measures lie within their respective normative ranges, with the exception of Global Life Satisfaction, which lies 0.3 points below its normal range. This mean is the lowest it has been so far (Figure 3.2). While PWI mean is lower than in last 5 years, it is still within the normal range (Figure 3.3). Apart from satisfaction with business in Australia the means on all other measures are lower than last year. The reason for this is not known and these lower levels need to be confirmed by the results of the next survey before they can be considered a new trend.
Figure 3.2 Global Life Satisfaction over time

Figure 3.3 Personal Wellbeing Index over time

**Terrorist Attack**

We asked:

1. *Do you think a terrorist attack is likely in Australia in the near future?*
2. On a scale from zero (Highly unlikely) to 10 (Highly likely), how likely would you rate such an attack?

In this survey, 69.8% of people reported that they believe a terrorist attack is likely to occur in the near future. The mean strength of this belief was 70.4 out of 100. While this result is higher than in most prior years, both frequency of the belief and the likelihood of an attack have decreased compared to a record high last year (Frequency = 74.8%, M_Likelihood = 73.4) (Figures 3.4 and 3.5).

**LIKELYHOOD OF TERRORIST ATTACK**

![Likelihood of Terrorist Attack](image)

Figure 3.4 Percentage who think a terrorist attack is likely

**STRENGTH OF BELIEF IN TERRORIST ATTACK**

![Strength of Belief in Terrorist Attack](image)

Figure 3.5 Strength of belief in a terrorist attack

**Life Events**

1. Has anything happened to you recently causing you to feel happier or sadder than normal?

2. On a scale from zero (Very weak) to 10 (Very strong), how strong do you feel this influence?
In this survey, 51.2% of the sample experienced a significant life event recently (%Sad = 25.0%, %Happy = 18.8%, %Both = 7.4%). The strength of these events was rated 73.7 out of 100 (M_Sad = 69.0, M_Happy = 79.9). The influence of happy events was significantly stronger than the influence of sad events.

**Financial Wellbeing**

Respondents were asked to compare their financial wellbeing with their past and future situation and with that of their parents and children. Financial wellbeing was compared for each group on each question. Results are presented in charts and described below.

Each chart shows a level of satisfaction for each group depicted by blue bars. The average satisfaction level for each group is indicated by a numeric value immediately above each bar. Groups are named and alphabetically labelled from left to right, starting with letter (a). Red letters above the bars indicate significant PWI differences between these groups. For example, where red letters (b), (c) and (d) appear above group (a) it indicates significantly higher wellbeing level in column (a) compared to columns (b), (c) and (d). The yellow line shows the normative range for PWI, ranging between 73.9 and 76.9.

1. We asked:
   *How would you describe your personal financial situation? Is it:*
   *The response options were: ‘Very good’, ‘Somewhat good’, ‘Somewhat bad’ or ‘Very bad’.*

   ![Figure 3.6 PWI by current financial situation](image)

   Most people rated their financial situation as somewhat good (61.9%) and a substantial proportion rated it as very good (23.4%) (Figure 3.6). The PWI level of people who described their financial situation as very good was 5.8 points higher than normal (74.2-76.8). The PWI level of people who rated their financial situation somewhat bad was 9.6 points below the normal range, and 22.9 points for those who rated their financial situation as very bad.
2. We asked:

Thinking about your financial situation five years ago, are you better or worse off?
The response options were: ‘Better’, ‘Same’ or ‘Worse’.

![PWI by past financial situation comparisons](image)

The highest category of people reported being more financially better off than they were 5 years prior (48.6%), yet their average PWI level was similar to that of people whose financial situation remained the same. However, both groups reported significantly higher PWI levels than those who rated their financial situation as worse off.

3. We asked:

Do you expect your financial situation to get better or worse in the next five years?
The response options were: ‘Better’, ‘Same’ or ‘Worse’.
While most people expected their financial situation to improve in the next five years (45.6%), their wellbeing was similar to that of people who expected it to remain the same. However, the average PWI level for both groups was significantly higher than for people who expected their financial situation to get worse in the next five years.

4. We asked: *Thinking about how financially well-off your parents were at your age, are you better or worse off?* The response options were: ‘Beter’, ‘Same’, ‘Worse’ or ‘Not applicable/relevant’.

