



The Australian Unity Wellbeing Index

Survey 2
Report 2
December 2001

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Australian Unity Well-Being Index

Survey 2: Report 2

December 2001

Special Report on Income and Geographic Location

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Executive Summary

Does money buy happiness? The eternal question about the relationship between wealth and happiness is addressed in this Third Australian Unity Well-Being Index report.

The Australian Unity Well-Being Index is based on surveys of a random sample of about 2,000 adult Australians, covering all States and Territories, including both metropolitan and rural residents. The second survey, on which this report is based, was conducted in late September 2001. A comparison of the results of the first and second surveys, including an analysis of a possible 'S11 effect' on well-being of the terrorist attacks on the United States, is included in Report #2.

The Australian Unity Well-Being Index comprises two main values: a Personal Well-Being Index, which is the average level of satisfaction across seven aspects of personal life; and a National Well-Being Index, the average level of satisfaction across six aspects of national life. The well-being surveys also include two general questions about satisfaction with personal life and life in Australia overall, and two trend questions on whether personal life and national life are getting better or worse. There are additional questions about more specific issues, which can vary from survey to survey.

This report provides a detailed analysis of the relationship between income and well-being. It also addresses a second question: does Australians' happiness vary according to the State in which they live ?

The results of the income analysis show a clear gradient in life satisfaction, both personally and nationally: that is, satisfaction increases as income rises. This income gradient, or difference, occurred with satisfaction with 'your life as whole', the Personal Well-Being Index and with five of the seven aspects of personal life: standard of living, health, safety, future security and personal relationships; there were no significant income differences in satisfaction with the two domains of achievements in life and community connectedness.

Satisfaction also rose with income with some aspects of national well-being, although the relationships here were generally weaker. There was no association between income and satisfaction with the National Well-Being Index, satisfaction with life in Australia generally, and satisfaction with social conditions, the state of the environment, and government. There were significant associations with the economic situation, business, national security, and the specific issues of economic stability and trust.

Satisfaction was also linked to income with perceptions of trends in personal life – that is, those on higher incomes were more likely to say their lives were getting better or much better – but not with perceptions of trends in life in Australia.

So, does all this mean that money buys happiness? The answer is, not necessarily. These findings need to be qualified in two important respects. First, income does not make a big difference: the maximum difference in satisfaction between the highest and lowest income groups was about 10 percentage points and for the Personal Well-Being Index it was six percentage points (from 72% for households on incomes under \$15,000 to 78% for those on over \$90,000); also income explains only a very small proportion of the variance, or total difference, in people's life



satisfaction.

Second, the effects of income are most pronounced at lower income levels: that is, the main differences were between those with household incomes of under and over \$30,000 a year, and especially those on under \$15,000. There was still an effect at incomes between \$30,000 and over \$90,000, but it was less marked. These findings suggest that at the lower income levels financial hardships and pressures are more likely to exceed people's capacity to 'recalibrate', to adjust expectations and goals and to use coping strategies to maintain 'normal' levels of life satisfaction.

Other analyses, of gender and age differences in satisfaction among those on low incomes, showed men were significantly less satisfied than women, and those aged 36-55 less satisfied than the young and the elderly. These differences might reflect, in relation to gender, the effects of men's role as the primary breadwinner in most families and the importance of work to their identities. Also, women's greater satisfaction with personal relationships and community belonging might buffer them more against the effects of low income. With respect to the age differences, these could reflect the additional financial pressures associated with paying off homes and having dependent children (including teenage and adult children) during the middle stages of life. Separation and divorce are another source of financial hardship, perhaps especially during these years.

We also acknowledge that the observed income effects could be due, at least in part, to other differences associated with income, such as marriage or household size. These issues will be explored in a later report.

The second question explored in this report concerns State differences in life satisfaction. This comparison was limited by sample sizes to the larger States of NSW, Victoria, Queensland, South Australia and Western Australia. Generally speaking, there were no State differences in personal life satisfaction (community connectedness being the only aspect to show significant differences). However, Victorians stood out as more satisfied with national life, scoring highest on the National Well-Being Index and with life in Australia, social conditions and the state of the environment. Victorians were also more likely to think life in Australia was getting better.

This finding is consistent with earlier survey results. It does not appear to have an obvious social or economic explanation. Victoria does not stand out from other States on any of a range of objective measures of performance. In fact, it ranked second last in the *The State of the States 2001* report, produced by the Evatt Foundation and the Public Sector Research Centre at the University of NSW. The report assesses the States on 15 indicators of social, environmental and economic policy. Victoria came ahead of Western Australia, but behind, in order, Tasmania, South Australia, Queensland and NSW.

Victoria's edge over the other big States in perceptions of national life perhaps resides in some historical or cultural quality. There may be something about the way Victoria has evolved and developed socially and culturally as a State – and Melbourne as a city – that explains its subjective advantage.

The report's findings on both income and State differences in life satisfaction illustrate the importance of including measures of subjective wellbeing in assessing the state of Australian society – and of not relying wholly on objective measures of material living conditions.



Introduction

The Australian Unity Well-being Index is a new barometer of Australians' satisfaction with their lives and life in Australia. Unlike most official indicators of quality of life and well-being, it is subjective – it measures how Australians feel about life, and whether it is getting better or worse. But unlike most measures of life satisfaction, it incorporates both personal and national perspectives, and shows how satisfaction with various aspects of life – both personal and national – affects overall life satisfaction.

The Well-Being Index is an alternative measure of population well-being to such economic indicators as Gross Domestic Product and other objective indicators such as population health, literacy and crime statistics. The Well-Being Index measures quality of life as experienced by the average Australian.

The Index consists of two numbers. The Personal Well-Being Index is the average level of satisfaction across seven aspects of personal life – health, personal relationships, safety, standard of living, achievements, community connectedness, and future security. The National Well-Being Index is the average satisfaction score across six aspects of national life – the economy, the environment, social conditions, governance, business, and national security.

A considerable body of research has demonstrated that being satisfied with your own life is the norm. In Western nations, the average value for population samples is about 75%, with a normal range from 70% to 80%.

The results of the first index survey (Report #1, 2001), covering 2,000 adults from all parts of Australia, produced a Personal Well-Being Index of 73%. The second survey, conducted shortly after the 11th September terrorist attacks in the USA, found a significant increase in the Personal Well-Being Index to 74.2%. The details of this survey are contained in Report #2.

This third report concentrates on data derived from the second survey, conducted over the period 19th to 30th September 2001, pertaining specifically to the effects of income and geographic location on personal and national well-being.

Other indices

The Australian Bureau of Statistics is working on an experimental publication, *Measuring Australia's Progress*, which will report on national performance according to about 15 headline indicators and a range of background indicators. This research, however, is confined to objective indicators.

The Australia Institute constructs the *Genuine Progress Indicator* (GPI) for Australia. This composite index adjusts GDP for a range of economic, social and environmental factors which GDP either ignores or treats inappropriately.

The Centre for Independent Studies publishes a biennial *State of the Nation* report, covering a wide range of statistical indicators of Australia's well-being. Again, however, this effort is focused on objective indicators – things that can be measured in material terms.

The Evatt Foundation and the Public Sector Research Centre at the University of NSW produce an annual *The State of the States 2001* report, which assesses the States on 15 indicators of social, environmental and economic policy. Various market research companies include life satisfaction



questions in regular surveys, but do not compile a comprehensive and systematic index of well-being.

Theoretical considerations

The Australian Unity Index is based on a model, or theory, derived from past research. This Theory of Subjective Well-Being Homeostasis proposes that internal psychological mechanisms act automatically to maintain a sense of personal well-being. An analogy can be drawn with the homeostatic maintenance of blood pressure and body temperature. Here, however, homeostasis refers to the automatic maintenance of a psychological state of well-being. The model predicts that:

- overall personal life satisfaction will be high and remain relatively stable.
- satisfaction with broad aspects of life (life domains) will be more responsive to changing circumstances, and so be more variable than overall life satisfaction, both over time and between groups.
- the more specific the question about aspects of life, the more variable the response.
- personal life satisfaction will be linked with satisfaction with national or societal life.
- national satisfaction will be lower than personal satisfaction and also more variable.

In order to detect changes in life satisfaction at both levels over time, the index comprises two measures:

- a personal well-being index: the average satisfaction score for seven aspects of personal life.
- a national well-being index: the average satisfaction score for six aspects of national life.

The Index was conceived by Professor Robert A. Cummins, from the School of Psychology at Deakin University, and Richard Eckersley, a social analyst at the Australian National University. The Index was developed and implemented with the help of an expert team, including Dr Julie Pallant, from Swinburne University, Jackie Van Vugt, from Australian Unity, Dr Julia Shelley, at the Victorian Health Promotion Foundation, Professor Michael Pusey, at the University of NSW, and two doctoral students at Deakin University, RoseAnne Misajon and Melanie Davern.

The Index is based on twice yearly surveys. The same core index questions are asked in each survey so that the Index can be reported regularly. However, each survey will also include additional questions to allow specific aspects of life – either personal or national – to be explored in finer detail, or to examine other issues. These questions will change from survey to survey.

Method

A geographically representative national sample of 2,004 people, aged 18 years or over, were surveyed by telephone over the period 19th to 30th September. A total of 19,560 calls were made. Of these, 6,012 connected with a respondent and, of these, 2,004 agree to be interviewed, yielding a response rate of 33%. No call-back procedure was implemented.

All responses are made on a 0 to 10 scale. The satisfaction responses are anchored by 0 (very dissatisfied) and 10 (very satisfied). The trend questions are anchored by 0 (much worse) and 10 (much better). The questionnaire is attached as Appendix E.



1.1 Results of the Second Survey

Table 1.1: Means and standard deviations of the second survey

Question	Mean (%)	SD (%)	Categorical Percentages		
			Dissatisfied (0 - 3.9)	Neutral (4 - 6.9)	Satisfied (7 - 10)
Personal Well-Being					
Index of Personal Well-Being	74.65	13.30	1.8	28.9	69.3
Aspects of life					
- standard of living	77.52	18.58	2.9	17.0	80.1
- health	75.40	20.57	4.1	21.0	79.0
- achievements in life	74.50	18.74	3.4	20.8	75.8
- personal relationships	79.33	21.98	5.1	13.9	81.0
- how safe you feel	76.02	20.12	4.1	19.8	76.1
- community connectedness	70.90	21.22	6.2	27.9	65.9
- future security	68.92	20.87	6.5	31.1	62.4
Life as a whole	77.24	19.42	3.5	15.9	80.6
National Well-Being					
National well-being index	58.90	14.63	9.0	66.8	24.2
Aspects of life					
- economic situation	58.15	18.91	10.5	50.1	39.6
- state of the environment	60.17	19.34	10.0	45.0	45.0
- social conditions	62.88	18.19	6.9	43.9	49.2
- how Australia is governed	58.97	23.79	15.9	37.9	46.2
- business	55.69	19.03	13.4	53.0	33.6
- national security	57.55	20.43	12.8	49.4	37.8
Life in Australia	74.16	20.09	4.2	22.7	73.1
Specific Issues					
- wealth / income distribution	49.68	22.55	25.7	47.8	26.5
- health services	57.61	23.27	17.8	39.7	42.5
- family support	60.77	19.56	9.6	46.0	44.4
- economic stability	58.33	17.47	8.2	55.5	36.3
- trust in people	56.74	21.15	15.7	43.2	41.1
Trends					
- own life changing for better	63.79	19.82	5.9	44.0	50.1
- Australia changing for better	53.86	19.41	13.8	55.8	30.1

Table 1.1 is provided in order to present the basic descriptive statistics. The general analyses of these data in comparison with data from the first survey are provided in Report #2. The analyses to follow in the present report will concentrate exclusively on the influence of income and geographic location.

1.2 Income Effects on the Well-being of Australians

The following analyses can be viewed in the context of an Australian Bureau of Statistics report, Australian Social Trends 2001, which revealed that national gross household disposable income increased by 4.8% in the 12 months ended June 2000, to \$21,900. From 1982 to 2000, women's and men's average weekly income increased 2.8 and 2.3 times, respectively. But women were still earning less than men in 1999-00 at an average \$365 a week, compared to \$609. Income varied between age groups. Women aged between 25 and 44 had the biggest average weekly income at \$427, but this was still much lower than men in the same age group, at \$723. The proportion of women in employment increased by more than 10 percentage points between 1982 and 1999-00, to 53.7% - but the proportion of males in the workforce dropped four points, to 70.8%.

Household income was measured according to the following income brackets listed below in Table 1.2

Table 1.2: Percentage of males and females within income and age ranges

	<\$15000		\$15000-\$30000		\$30000-\$60000		\$60000-\$90000		\$90000+	
Gender										
Male (N=735)	28.8		36.0		37.3		42.6		43.2	
Female (N=1269)	71.2		64.0		62.7		57.4		56.8	
Age										
18-25 (N=246)	9.9		13.8		11.6		12.6		15.0	
26-35 (N=309)	7.3		12.9		18.7		17.4		24.8	
36-45 (N=408)	5.1		15.3		25.9		32.6		28.2	
46-55 (N=410)	10.9		18.0		25.0		26.5		22.8	
56-65 (N=273)	16.9		18.0		12.4		8.7		7.8	
66-75 (N=224)	27.4		15.7		4.6		2.3		1.0	
76+ (N=134)	22.5		6.4		1.7		0.0		0.5	
Age/Gender										
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
18-25 (N=246)	5.1	4.8	5.9	7.8	5.1	6.5	5.8	6.8	7.3	7.8
26-35 (N=309)	1.7	5.6	4.4	8.4	6.5	12.2	6.5	11.0	10.2	14.6
36-45 (N=408)	0.1	4.1	4.7	10.6	10.0	15.9	13.2	19.4	10.7	12.6
46-55 (N=410)	4.6	6.3	6.4	11.7	7.3	17.7	11.9	14.5	10.2	12.6
56-65 (N=273)	4.6	12.3	6.1	11.9	5.8	7.1	3.9	4.8	3.9	3.9
66-75 (N=224)	7.0	20.3	5.1	10.6	2.6	2.0	1.3	1.0	0.5	0.5
76+ (N=134)	4.8	17.7	3.4	3.0	0.5	1.2	0.0	0.0	0.5	0.0

Table 1.3 Percentage of each income group within gender and age classifications

%	<\$15,000	\$15,000- \$30,000	\$30,000- \$60,000	\$60,000- \$90,000	\$90,000+
Gender					
Male (N=735)	16.2	23.1	30.6	18.0	12.1
Female (N=1269)	23.2	23.8	29.8	14.0	9.2
Age					
18-25 (N=246)	16.7	26.4	28.5	15.9	12.6
26-35 (N=309)	9.7	19.7	36.6	17.5	16.5
36-45 (N=408)	5.1	17.6	38.2	24.8	14.2
46-55 (N=410)	11.0	20.7	36.8	20.0	11.5
56-65 (N=273)	25.6	31.1	27.5	9.9	5.9
66-75 (N=224)	50.4	33.0	12.5	3.1	0.9
76+ (N=134)	69.4	22.4	7.5	0.0	0.7
Age/Gender					
Male 18-25 (N=113)	18.6	24.8	27.4	15.9	13.3
Female 18-25 (N=133)	15.0	27.8	29.3	15.8	12.0
Male 26-35 (N=108)	6.5	19.4	36.1	18.5	19.4
Female 26-35 (N=201)	11.4	19.9	36.8	16.9	14.9
Male 36-45 (N=149)	2.7	14.8	40.3	27.5	14.8
Female 36-45 (N=259)	6.6	19.3	37.1	23.2	13.9
Male 46-55 (N=151)	12.6	19.9	29.1	24.5	13.9
Female 46-55 (N=259)	10.0	21.2	41.3	17.4	10.0
Male 56-65 (N=100)	19.0	29.0	32.0	12.0	8.0
Female 56-65 (N=173)	29.5	32.4	24.9	8.7	4.6
Male 66-75 (N=74)	39.2	32.4	21.6	5.4	1.4
Female 66-75 (N=150)	56.0	33.3	8.0	2.0	0.7
Male 76+ (N=40)	50.0	40.0	7.5	0.0	2.5
Female 76+ (N=94)	77.7	14.9	7.4	0.0	0.0

Tables 1.2 and 1.3 reinforce the common knowledge that, in Australian society, females and people who are elderly are more likely to be financially disadvantaged. In terms of gender differences, females are 30% more likely than males to be earning less than \$15,000, while people aged more than 56y are 80% less likely to be earning more than \$60,000.

When these two factors are brought together they tend to be additive for the older, but not the younger groups. Thus, 78% of females aged 75+ earn less than \$15,000 and none in the sample (N=94) earned more than \$60,000.

The following graphs depict significant differences in well-being resulting from groupings on income. For the Personal Index, all groups earning more than \$30K were higher than the <\$15K group. Much the same trend can be seen for the other measures. It is notable, however, that satisfaction with the two domains of Achievements and Community Connectedness showed no income-related differences. Means and Standard Deviations are shown in Appendix B.

Trend analyses revealed a significant linear trend in all Figures 1-13, where satisfaction with the relevant measures increases as income increases. The specific significant differences between income categories are listed above each figure.

PERSONAL WELL-BEING

Figure 1: Index of Personal Well-Being **p = .000**

Satisfaction with life as a whole shows a positive income-related trend. However, there is evidence of a threshold effect in that the richest group (90+) was more satisfied than only the two lowest income groups (<15-30).

\$90K+ > Less than \$15K p = .000
 \$60-90K > Less than \$15K p = .000
 \$30-60K > Less than \$15K p = .003

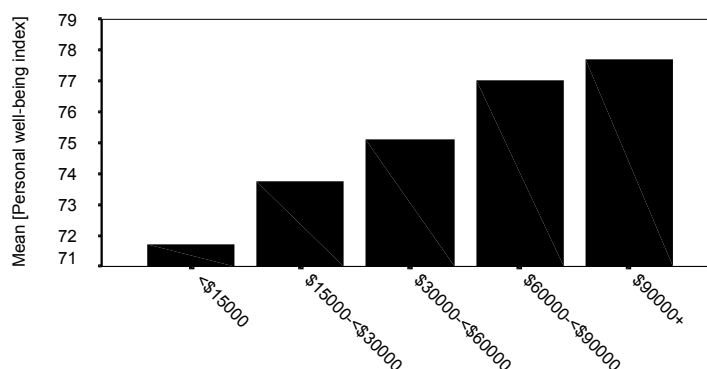


Figure 2: Standard of Living

p = .000

\$90K+ > Less than \$15K p = .000
 \$90K+ > \$15-30K p = .000
 \$60-90K > Less than \$15K p = .000
 \$60-90K > \$15-30K p = .000
 \$30-60K > Less than \$15K p = .003

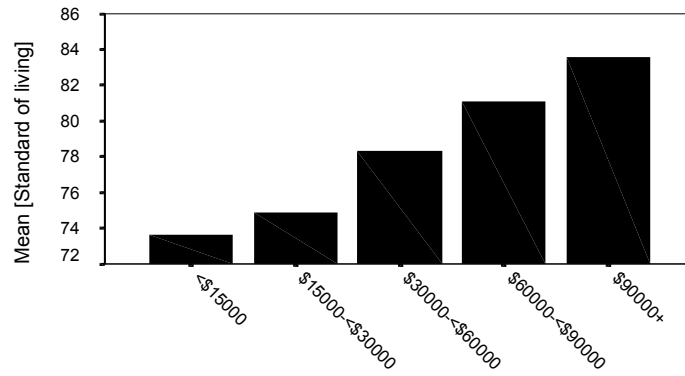


Figure 3: Health

p = .000

\$90K+ > Less than \$15K p = .000
 \$90K+ > \$15-30K p = .008
 \$60-90K > Less than \$15K p = .000
 \$60-90K > \$15-30K p = .006
 \$30-60K > Less than \$15K p = .000

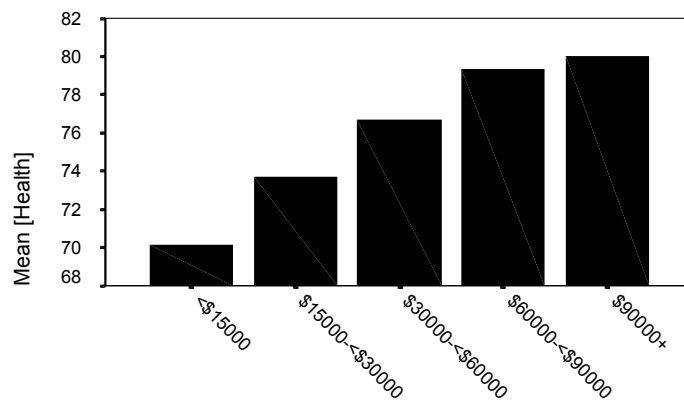


Figure 4: Personal Relationships

p = .006

\$90K+ > Less than \$15K p = .008

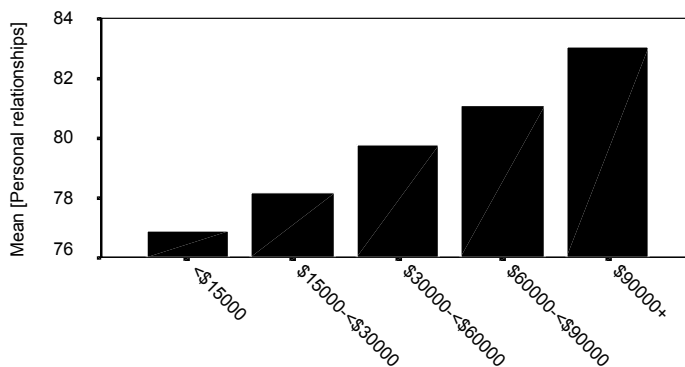


Figure 5: How Safe You Feel

p = .001

\$60-90K > Less than \$15K p = .000

\$30-60K > Less than \$15K p = .003

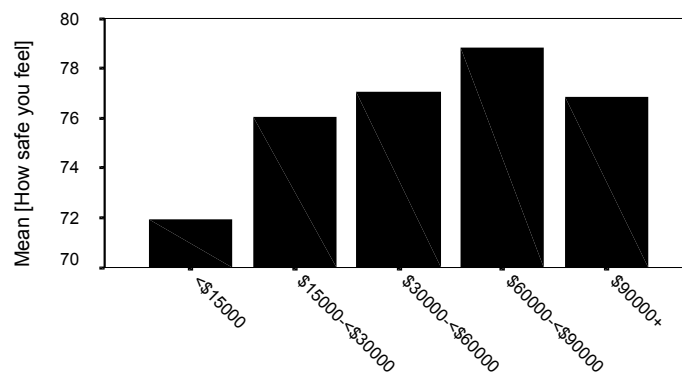


Figure 6: Future Security

p = .000

\$90K+ > Less than \$15K p = .000

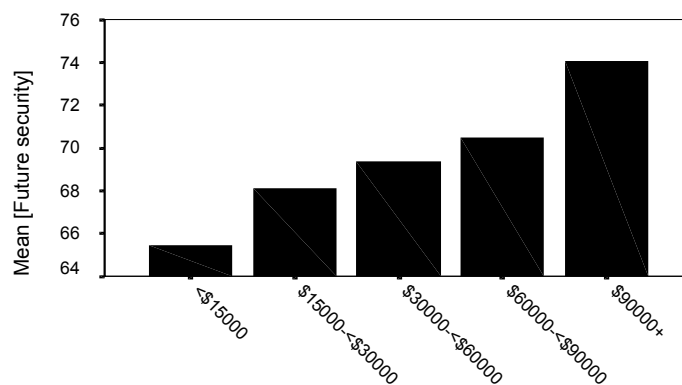
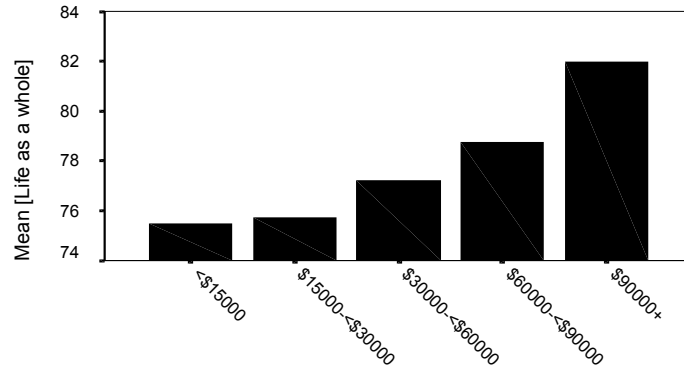