The results were compared for the first three options only.

Similar to the comparisons with past and future financial situations, most people reported being financially better off than their parents (66.8%); yet PWI levels were the same as for
those who reported being financially similar to their parents. Both groups (i.e., better off and the same as one’s parents financially) had significantly higher PWI levels than those who reported being financially worse off than their parents.

5. We asked:
*Do you think in their lifetime, your children will be financially better off, worse off or same as you?*

The response options were: ‘Very’, ‘Somewhat’, ‘Not at all’ or ‘Don’t have children/don’t plan to have children’.

Only the responses for people who had children were compared.

![Diagram](image)

*Figure 3.10 Forecast children’s financial situation*

Once again, most adults (42.4%) believed their children would be financially better off. PWI scores were similar for those who thought their children would be financially better off or the same. For both groups, PWI was significantly higher than for those who believed their children’s financial situation would be worse than their own situation.
6. We asked: How difficult is it to afford each of the following household expenses? The response options were: ‘Very’, ‘Somewhat’, ‘Not at all’ or ‘Not relevant’.

Living expenses by difficulty level

Figure 3.11 Frequency of responses for each living expense

Overall, most people reported having no difficulty affording any of the living expenses (Figure 3.11). However, more than a quarter of the sample reported some difficulty affording each of the living expenses, and 6-22% reported great difficulty affording a range of living expenses.

Difficultly affording living expenses was also compared for every household income group (Figure 3.12). The three difficulty levels (i.e. ‘Not at all’, ‘Somewhat’ and ‘Very’) were then converted into a degree of difficulty ranging from 0 ‘Not at all’ to 100 ‘Very’. The formula for calculating the (%SM) was used to convert the ordinal data to a scale (see ‘Standardisation and presentation of results’ chapter, p.6). The >$500,000 group was not compared due to a small sample size.

Figure 3.12 Difficulty affording living expenses by household income groups
People living on <$30,000 had greater difficulty affording most living expenses than any other income group. The mean difficulty for each income group is shown in Appendix Table 6.2, together with the significant differences in difficulty between groups. Table 6.2 shows that the difficulty affording food, clothes, utilities and transport, was significantly higher for the two lowest income groups than any other, but not for the <$15,000 group to afford utilities. These two income groups also had significantly greater difficulty affording health care than the $251,000-$500,000 group. Additionally, the $31,000-$60,000 group had significantly greater difficulty affording food and utilities than the $151,000-$250,000 and $251,000-$500,000 groups, and clothes than the $151,000-$250,000 group.

Figure 3.13 PWI by affordability of living expenses

People who had no difficulty affording any of the living expenses reported higher than normal PWI levels. On the contrary, those who had some or great difficulty affording any of the living expenses, reported lower than normal PWI levels. (Figure 3.13).
4 Conclusion

While overall personal and national wellbeing levels (PWI and NWI) are slightly lower than last year, all except Global Life Satisfaction lie within their respective normal ranges. PWI level for most demographic groups was within the group specific normal range, except for the unemployed, those in full-time home duties, or living on a household income of less than $30,000.

Most notably, people who described their current financial situation more favourably, reported higher average PWI level, while those who described their financial situation as ‘very bad’ had the lowest PWI levels compared to all other groups.

Generally, people who believed their financial situation has improved over time, and in comparison to their parents’ financial situation, had the same PWI levels as those who reported no change. Similarly, those who were optimistic about their own and their children’s financial future also had the same PWI levels as those who expected no change. However, those who described their current financial situation worse than their past and their parents’, as well as those who expected it to get worse in the future, had significantly lower PWI than other groups.

While most people reported no difficulty affording living expenses, those living on a household income of less than $30,000 had significantly higher difficulty affording food, clothes, utilities and transport than most other groups.