Figure 7: Life as a Whole

p = .000

\$90K+ > Less than \$15K p = .004
\$90K+ > \$15-30K p = .005



NATIONAL WELL-BEING

The National Well-Being Index showed no income-related differences. However, some of the constituent domains showed significant differences as follows:

Figure 8: Economic Situation

p = .007

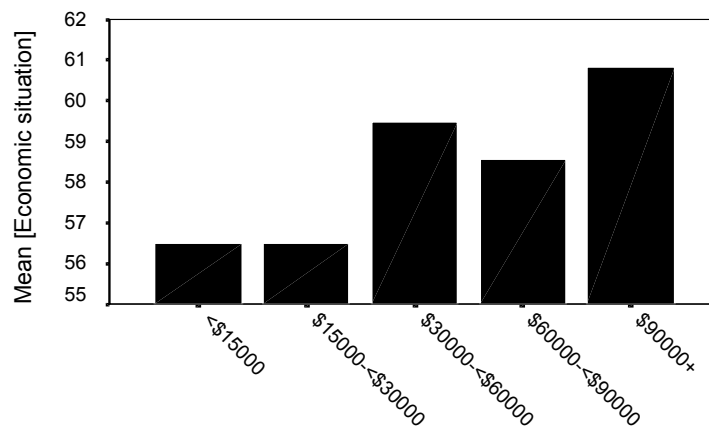


Figure 9: Business

p = .005

\$60-90K > Less than \$15K p = .003

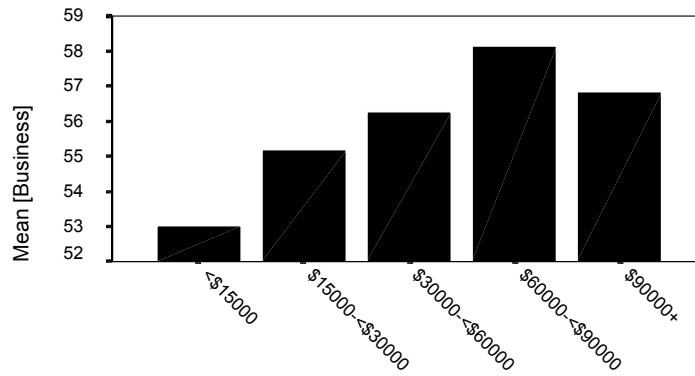
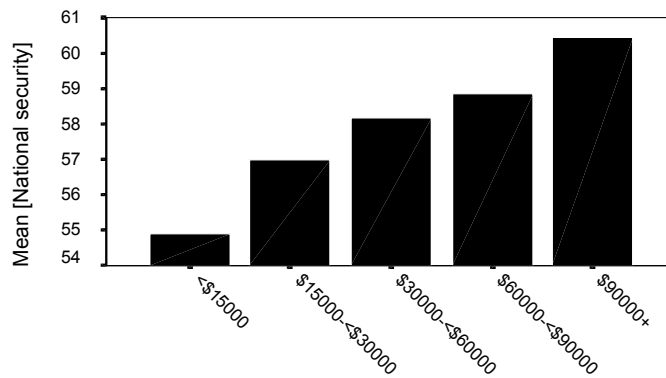


Figure 10: National Security

p = .010



SPECIFIC ISSUES

Figure 11: Economic Stability

p = .003

\$90K+ > Less than \$15K p = .009

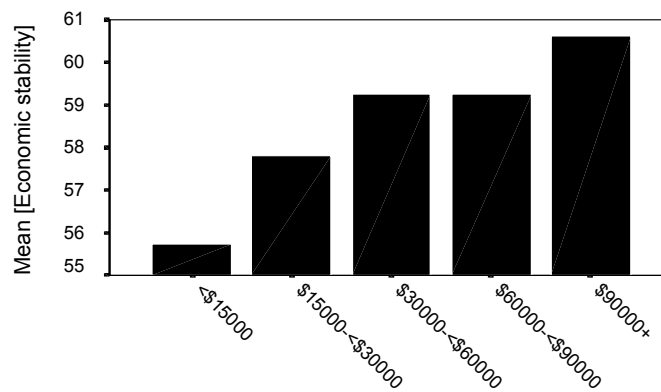


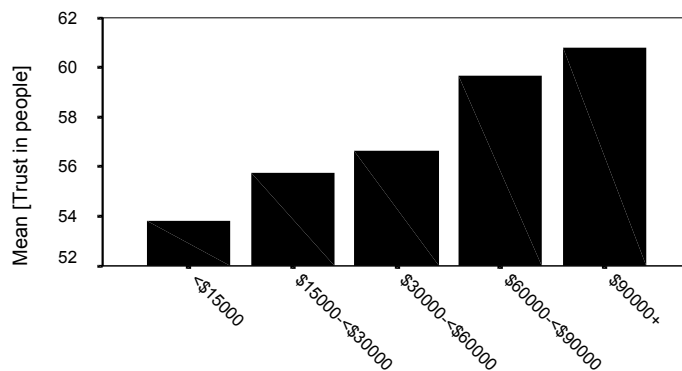
Figure 12: Trust in People

p = .000

Again, people in the lowest income group (<\$15K) are less satisfied that they trust people than group earning more than \$60K.

\$90K+ > Less than \$15K p = .005

\$60-90K > Less than \$15K p = .008



TRENDS

Figure 13: Own Life Changing for the Better

p = .000

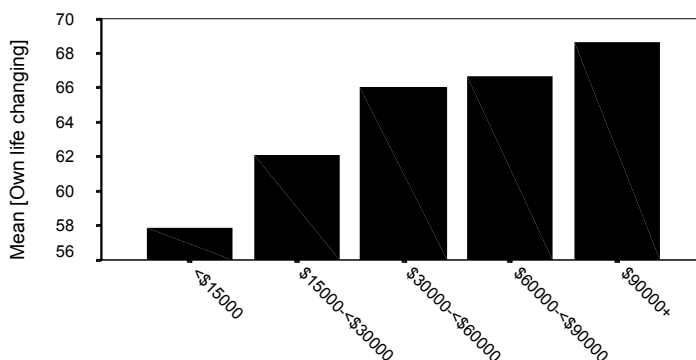
In terms of thinking that one’s own life is changing for the better, the threshold appears to be \$30K. People earning less than this amount are less likely to believe this than people who earn more.

\$90K+ > Less than \$15K p = .000

\$90K+ > \$15-30K p = .003

\$60-90K > Less than \$15K p = .000

\$30-60K > Less than \$15K p = .000



Summary

The results of these analyses clearly indicate that income is a powerful determinant of well-being. Of the 18 measures employed in this survey, 11 showed an income related difference. The most notable trend in these analyses is the consistency with which the lowest household income group (<\$15K) was different from the highest income group (>\$90K). The only one of the 11 analyses where this did not emerge was with the Personal Index domain of 'How Safe You Feel'. Here, Figure 5, the significantly highest group was the \$60-90K group. However, these data cannot be interpreted as indicating that the >\$90K group felt less safe because this highest income group did not differ from the medium income groups on this measure.

It is also notable that on each of these measures, there was a significant linear trend across groups, indicating a fairly regular increase in well-being from lowest to highest income. Thus, even though significance was generally limited to the comparisons between lowest and highest income groups, it can be inferred that if the sample size were increased, many more of the comparisons would also become significant.

This is an important conclusion because it implies no clear threshold effect for income. Rather, measures of both personal and national well-being simply rises with income, at least up to the top income category measured in this study (>\$90K).

It is also notable that some measures of well-being appear more sensitive to the effects of income than others. This can be judged by the number of differences recorded involving the intermediate income groups. The three most sensitive measures in this regard are Standard of Living (5 significant comparisons), Health (5 significant comparisons), and Own Life Changing for the Better (4 significant comparisons). While the former seems intuitive, and the latter can be explained in terms of personal optimism being sensitive to income, it is somewhat surprising that satisfaction with health should be as sensitive to income differences. This is, however, consistent with other studies which have also found perceived and objective medical health to be a sensitive indicator of position in the income hierarchy.

It is also important to note the measures that provided no income differences. The most interesting of these is the personal index measure of Community Connectedness. This finding is consistent with the idea that people tend to congregate in fairly homogenous neighbourhoods, and that the degree of cohesion within such locations is independent of collective income.

Finally it should be noted that all income groups had a level of personal well-being that lay within the normal range of 70-80% for groups. From this it can be concluded that even under conditions of very low income, most people can adapt to have a normal-range level of personal well-being. However, as can be seen from Appendix A, there is quite a high degree of variation within each income group (the standard deviations are in brackets under each mean) and the magnitude of this variation increases as income falls. From this it is possible to perform a calculation based on the understanding (argued elsewhere) that the normal range for personal well-being index scores is 50-100%. Using two standard deviations around the mean, it is possible from these statistics to calculate the proportion of people in each income group lying below the normatively lowest value of 50%. These are as follows:

>\$90K (0%)
\$60-90K (0%)
\$30-60K (0%)
\$15-30K (3.6%)
\$15K (8.9%)

What these figures indicate, is that the homeostatic threshold for the maintenance of personal well-being starts to be breached by some people who have incomes less than \$30,000 and that this proportion more than doubles among people earning less than \$15,000 per year.

There are two implications to be derived from this analysis as follows:

- a. We have argued elsewhere that the Personal Index scores of less than 50% are indicative that personal well-being homeostasis has broken down. That is, the genetically based, neurological programs that act to keep people feeling good about themselves have broken down under the stress of their living conditions. The implication is that many such people would be suffering from depression or other mental health problems.
- b. These findings can be reconciled with the previously reported trend analyses through the following line of thought, which we have argued in previous publications. This is the idea of money as a resource. That is, people use money to enhance their experience of life by buying positive experiences and paying to avoid negative experiences. In particular, those on very low incomes experience financial hardships and pressures that can exceed their capacity to maintain normal levels of satisfaction.

Thus, using this idea, it can be seen that there are two income forces acting on personal well-being. One is a consistent linear trend to make the experience of life better through the purchase of positive experiences and the avoidance of negative experiences. The second is a threshold effect, which seems to appear at household incomes of less than \$30,000, where the negative experiences accumulate to such a degree that they may defeat well-being homeostasis.

1.3 The influence of gender on the Well-being of Australians Earning Less than \$15,000

The following analyses investigated the influence of low income on gender differences.

PERSONAL WELL-BEING

Figure 14: Personal Well-Being Index p = .013

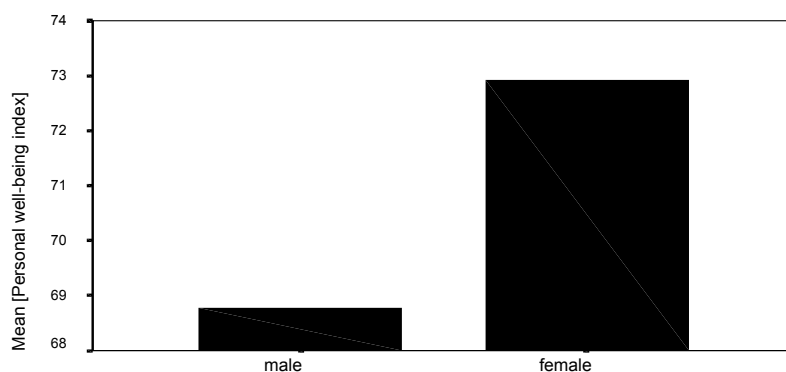


Figure 15: Personal Relationships p = .000

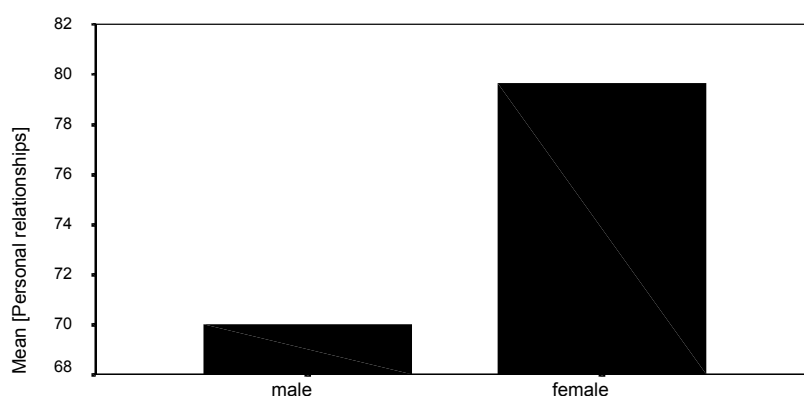
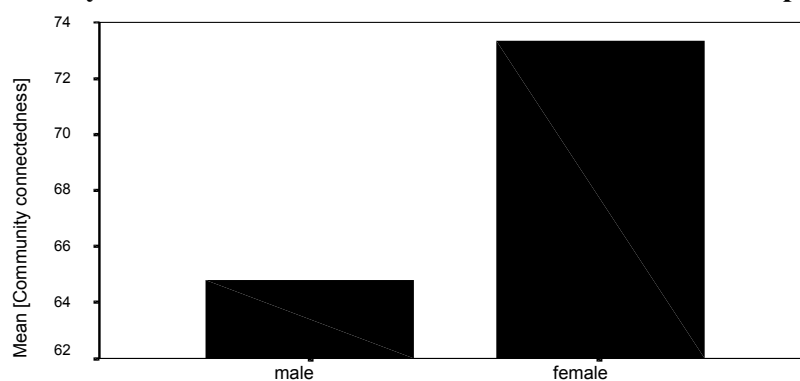


Figure 16: Community Connectedness p = .001



Summary

The above gender differences are consistent with the analyses of the whole sample (Report#2). That is, females are higher on the Index of Personal Well-Being, Life as a Whole and the personal domains of relationships and connection to the community. However, some additional points of interest emerge from the analysis of this low income group as follows:

1. The Personal Index rating of 68.8% for males lies below the normative range of 70-80%. This may well indicate that the males in this low-income category are especially at risk of depressive disorders resulting from homeostatic failure.
2. The gender difference on the Personal Index for this low income group is 4.1 percentage points (males = 68.8%; females = 72.9%). This is considerably higher than the gender difference for the sample as a whole (1.7 percentage points) documented in Report #2 (males = 73.6%; females 75.3%).
3. A major reason that the females in this low income sample are able to maintain their personal well-being within the normal range appears to be due to their retention of reasonable levels of satisfaction with personal relationships and community connectedness. This is evident from the following comparisons:
 - 3.1. In comparing this low income group with the sample as a whole, males have shown a fall in satisfaction with personal relationships of 6.0 percentage points (from 76.0% to 70.0% for the \$15,000-\$30,000 group and the <\$15,000 groups respectively) while the score for females have fallen only 1.6 percentage points (from 81.3% to 79.7%). A different pattern of change occurs for community connectedness. Here, while the scores for females actually rose by 0.7% (from 72.6% to 73.3%).
 - 3.2. In comparing the low income group with the second lowest income group (\$15,000 to \$30,000) a similar picture emerges. It should be noted that the males in this sample have a normal-range Personal Index value of 72.4 percentage points. When these two groups are compared, the decrease in scores for Personal Relationships is again higher (3.2%: 73.2% vs 70.0%) for males than for females (1.3%: 81.0% vs 79.7%). In terms of community connectedness the difference is also quite marked. The scores for males fell by 4.2 percentage points (69.0% vs 64.8%) while the scores for females rose by 0.5 percentage points (72.8% vs 73.3%).

These data seem to indicate that low income females are far more effective at maintaining satisfactory connections with other people and their community than low income males. Since such interpersonal links are known to be of high value to the maintenance of personal well-being, these data may go a long way to explaining the gender differences in the personal well-Being Index, and also why the low income males, but not females, have a mean score rating that lies below the normal range. Another factor that may explain the greater gender differences at low incomes is that men may be more affected because work and income define men's place in society more than women's; they remain the primary wage earner in most families.

1.4 Age-group differences in the Well-being of Australians Earning Less than \$30,000

The following analyses investigated the influence of low income on people of different ages. Whereas the previous analysis of gender was conducted on the basis of the sample earning less than \$15,000, when this sample is represented into the seven age groupings, the numbers of people in each group are too low to provide reliable comparisons. Consequently, this analysis is based on people earning less than \$30,000 per year which provides a minimum sample size of 91 for the 26-35 group, and a maximum sample size of 187 for the 66-75 group.

The analysis of gender differences within these age groupings was, again, prevented by the small size of some samples. For example the 26-35 group contains only 26 males.

PERSONAL WELL-BEING

Figure 17: Index of Personal Well-Being

$p = .000$

66-75 > 36-45	$p = .002$
66-75 > 46-55	$p = .000$
76+ > 36-45	$p = .008$
76+ > 46-55	$p = .000$

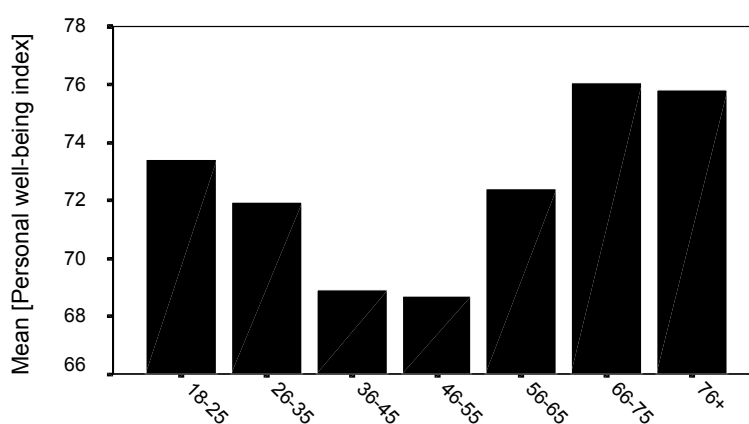


Figure 18: Standard of Living

p = .000

18-25 > 36-45	p = .002
18-25 > 46-55	p = .002
66-75 > 36-45	p = .000
66-75 > 46-55	p = .000
76+ > 26-35	p = .010
76+ > 36-45	p = .000
76+ > 46-55	p = .000

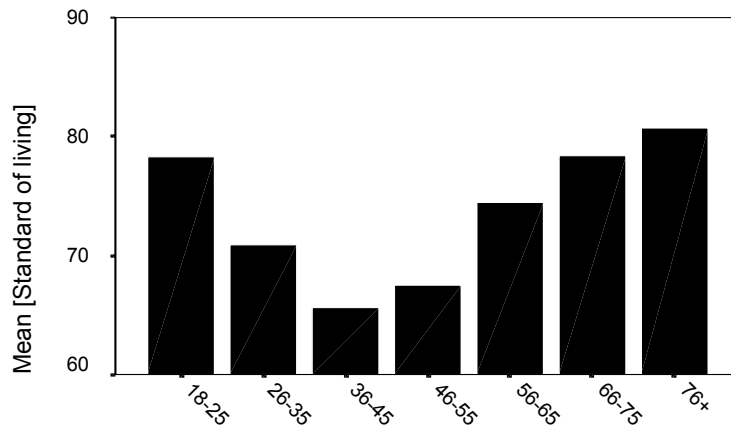


Figure 19: Achievements in Life

p = .000

66-75 > 36-45	p = .000
66-75 > 46-55	p = .000
76+ > 36-45	p = .014

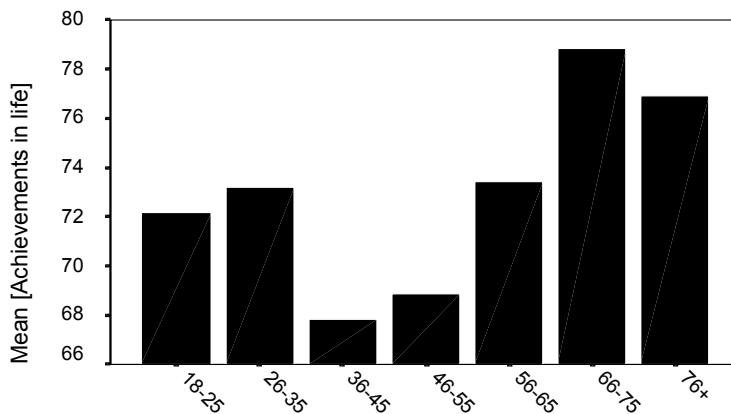


Figure 20: Personal Relationships

p = .000

66-75 > 36-45 p = .009
66-75 > 46-55 p = .000
76+ > 46-55 p = .006

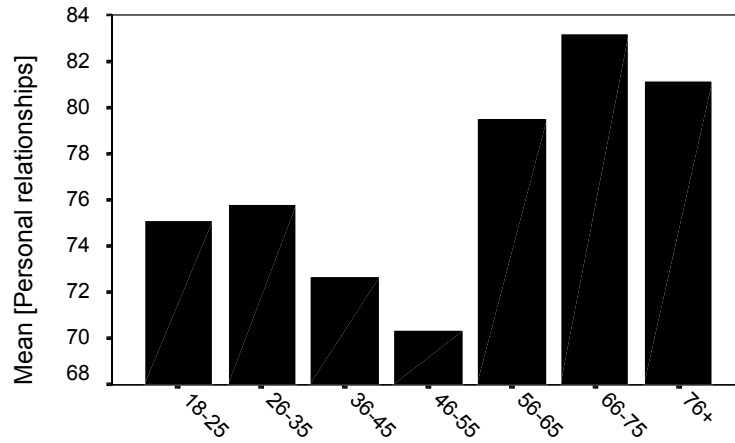


Figure 21: Future Security

p = .000

66-75 > 36-45 p = .000
66-75 > 46-55 p = .000
66-75 > 56-65 p = .013
76+ > 46-55 p = .002

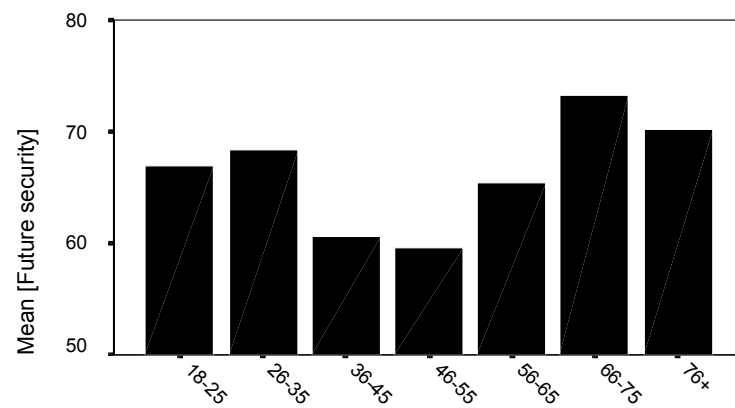
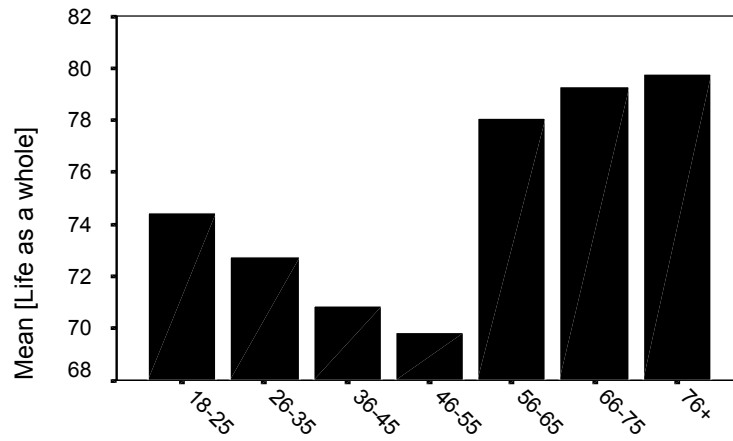