Difficulty in affording basic household expenses was also related to wellbeing. People who could afford household expenses with no difficulty had higher PWI levels than normal, while those who had some or great difficulty affording any of the living expenses had lower than normal PWI level.
5 References


## 6 Appendix

Table 6.1 Group Specific Normal Ranges for Personal Wellbeing Index

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<th>PWI Normative Ranges</th>
<th>Lower limit</th>
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Table 6.2 Difficulty affording living expenses by household income groups

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For each significant pair, the key of the smaller category appears in the category with the larger mean. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.
S34 Questionnaire

The Australian Unity Wellbeing Index- April 2017

“Hello, my name is .......... I’m calling from I-view on behalf of the Australian Unity Wellbeing Index and Deakin University. We are conducting a survey on people’s satisfaction with different aspects of their life and more generally, life in Australia. The survey will only take about 7 minutes to complete.”

“Would you like to share your views by being involved in the survey?”

“Thank you”

“To help with our selection process can I speak to the youngest male/female in the household who is 18 years or over?”

Instructions: If the person who answers is that person, then continue. If the person is available repeat opening paragraph when they come on-line. If the person is not available, ask when they will be available and organise a call back time.

“I’d like to inform you that your participation is voluntary and you do not have to answer any question you do not feel comfortable in answering. You are also welcome to withdraw from this survey at any time. If you decide to withdraw, your answers will not be included in the analysed results. I assure you that your personal details will be stored separately from your answers to the questions.”

“The information you provide will be used to publish a general survey report. This report will be published on the Australian Centre on Quality of Life website and will be available for viewing in December 2017.”

“I will now give you the link to the Australian Centre on Quality of Life website and the contact details of a person you may wish to contact regarding this project. Would you like to get a pen and paper?”

“The link to the Australian Centre on Quality of Life website is www.acqol.com.au/reports. The Deakin University researcher you can contact for queries is Dr Delyse Hutchinson at the School Psychology on 9244 6844.”

“There are no identified risks associated with participating in this survey, however if you do experience any distress please contact Lifeline on 13 11 44. Also, if you have any complaints about any aspect of the project, the way it is being conducted or any questions about your rights as a research participant, then you may contact: The Manager, Office of Research Integrity, Deakin University, 221 Burwood Highway, Burwood Victoria 3125, Telephone: 9251 7129, research-ethics@deakin.edu.au. Please quote project number HEAG-H 45_2016.”

“We may at any time during this interview be listened to by my supervisor for quality control procedures.”

“Do you have any questions about these procedures?”

“Thank you. Now I will ask some questions about yourself.”
Q0. **Interviewer – record the sex of the respondent**

- Male
- Female

“I am going to ask how satisfied you feel, on a scale of Zero to 10.”

“Zero means you feel Not satisfied at all. 10 means you feel Completely satisfied. And the middle of the scale is 5.”

“Would you like me to go over this again for you?”

“In that case I will start by asking how satisfied you are with life. So,----------.”

(**Group – Personal Wellbeing**)

(**Sub group – Personal Abstract**)

Q1. Thinking about your own life and personal circumstances, how satisfied are you with your life as a whole?

- 0
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10

- Don’t Know
- Don’t Understand

(**Sub group – Personal Domains**)

“Turning now to various areas of your life”

How satisfied are you…?

Q2. with your standard of living?

- 0
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10

- Don’t Know
- Don’t Understand

Q3. with your health?

- 0
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10

- Don’t Know
- Don’t Understand

Q4. with what you are currently achieving in life?

- 0
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10

- Don’t Know
- Don’t Understand

Q5. with your personal relationships?

- 0
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10

- Don’t Know
- Don’t Understand

Q6. with how safe you feel?

- 0
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10

- Don’t Know
- Don’t Understand

Q7. with feeling part of your community?
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<th>2</th>
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**Group – National Wellbeing**

"Turning now to life in Australia"

Q9. How satisfied are you with life in Australia?

0   1   2   3   4   5   6   7   8   9   10
Don’t Know  Don’t Understand

**Sub group – National Domains**

How satisfied are you with-----

Q10. the economic situation in Australia?

0   1   2   3   4   5   6   7   8   9   10
Don’t Know  Don’t Understand

Q11. the state of the natural environment in Australia?

0   1   2   3   4   5   6   7   8   9   10
Don’t Know  Don’t Understand

Q12. The social conditions in Australia?

0   1   2   3   4   5   6   7   8   9   10
Don’t Know  Don’t Understand

Q13. Government in Australia?

0   1   2   3   4   5   6   7   8   9   10
Don’t Know  Don’t Understand

Q14. Business in Australia?