Figure 22: Life as a Whole

p = .000

66-75 > 46-55 p = .002
76+ > 46-55 p = .004



NATIONAL WELL-BEING

Figure 23: Index of National Well-Being

p = .001

18-25 > 36-45 p = .007
66-75 > 36-45 p = .013

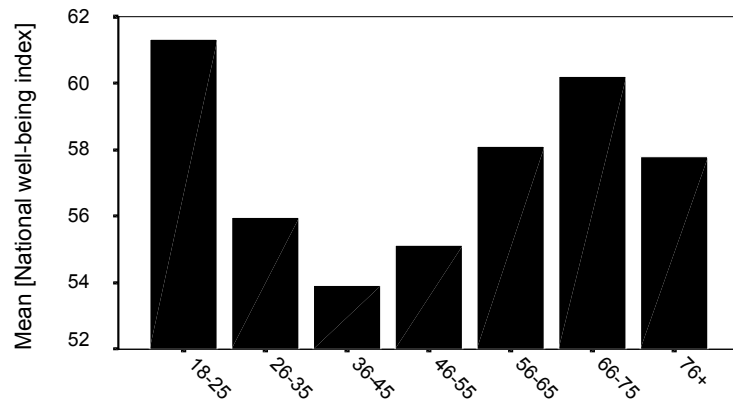


Figure 24: How Australia is Governed

p = .004

66-75 > 26-35 p = .009

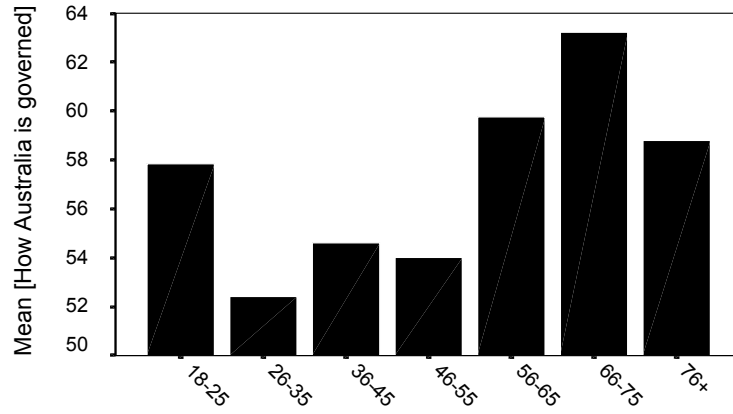


Figure 25: Business

p = .001

18-25 > 36-45 p = .006
18-25 > 46-55 p = .002
18-25 > 76+ P = .002

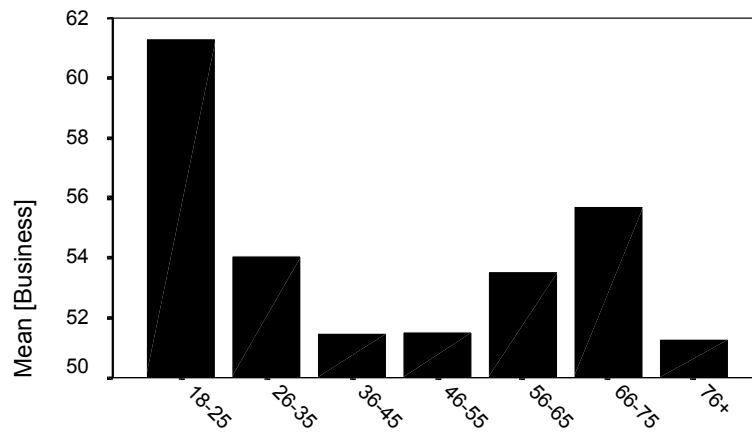
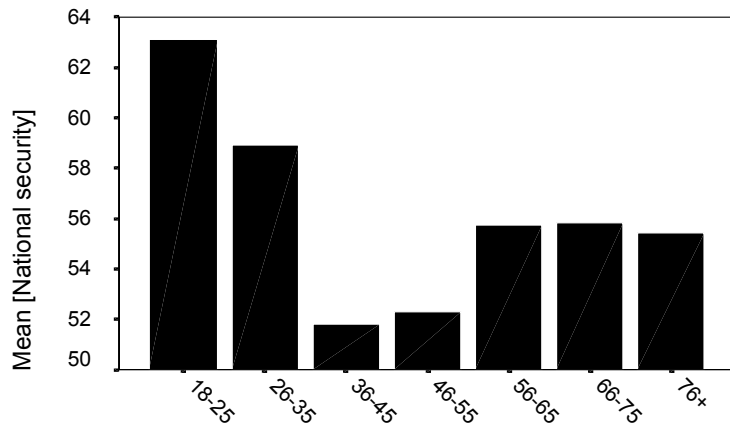


Figure 26: National Security

p = .001

18-25 > 36-45 p = .003
18-25 > 46-55 p = .002



SPECIFIC ISSUES

Figure 27: Wealth/Income Distribution

p = .000

18-25 > 46-55 p = .002
66-75 > 46-55 p = .007

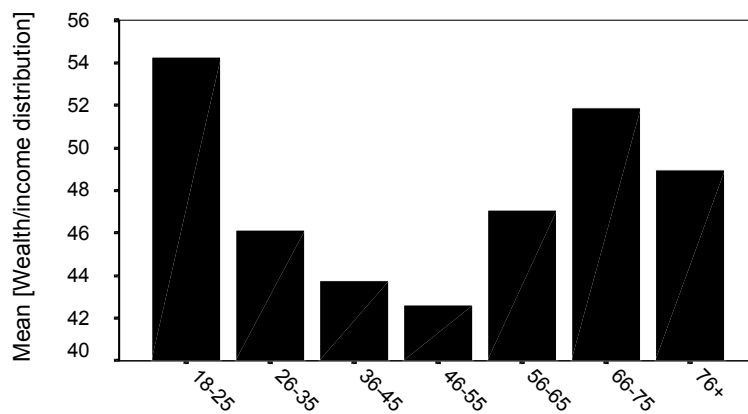
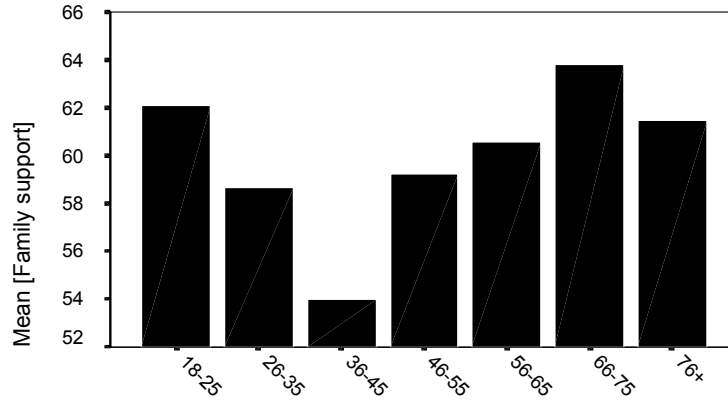


Figure 28: Family Support

p = .013

66-75 > 36-45 p = .003



TRENDS

Figure 29: Own Life Changing for the Better

p = .000

18-25 > 46-55 p = .000
18-25 > 56-65 p = .000
18-25 > 66-75 p = .000
18-25 > 76+ p = .010

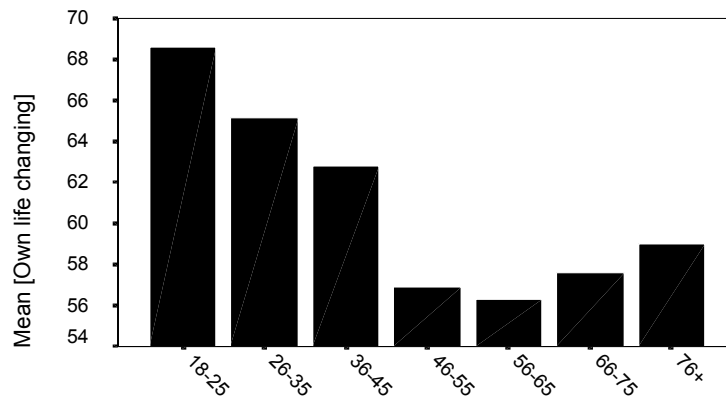
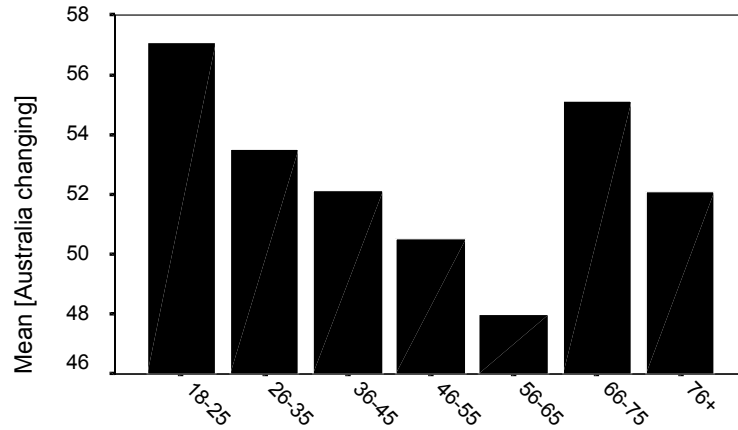


Figure 30: Australia Changing for the Better

p = .007

18-25 > 56-65 p = .007



Summary

The most obvious trend in these data is the U shaped distribution of well-being across the age ranges. That is the middle-aged samples from 36 to 55 years showed not only the lowest levels of well-being but, in terms of their Personal Well-Being Index values, these two groups (36-45 and 46-55) had mean scores lying below the minimal normative range of 70%. This may be due to the additional financial pressures created by dependent children and house mortgages etc during the middle stages of life.

2.1 A Comparison of Well-Being Between Victoria, New South Wales, Queensland, South Australia and Western Australia

It was not possible to conduct a comparison of all seven Australian states due to small sample sizes in Tasmania, the Northern Territory and the Australian Capital Territory.

Due to the differing sample sizes of the other five States, responses were randomly selected from Victoria, Queensland and New South Wales to compare with similarly sized samples from South Australia and Western Australia. In order to check that the selected samples were representative of each State, a series of comparisons were undertaken between a number of randomly selected smaller samples from Victoria, New South Wales and Queensland. Within-state comparisons found no differences, thereby giving confidence that the chosen State samples were not biased in terms of their composition.

Refer to Appendix B for Means, Standard Deviations and Analysis of Variance results.

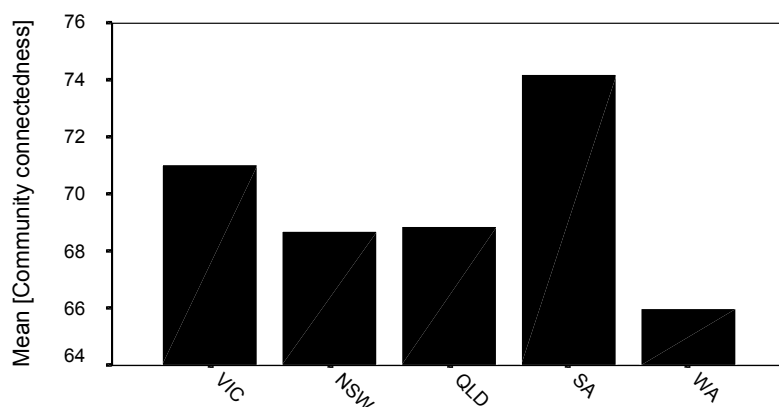
PERSONAL WELL-BEING

Figure 31: Community Connectedness

p = .006

Significant differences between Victoria, New South Wales, Queensland, South Australia and western Australia in community connectedness:

SA > WA p = .003



It is notable that this is the only Personal Index domain that differed between states, and that no state differences were found in the Personal Well-Being Index.

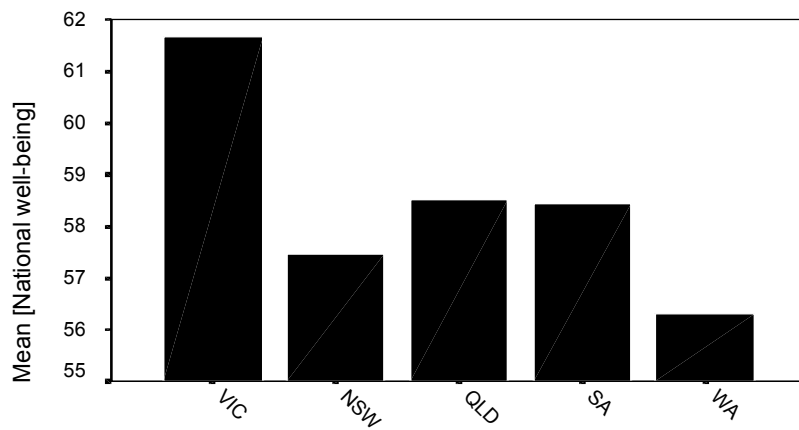
NATIONAL WELL-BEING INDEX

Figure 32: Index of National Well-Being

p = .009

Significant differences between the states in Index of National Well-Being and specific differences between the following states:

VIC > WA p = .004



SPECIFIC ISSUES

Figure 33: State of the Environment

p = .006

Significant differences between the states in the state of the environment with specific differences between the following states:

VIC > WA p = .002

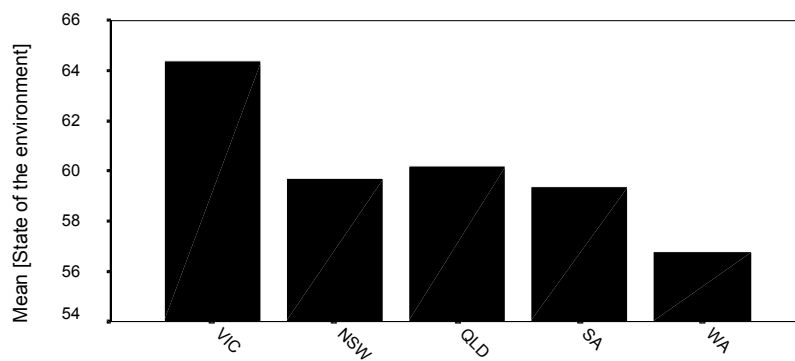


Figure 34: Social Conditions

p = .002

Significant differences between the states in social conditions with specific differences between the following states:

VIC > NSW p = .005

VIC > WA p = .004

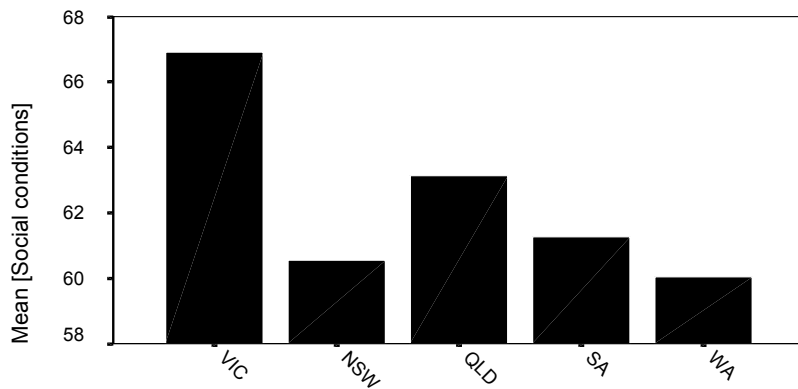


Figure 35: Health Services

p = .003

Significant differences between the states in health services:

VIC > WA p = .021

QLD > WA p = .026

VIC > NSW p = .048

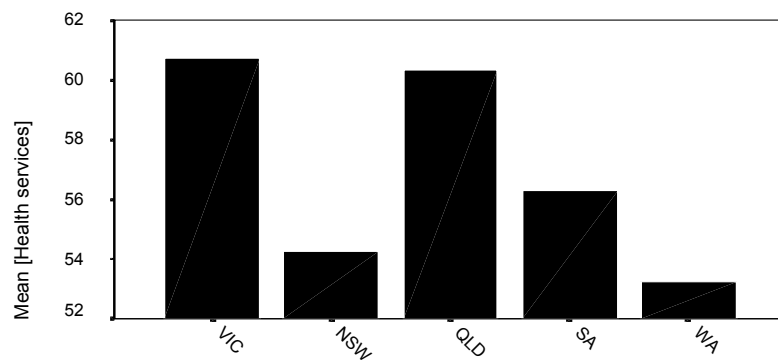


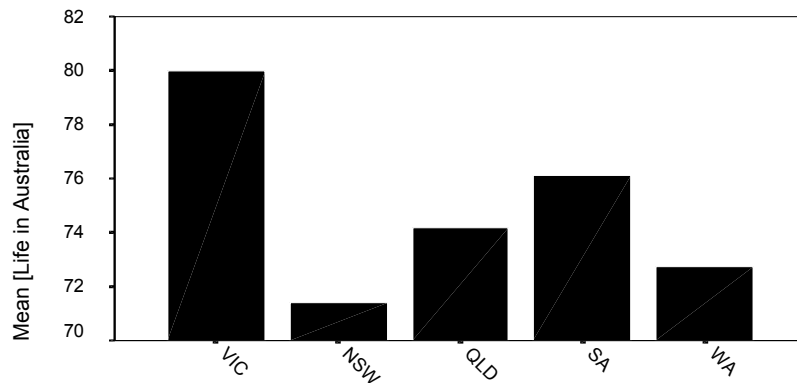
Figure 36: Life in Australia

p = .002

Significant differences between the states in life in Australia with specific differences between the following states:

VIC > NSW p = .000

VIC > WA p = .005



TRENDS

Figure 37: Australia Changing for the Better

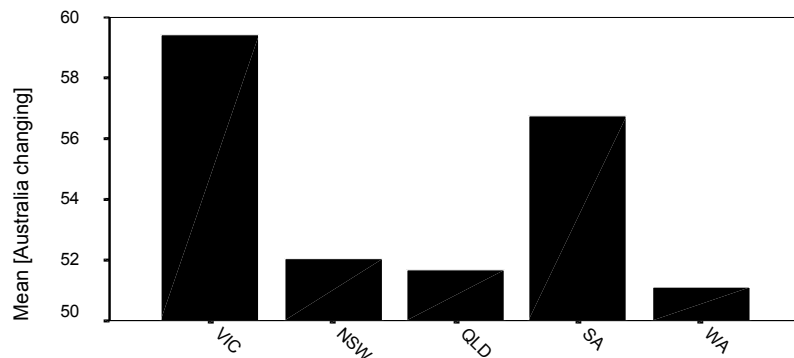
p = .000

Significant differences between the states in Australia changing for the better with specific differences between the following states:

VIC > NSW p = .002

VIC > QLD p = .002

VIC > WA p = .001



Summary

These state-based comparisons are interesting. The only aspect of personal well-being to show a state-based difference was the higher satisfaction with community connectedness in South Australia compared with Western Australia. More differences, however, were evident in the measures of national well-being. These comparisons show people in Victoria to be more satisfied than people in other states, not with their personal well-being, but with the National Well-Being Index, State of the Environment, Social Conditions and Health Services, and Life in Australia. They also feel more strongly that Australia is changing for the better. These differences are most marked in comparison with Western Australia and New South Wales.

2.2 A Comparison of Well-Being Between Victoria, New South Wales, Queensland, South Australia and Western Australia Where Income is Less Than \$30,000

This income level was chosen for further investigation since it represents the threshold at which income clearly begins to compromise well-being (see Section 1.2).

TRENDS

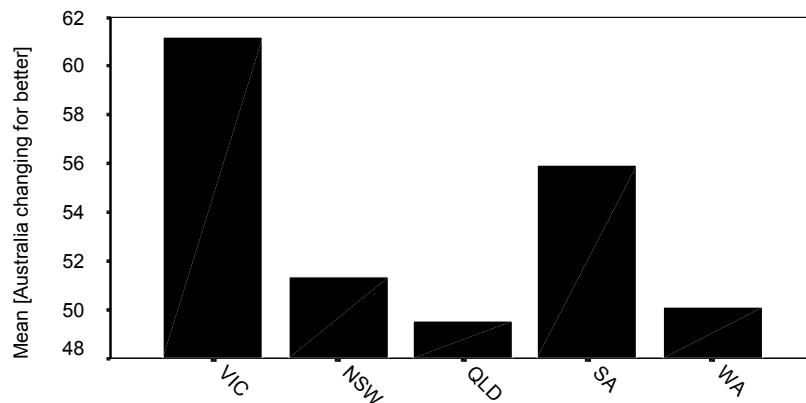
Figure 38. Australia Changing for the Better

p = .000

Significant differences between the states in Australia changing for the better with specific differences between the following states:

VIC > QLD p = .005

VIC > WA p = .010



None of the other comparisons reached significance.

2.3 A Comparison of Well-Being Between Gender Across Victoria, New South Wales, Queensland, South Australia and Western Australia

Further analyses were completed to investigate gender by state interactions however there were no significant interactions within any areas of well-being.

2.4 A Comparison of Well-Being Between Victoria, New South Wales, Queensland, South Australia and Western Australia with Household Income Separated into <\$30,000 and >\$30,000

Given that \$30,000 represented the threshold for the detection of income-based homeostatic defeat (Section 1.2), this section investigates whether the effects of low income interact with location by State. None of these interactions were significant.

2.5 A Comparison of Accessibility / Remoteness in the States of Victoria, New South Wales, Queensland, South Australia and Western Australia

No significant differences were found when location was analysed according to 'highly accessible' (N = 747) and 'accessible' (N = 107) compared with 'moderately accessible' 'remote' and 'very remote' (N = 73). See Report #2 for details.

References

Cummins, R.A., Eckersley, R., Pallant, J., Van Vugt, J., Shelley, J., Pusey, M., and Misajon, R. (2001). Australian Unity Well-Being Index: Report #1. (http://acqol.deakin.edu.au/index_wellbeing/index.htm). Australian Centre on Quality of Life, Deakin University, 221 Burwood Hwy., Melbourne, Victoria 3125, Australia.

Cummins, R. A., Eckersley, R., Pallant, J., Misajon, R., and Davern, M. (2001). Australian Unity Well-Being Index: Report #2. Australian Centre on Quality of Life, Deakin University, 221 Burwood Hwy., Melbourne, Victoria 3125, Australia.