0   1   2   3   4   5   6   7   8   9   10
Don’t Know  Don’t Understand

Q15. National security in Australia?

0   1   2   3   4   5   6   7   8   9   10
Don’t Know  Don’t Understand
Q16. Do you think a terrorist attack is likely in Australia in the near future?
   ○ Yes ○ No

(IF ‘Yes’ ASK Q16A. OTHERS GO TO Q17.)

Q16A. On a scale from zero (Highly unlikely) to 10 (Highly likely), how likely would you rate such an attack?

0 1 2 3 4 5 6 7 8 9 10
○ Don’t Know ○ Don’t Understand

“Turning now to the events in your life”

Q17. Has anything happened to you recently causing you to feel happier or sadder than normal?

○ Yes,happier ○ Yes,sadder ○ Yes,happier and sadder ○ No

(IF ‘Yes happier’ OR ‘Yes sadder’ ASK Q17A. OTHERS GO TO Q18.)

Q17A. On a scale from zero (Very weak) to 10 (Very strong), how strong do you feel this influence?

0 1 2 3 4 5 6 7 8 9 10
□ Don’t Know □ Don’t Understand

“Now I will ask you about your financial wellbeing”

Q18. How would you describe your personal financial situation? Is it:

○ Very good ○ Somewhat good ○ Somewhat bad ○ Very bad

Q19. Now, thinking about your financial situation five years ago, are you better or worse off?

○ Better
Q20. Do you expect your financial situation to get better or worse in the next five years?
- Better
- Worse
- Same

Q21. Thinking about how financially well-off your parents were at your age, are you better or worse off?
- Better
- Worse
- Same
- Not applicable/relevant

Q22. Do you think in their lifetime, your children will be financially better off, worse off or same as you?
- Better off
- Worse off
- Same
- Don’t have children/don’t plan to have children

Q23. How difficult is it to afford each of the following household expenses? The response options are: ‘very’, ‘somewhat’, ‘not at all’ or ‘not relevant’.

Food and groceries
- Very
- Somewhat
- Not at all
- Not applicable/relevant

Clothing
- Very
- Somewhat
- Not at all
- Not applicable/relevant

Utilities and telecommunication
- Very
- Somewhat
“Now, just a few more questions about yourself”

Q24. Can you tell me your age?  

[ ] Declined to answer

Q25. Which of the following categories best describes your relationship status?

[ ] Never married
[ ] De facto/living together
[ ] Married
[ ] Separated
[ ] Divorced
[ ] Widowed
Q26. I am going to ask who lives in your household. Please indicate from the list I will read who lives with you.

- No one, you live by yourself
- You live with your partner
- With one or more children
- With one or both of your parents
- With one or more adults who are neither your partner nor your parent
- Declined to answer

Q27. Please tell me which of the following full-time occupational categories best applies to you at the present time. Are you engaged in-----?

- Full-time paid employment
- Full-time retirement
- Full-time volunteer
- Full-time home or family duties
- Full-time study
- None of these
- Declined to answer

Q28. Please tell me whether any of the following part-time occupational categories applies to you. Are you in---

- Semi-retirement
- Part-time paid employment
- Casual employment
- Part-time volunteer
- Part-time study
- Unemployed
- None of these
- Declined to answer

Q29. Are you looking for work?

- Yes
- No
- Declined to answer

Q30. I will now give you a number of categories for household income. Can you please give me an idea of your household’s total annual income **before** tax? Let me first ask----Is your total household income less than $100,000?
Q31. We are going to carry out another survey like this in about 12 months. But this time it will be by mail. Would you be willing to help us again if we post a copy to you?

☐ Yes  ☐ No

[IF YES]

Thank You. Can you please tell me your name? You will not be identified in any report, but we need to record your name in order to contact you again.

[If a person declines to provide information then please leave fields blank]

Interviewer type in Title (Mr Ms Miss)  
First Name  
Surname  
Street Address  
Suburb  
Postcode (Refer to Q24 for answer)  

Email (optional – leave blank if respondent prefers not to give)

“Thank you for your participation.”

Standard iview privacy/close

RECORD POSTCODE
RECORD DATE, TIME, INTERVIEW DURATION

**End of Telephone Survey**

**NO MORE QUESTIONS**