Appendix A

Number of males and females within income and age ranges

	<\$15,000		\$15,000-\$30,000		\$30,000-\$60,000		\$60,000-\$90,000		\$90,000+	
Gender										
Male	119		170		225		132		89	
Female	294		302		378		178		117	
Age										
18-25 (N=246)	41		65		70		39		31	
26-35 (N=309)	30		61		113		54		51	
36-45 (N=408)	21		72		156		101		58	
46-55 (N=410)	45		85		151		82		47	
56-65 (N=273)	70		85		75		27		16	
66-75 (N=224)	113		74		28		7		2	
76+ (N=134)	93		30		10		0		1	
Age/Gender										
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
18-25 (N=246)	21	20	28	37	31	39	18	21	15	16
26-35 (N=309)	7	23	21	40	39	74	20	34	21	30
36-45 (N=408)	4	17	22	50	60	96	41	60	22	26
46-55 (N=410)	19	26	30	55	44	107	37	45	21	26
56-65 (N=273)	19	51	29	56	32	43	12	15	8	8
66-75 (N=224)	29	84	24	50	16	12	4	3	1	1
76+ (N=134)	20	73	16	14	3	7	0	0	1	0

Appendix B

Income Differences

	<\$15000	\$15,000- \$30,000	\$30,000- \$60,000	\$60,000- \$90,000	\$90,000+	P=
N =	413	472	603	310	206	
<u>Personal well-being</u>						
Life as a whole	75.50 (22.60)	75.72 (20.92)	77.21 (18.67)	78.74 (16.07)	81.99 (14.23)	.000
Aspects of life						
- standard of living	73.63 (22.13)	74.87 (20.36)	78.34 (16.72)	81.10 (14.44)	83.59 (14.03)	.000
- health	70.17 (23.50)	73.69 (21.62)	76.72 (19.45)	79.35 (16.61)	80.00 (17.67)	.000
- achievements in life	73.15 (20.15)	74.03 (19.81)	74.06 (19.04)	76.19 (16.00)	76.99 (15.73)	.062
- personal relationships	76.88 (25.25)	78.16 (23.19)	79.77 (21.37)	81.06 (19.10)	83.06 (16.67)	.006
- how safe you feel	71.94 (23.42)	76.04 (19.97)	77.06 (19.22)	78.84 (17.61)	76.84 (18.27)	.000
- community connectedness	70.87 (23.70)	71.40 (21.51)	70.44 (20.77)	72.10 (18.88)	69.32 (19.92)	.616
- future security	65.45 (23.04)	68.11 (20.80)	69.35 (20.23)	70.48 (20.16)	74.08 (17.99)	.000
Personal Well-Being Index	71.73 (15.33)	73.76 (13.68)	75.11 (12.52)	77.02 (11.68)	77.70 (11.12)	.000
<u>National well-being</u>						
Aspects of life						
- economic situation	56.79 (20.37)	56.50 (20.03)	59.47 (17.76)	58.55 (18.01)	60.83 (17.24)	.007
- state of the environment	59.08 (20.15)	60.55 (19.90)	61.04 (18.98)	59.68 (18.50)	59.66 (18.67)	.616
- social conditions	62.01 (19.01)	62.39 (17.83)	63.35 (17.83)	63.77 (16.95)	63.16 (18.11)	.546
- how Australia is governed	57.60 (24.96)	58.32 (14.97)	59.27 (23.39)	59.90 (22.53)	60.97 (24.48)	.439
- business	53.03 (19.13)	55.17 (19.71)	56.27 (18.66)	58.13 (18.34)	56.84 (18.85)	.005
- national security	54.89 (21.29)	56.99 (20.86)	58.18 (20.36)	58.84 (19.09)	60.44 (19.31)	.010
National Well-Being Index	57.18 (14.67)	58.32 (14.97)	59.60 (14.64)	59.80 (13.79)	60.32 (14.72)	.028

Income Differences (continued)

<u>Specific issues</u>						
- wealth/income distribution	47.87 (23.41)	48.33 (22.57)	49.73 (22.57)	51.97 (21.13)	52.77 (22.45)	.022
- health services	56.30 (25.83)	58.09 (23.29)	57.83 (22.44)	57.98 (22.00)	57.96 (22.12)	.792
- family support	60.94 (20.66)	60.06 (20.70)	61.19 (18.52)	60.42 (18.47)	61.36 (19.31)	.875
- economic stability	55.74 (17.62)	57.80 (18.26)	59.25 (16.85)	59.26 (16.91)	60.63 (17.39)	.003
- trust in people	53.80 (23.06)	55.76 (20.98)	56.63 (20.92)	59.68 (19.46)	60.78 (19.59)	.000
<u>Trends</u>						
Own life changing for the better	57.85 (22.11)	62.10 (20.29)	66.05 (18.35)	66.68 (17.94)	68.64 (17.51)	.000
Australia changing for the better	52.03 (21.68)	52.98 (19.15)	54.74 (19.00)	54.13 (17.67)	56.50 (18.57)	.045

Less than \$30,000 Income by Age Group

	18-35ys	36-45ys	46-65ys	65-76+yrs	P=
N =	197	93	285	310	
Personal Well-Being					
Life as a whole	73.65	70.86	74.31	79.48	.001
Aspects of life					
- standard of living	74.87	65.59	71.26	79.32	.000
- health	74.61	71.18	70.56	72.03	
- achievements in life	72.63	67.84	71.33	78.06	.000
- personal relationships	75.43	72.68	75.36	82.38	.000
- how safe you feel	75.83	75.37	73.19	73.51	
- community connectedness	68.07	69.13	70.49	74.32	.013
- future security	67.61	60.64	62.77	72.03	.000
Personal Well-Being Index	72.72	68.92	70.71	75.95	.000
National Well-Being					
Life in Australia	74.97	68.49	74.49	72.29	
Aspects of life					
- economic situation	57.51	52.36	55.36	58.12	
- state of the environment	59.13	54.30	60.10	61.77	
- social conditions	61.92	58.81	61.05	64.48	
- how Australia is governed	55.32	54.62	57.12	61.45	.014
- business	57.96	51.50	52.63	53.96	.011
- national security	61.16	51.82	54.17	55.67	.000
National well-being index	58.84	53.90	56.74	59.24	.008
Specific Issues					
- wealth / income distribution	50.50	43.76	45.05	50.70	.002
- health services	59.44	50.21	54.38	60.61	.000
- family support	60.50	53.97	59.96	62.87	.004
- economic stability	55.78	53.33	56.21	59.12	
- trust in people	51.62	51.18	56.31	56.64	
Trends					
- own life changing for better	67.00	62.79	56.59	58.16	.000
-Australia changing for better	55.43	52.15	49.15	53.94	.004

Appendix D

Means, Standard Deviations and ANOVA Results for the States

Question	df	F	Sig	State	Gender	Mean	SD	N
Life as a whole:								
Gender	1	3.702	.055	VIC	Males	77.93	18.90	58
State	4	.418	.796	NSW		75.30	19.92	100
Gender by State	4	.530	.714	QLD		76.89	21.95	61
				SA		75.69	18.36	58
				WA		72.39	23.69	71
				VIC	Females	78.56	19.08	104
				NSW		78.00	19.90	130
				QLD		77.64	21.31	123
				SA		78.62	18.98	109
				WA		78.57	17.39	112
				VIC	Total	78.33	18.96	162
				NSW		76.83	19.91	230
				QLD		77.39	21.47	184
				SA		77.60	18.76	167
WA		76.17	20.24	183				
Standard of living:								
Gender	1	3.702	.055	VIC	Males	79.14	17.00	58
State	4	.418	.796	NSW		77.80	17.27	100
Gender by State	4	.530	.714	QLD		78.52	22.86	61
				SA		77.07	16.33	58
				WA		73.66	79.14	71
				VIC	Females	77.50	78.52	104
				NSW		77.08	77.07	130
				QLD		77.64	73.66	123
				SA		80.09	77.18	109
				WA		77.50	77.50	112
				VIC	Total	78.09	77.64	162
				NSW		77.39	80.09	230
				QLD		77.93	77.50	184
				SA		79.04	77.92	167
WA		76.01	78.09	183				

Question	df	F	Sig	State	Gender	Mean	SD	N
Health:								
Gender	1	.004	.948	VIC	Males	22.31	22.31	58
State	4	1.404	.231	NSW		20.70	20.70	100
Gender by State	4	.018	.999	QLD		21.00	21.00	61
				SA		18.57	18.57	58
				WA		21.20	21.20	71
				VIC	Females	19.97	19.97	104
				NSW		21.80	21.80	130
				QLD		19.77	19.77	123
				SA		19.17	19.17	109
				WA		20.53	20.53	112
				VIC	Total	20.77	20.77	162
				NSW		21.28	21.28	230
				QLD		20.13	20.13	184
				SA		18.91	18.91	167
				WA		20.74	20.74	183
Achievements in Life:								
Gender	1	2.851	.092	VIC	Males	72.59	18.88	58
State	4	.767	.547	NSW		72.00	19.38	100
Gender by State	4	.920	.452	QLD		77.05	19.27	61
				SA		73.79	17.65	58
				WA		70.42	19.53	71
				VIC	Females	74.71	17.84	104
				NSW		75.92	19.20	130
				QLD		74.72	18.48	123
				SA		76.24	15.68	109
				WA		74.91	17.66	112
				VIC	Total	73.95	18.19	162
				NSW		74.22	19.33	230
				QLD		75.49	18.72	184
				SA		75.39	16.38	167
				WA		73.17	18.48	183

Question	df	F	Sig	State	Gender	Mean	SD	N
Personal relationships:								
Gender	1	20.808	.000	VIC	Males	76.72	21.55	58
State	4	.630	.641	NSW		75.80	22.71	100
Gender by State	4	.201	.938	QLD		76.07	25.05	61
				SA		77.24	21.50	58
				WA		73.80	25.99	71
				VIC	Females	83.37	19.09	104
				NSW		81.23	21.60	130
				QLD		81.22	21.26	123
				SA		85.23	15.19	109
				WA		82.14	21.58	112
				VIC	Total	80.99	20.19	162
				NSW		78.87	22.20	230
				QLD		79.51	22.65	184
				SA		82.46	17.98	167
				WA		78.91	23.67	183
How safe you feel:								
Gender	1	.670	.413	VIC	Males	81.21	15.90	58
State	4	3.308	.011	NSW		75.50	21.99	100
Gender by State	4	1.201	.309	QLD		76.39	20.00	61
				SA		79.14	18.28	58
				WA		71.41	21.53	71
				VIC	Females	77.02	15.76	104
				NSW		71.31	23.24	130
				QLD		77.48	20.27	123
				SA		77.43	19.97	109
				WA		74.73	20.27	112
				VIC	Total	78.52	15.89	162
				NSW		73.13	22.75	230
				QLD		77.12	20.13	184
				SA		78.02	19.36	167
				WA		73.44	20.77	183

Question	df	F	Sig	State	Gender	Mean	SD	N
Community connectedness:								
Gender	1	6.570	.011	VIC	Males	71.90	19.60	58
State	4	4.085	.003	NSW		64.40	23.67	100
Gender by State	4	1.498	.201	QLD		66.72	24.06	61
				SA		73.28	20.64	58
				WA		61.23	20.77	71
				VIC	Females	70.58	19.45	104
				NSW		72.00	21.58	130
				QLD		69.92	21.17	123
				SA		74.68	19.89	109
				WA		69.02	20.22	112
				VIC	Total	71.05	19.45	162
				NSW		68.70	22.78	230
				QLD		68.86	22.16	184
				SA		74.19	20.10	167
				WA		66.01	20.73	183
Future security:								
Gender	1	.156	.693	VIC	Males	73.62	20.15	58
State	4	1.491	.203	NSW		67.50	21.94	100
Gender by State	4	.429	.788	QLD		70.66	19.74	61
				SA		68.10	19.14	58
				WA		65.63	23.10	71
				VIC	Females	70.19	20.71	104
				NSW		67.77	21.97	130
				QLD		68.46	22.73	123
				SA		68.62	20.30	109
				WA		67.59	20.23	112
				VIC	Total	71.42	20.52	162
				NSW		67.65	21.91	230
				QLD		69.18	21.75	184
				SA		68.44	19.85	167
				WA		66.83	21.35	183

Question	df	F	Sig	State	Gender	Mean	SD	N
Index of Personal Well-Being:								
Gender	1	3.401	.065	VIC	Males	76.06	13.54	58
State	4	2.764	.027	NSW		72.33	13.82	100
Gender by State	4	.695	.596	QLD		74.4	13.72	61
				SA		74.83	12.36	58
				WA		70.00	14.46	71
				VIC	Females	75.73	11.62	104
				NSW		74.10	13.96	130
				QLD		75.28	14.48	123
				SA		76.85	10.84	109
				WA		74.22	12.24	112
				VIC	Total	75.85	12.30	162
				NSW		73.33	13.90	230
				QLD		75.07	14.20	184
				SA		76.15	11.40	167
				WA		72.58	13.27	183
Index of National Well-Being:								
Gender	1	.225	.635	VIC	Males	63.76	13.42	58
State	4	3.938	.004	NSW		55.30	15.78	100
Gender by State	4	1.450	.216	QLD		58.42	14.65	61
				SA		57.64	11.39	58
				WA		56.06	16.29	71
				VIC	Females	60.48	14.84	104
				NSW		59.13	13.26	130
				QLD		58.58	14.28	123
				SA		58.85	13.57	109
				WA		56.46	13.68	112
				VIC	Total	61.66	14.39	162
				NSW		57.46	14.50	230
				QLD		58.52	14.36	184
				SA		58.43	12.83	167
				WA		56.30	14.71	183

Question	df	F	Sig	State	Gender	Mean	SD	N
Life in Australia: Gender State Gender by State	1	1.596	.207	VIC	Males	80.00	15.22	58
	4	5.532	.000	NSW		68.20	21.24	100
	4	1.074	.368	QLD		75.25	19.03	61
				SA		75.69	18.74	58
				WA		70.42	21.54	71
				VIC	Females	80.00	20.86	104
				NSW		73.85	19.02	130
				QLD		73.66	20.01	123
				SA		76.33	18.54	109
				WA		74.20	18.53	112
				VIC	Total	80.00	18.98	162
				NSW		71.39	20.17	230
				QLD		74.18	19.65	184
			SA	76.11		18.56	167	
			WA	72.73		19.78	183	
Economic situation: Gender State Gender by State	1	.117	.733	VIC	Males	62.59	17.12	58
	4	2.877	.022	NSW		57.10	21.33	100
	4	.389	.816	QLD		56.56	18.96	61
				SA		60.00	18.64	58
				WA		54.23	20.95	71
				VIC	Females	59.52	21.74	104
				NSW		58.00	15.92	130
				QLD		55.29	18.52	123
				SA		59.63	17.64	109
				WA		55.80	18.44	112
				VIC	Total	60.62	20.21	162
				NSW		57.60	18.43	230
				QLD		55.71	18.63	184
			SA	59.76		17.93	167	
			WA	55.19		19.41	183	

Question	df	F	Sig	State	Gender	Mean	SD	N
State of the environment:								
Gender	1	.033	.856	VIC	Males	67.92	17.40	58
State	4	4.040	.003	NSW		57.10	18.49	100
Gender by State	4	1.842	.119	QLD		60.16	21.87	61
				SA		57.24	18.04	58
				WA		57.89	18.59	71
				VIC	Females	62.60	17.95	104
				NSW		61.69	19.13	130
				QLD		60.24	20.22	123
				SA		60.55	18.30	109
				WA		56.07	17.78	112
				VIC	Total	64.38	17.87	162
				NSW		59.70	18.96	230
				QLD		60.22	20.72	184
				SA		59.40	18.23	167
				WA		56.78	18.07	183
Social conditions:								
Gender	1	.000	.987	VIC	Males	60.69	19.00	58
State	4	1.966	.098	NSW		51.60	20.63	100
Gender by State	4	1.429	.222	QLD		58.03	18.60	61
				SA		53.97	18.91	58
				WA		53.94	22.13	71
				VIC	Females	55.77	19.29	104
				NSW		54.85	18.18	130
				QLD		55.85	16.14	123
				SA		56.51	18.63	109
				WA		55.35	17.03	112
				VIC	Total	57.53	19.28	162
				NSW		53.43	19.31	230
				QLD		56.58	16.98	184
				SA		55.63	18.71	167
				WA		54.81	19.12	183

Question	df	F	Sig	State	Gender	Mean	SD	N
How Australia is governed:								
Gender	1	.531	.466	VIC	Males	61.56	20.59	58
State	4	1.108	.351	NSW		52.50	28.40	100
Gender by State	4	1.742	.139	QLD		59.34	24.6	61
				SA		60.86	22.187	58
				WA		56.76	25.34	71
				VIC	Females	59.90	23.79	104
				NSW		61.38	24.42	130
				QLD		59.92	23.14	123
				SA		59.36	21.87	109
				WA		56.43	21.80	112
				VIC	Total	60.49	22.65	162
				NSW		57.52	26.54	230
				QLD		59.73	23.69	184
				SA		59.88	21.93	167
Business:								
Gender	1	.531	.466	VIC	Males	61.55	20.59	58
State	4	1.108	.351	NSW		52.50	28.40	100
Gender by State	4	1.742	.139	QLD		59.34	24.96	61
				SA		60.86	22.19	58
				WA		56.76	25.34	71
				VIC	Females	59.90	23.79	104
				NSW		61.38	24.42	130
				QLD		59.2	23.14	123
				SA		59.36	21.87	109
				WA		56.43	21.80	112
				VIC	Total	60.49	22.65	162
				NSW		57.52	26.54	230
				QLD		59.73	23.69	184
				SA		59.88	21.93	167
				WA		56.56	23.17	183

Question	df	F	Sig	State	Gender	Mean	SD	N
National security:								
Gender	1	1.817	.178	VIC	Males	62.59	18.69	58
State	4	2.658	.032	NSW		54.70	23.76	100
Gender by State	4	1.148	.332	QLD		52.79	22.07	61
				SA		53.28	18.39	58
				WA		51.55	20.95	71
				VIC	Females	58.56	21.61	104
				NSW		56.92	19.44	130
				QLD		57.24	17.57	123
				SA		55.41	20.84	109
				WA		56.25	20.36	112
				VIC	Total	60.00	20.64	162
				NSW		55.96	21.41	230
				QLD		55.76	19.23	184
				SA		54.67	19.99	167
				WA		54.43	20.66	183
Wealth/income distribution:								
Gender	1	.409	.523	VIC	Males	55.69	25.07	58
State	4	1.585	.176	NSW		47.40	24.11	100
Gender by State	4	.451	.772	QLD		49.84	23.98	61
				SA		49.31	22.55	58
				WA		50.28	22.68	71
				VIC	Females	51.15	22.05	104
				NSW		48.23	21.44	130
				QLD		51.30	21.69	123
				SA		47.80	22.17	109
				WA		49.11	20.43	112
				VIC	Total	52.78	23.20	162
				NSW		47.87	22.59	230
				QLD		50.82	22.42	184
				SA		48.32	22.24	167
				WA		49.56	21.27	183

Question	df	F	Sig	State	Gender	Mean	SD	N
Health services:								
Gender	1	3.906	.048	VIC	Males	64.31	19.39	58
State	4	3.657	.006	NSW		56.50	21.34	100
Gender by State	4	2.371	.051	QLD		60.16	26.55	61
				SA		53.62	21.25	58
				WA		59.58	23.33	71
				VIC	Females	58.75	23.18	104
				NSW		52.54	24.19	130
				QLD		60.41	19.98	123
				SA		57.71	23.63	109
				WA		49.20	24.68	112
				VIC	Total	60.74	22.00	162
				NSW		54.26	23.03	230
				QLD		60.33	22.30	184
				SA		56.29	22.85	167
				WA		53.22	24.63	183
Family support:								
Gender	1	.216	.642	VIC	Males	62.93	19.01	58
State	4	1.337	.254	NSW		59.20	18.30	100
Gender by State	4	.661	.619	QLD		62.30	19.61	61
				SA		63.10	17.69	58
				WA		59.86	18.71	71
				VIC	Females	62.50	20.89	104
				NSW		62.08	15.88	130
				QLD		60.00	18.64	123
				SA		62.39	20.77	109
				WA		57.41	18.97	112
				VIC	Total	62.65	20.18	162
				NSW		60.83	17.00	230
				QLD		60.76	18.95	184
				SA		62.63	19.70	167
				WA		58.36	18.86	183

Question	df	F	Sig	State	Gender	Mean	SD	N
Economic stability:								
Gender	1	10.296	.001	VIC	Males	62.76	17.15	58
State	4	1.885	.111	NSW		57.70	18.79	100
Gender by State	4	.620	.648	QLD		62.30	17.74	61
				SA		62.41	14.18	58
				WA		58.17	20.52	71
				VIC	Females	58.85	17.08	104
				NSW		56.77	16.48	130
				QLD		56.34	15.90	123
				SA		57.52	14.79	109
				WA		55.18	16.66	112
				VIC	Total	60.25	17.16	162
				NSW		57.17	17.49	230
				QLD		58.32	16.72	184
				SA		59.22	14.73	167
				WA		56.33	18.25	183
Own life changing for the better:								
Gender	1	.707	.401	VIC	Males	68.79	17.58	58
State	4	1.549	.186	NSW		66.10	18.03	100
Gender by State	4	1.160	.327	QLD		62.46	23.57	61
				SA		60.17	17.01	58
				WA		61.69	20.49	71
				VIC	Females	62.69	20.11	104
				NSW		63.08	21.92	130
				QLD		62.76	20.89	123
				SA		61.19	16.48	109
				WA		63.75	20.05	112
				VIC	Total	64.88	19.41	162
				NSW		64.39	20.33	230
				QLD		62.66	21.75	184
				SA		60.84	16.63	167
				WA		62.95	20.19	183

Question	df	F	Sig	State	Gender	Mean	SD	N
Australia changing for the better:								
Gender	1	.929	.335	VIC	Males	61.72	14.53	58
State	4	6.955	.000	NSW		53.20	20.14	100
Gender by State	4	.848	.495	QLD		49.34	18.96	61
				SA		58.62	18.20	58
				WA		51.97	17.20	71
				VIC	Females	58.17	20.09	104
				NSW		51.15	21.66	130
				QLD		52.85	18.13	123
				SA		55.78	20.06	109
				WA		50.54	18.69	112
				VIC	Total	59.44	18.32	162
				NSW		52.04	21.00	230
				QLD		51.68	18.43	184
				SA		56.77	19.43	167
				WA		51.09	18.09	183

The Australian Unity Index of Wellbeing – September 2001

Hello, my name is I'm from Deakin University's Centre on Quality of Life and your telephone number has been obtained from the White Pages. We are doing a survey on how people feel about life in Australia.

The survey will only take about 10 minutes. Do you have the time to help us?

First, are you aged 18 or over? (If under 18, ask to speak to someone else in the household, aged 18 or over.)

Thank you.

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

Zero means you feel very dissatisfied. 10 means you feel very satisfied. And the middle of the scale is 5, which means you feel neutral.

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

In that case I will start by asking how satisfied you feel with various aspects of your life.

(Personal well-being)

(Personal - Abstract)

1. 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

(Personal Domains)

How satisfied are you with...?

2. your standard of living?
0 1 2 3 4 5 6 7 8 9 10
3. your health?
0 1 2 3 4 5 6 7 8 9 10
4. what you achieve in life?
0 1 2 3 4 5 6 7 8 9 10



5. your personal relationships?
0 1 2 3 4 5 6 7 8 9 10
6. how safe you feel?
0 1 2 3 4 5 6 7 8 9 10
7. feeling part of your community?
0 1 2 3 4 5 6 7 8 9 10
8. your future security?
0 1 2 3 4 5 6 7 8 9 10
9. your own happiness?
0 1 2 3 4 5 6 7 8 9 10

(Societal well-being)

(Societal – Abstract)

10. Thinking now NOT about your own life, but about the situation in Australia generally, how satisfied are you with life in Australia?
0 1 2 3 4 5 6 7 8 9 10

(Societal Domains)

How satisfied are you with .?

11. the economic situation in Australia?
0 1 2 3 4 5 6 7 8 9 10
12. the state of the Australian environment?
0 1 2 3 4 5 6 7 8 9 10
13. the social conditions in Australia?
0 1 2 3 4 5 6 7 8 9 10
14. with how Australia is governed?
0 1 2 3 4 5 6 7 8 9 10
15. with business in Australia?
0 1 2 3 4 5 6 7 8 9 10
16. with Australia's national security?
0 1 2 3 4 5 6 7 8 9 10

(Societal Sub-Domains)

How satisfied are you.....?

17. that the distribution of wealth and income in Australia is fair?
0 1 2 3 4 5 6 7 8 9 10
18. with the health services in Australia?
0 1 2 3 4 5 6 7 8 9 10
19. with support for families in Australia?
0 1 2 3 4 5 6 7 8 9 10
20. with Australia's economic stability?
0 1 2 3 4 5 6 7 8 9 10

(Social Capital)

How satisfied are you.....?

21. that most people can be trusted?
0 1 2 3 4 5 6 7 8 9 10

(Trends)

Now I am going to ask you whether life is getting worse or getting better.
Again there is a scale from Zero - 10.

Zero means it is getting much worse, 5 means it is not changing, and 10 means it is getting much better.

Would you like me to go over this scale again for you?

22. So, on a scale from 0 - 10, how is **your own life** changing?
0 1 2 3 4 5 6 7 8 9 10
Worse same Better

Now I am going to ask you to think NOT about your own life, but about Australia in general.

23. On the scale from 0 - 10, how do you feel **life in Australia** is changing?
0 1 2 3 4 5 6 7 8 9 10
Worse same Better

