

Australian Unity Wellbeing Index

Survey 3 April 2002

Report 3.2

“The impact of personal relationships and household structure on the wellbeing of Australians”

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1. EXECUTIVE SUMMARY

Australians are most likely to be very satisfied with their lives if they are elderly, married, living with their spouse and no children, well-off and female. They are least likely to be very satisfied with life if they are young, separated, living alone, poor and male.

These are some of the findings of the third survey for the Australian Unity Wellbeing Index, based on telephone interviews with more than 2,000 adult Australians in March 2002. The Index consists of two values: the Personal Wellbeing Index, which is the average level of satisfaction with seven aspects (or domains) of people's personal lives, including personal relationships; and the National Wellbeing Index, the average level of satisfaction with six aspects of national life. The values are expressed as a percentage of the maximum possible score, so representing varying degrees of satisfaction.

The third survey included three specific personal wellbeing items on relationships with spouse or partner, family, and friends and two national wellbeing items on support for families by government and business. It also included, for the first time, details on people's marital status and household structures. This report focuses on these relationship issues. The topline trends in the Index, discussed in report 3.1 released in May, showed increases in both personal and national wellbeing over the past year, possibly due to a 'September 11 effect'.

People's personal relationships are one of the most important influences on their satisfaction with life in general. Australians' satisfaction with their relationships is generally high, rating above satisfaction with other aspects of their lives. There are, however, significant differences between groups, some very large. Generally speaking, satisfaction with personal relationships increases with age and with income. Not surprisingly, relationship satisfaction is higher among those who are married or 'living together' (co-habiting) than for those who are separated, divorced or have never married; more surprisingly, the widowed also score high.

Marital status emerges as a powerful influence on both relationship satisfaction and overall life satisfaction. It produced the largest difference in the Personal Wellbeing Index of 12.6 percentage points, with the married scoring 77.7% compared to 65.1% for those who are separated (but not divorced). The differences were reflected in **household structure**, where those living with a spouse or partner (78.4%) outscored those living with non-partners (70.2%) by 8.2 percentage points.

In comparison, **age** produced a maximum difference of 6.0 percentage points, between those aged 76 and over (79.1%) and those aged 18-25 (73.1%); and **income** yielded a difference of 7.9 percentage points between those earning over \$90,000 (79.2%) and those on under \$15,000 (71.3%). **Gender** produced a difference of only 2.6 percentage points - in favour of women.

Marital status also produced the largest differences in satisfaction with personal relationships. For the Personal Wellbeing Index item of personal relationships, the married scored 85.8%, compared with 60.4% for the separated – a difference of 25.4 percentage points. For relationships with partners and spouses, the difference between these two groups was 32.3 percentage points (89.0% and 56.7%). The difference was smaller for the remaining relationship items. For relationships with family, it was 9.1 percentage points (88.5% and 79.4%), and for relationships with friends, it was 6.0 percentage points (85.4% and 79.4%).

Generally speaking the scores for those co-habiting and widowed were close to those for married people, while scores for the divorced and never married fell between these groups and the separated. **Household structure** produced similarly large differences between those living with a partner and those either living with non-partners or living alone for the items of personal relationships and relationships with partners, and smaller differences for relationships with family and friends.

Overall, the results suggest that for those with partners (married or living together) their satisfaction with this relationship is the biggest influence on their satisfaction with personal relationships more generally. They also indicate marriage is a gamble: if it works, it increases life satisfaction substantially; if the marriage breaks down, satisfaction falls to below that of those who have never married. However, higher scores for the divorced than for the separated suggest at least some recovery.

Gender differences in the effect of marital status and household structure on satisfaction suggest men are more affected than women when separated, divorced or living alone – that is, the gender gap in satisfaction widened for these groups. This is presumably because men tend to have poorer social support networks. On the other hand, women tend to be more adversely affected by de facto relationships and having children – that is, the gender gap in favour of women narrows for these groups. This may reflect the greater instability of de facto relationships and the extra demands raising children places on women.

In terms of **age**, the biggest differences were between the oldest (76+), who scored highest, and either the youngest (18-25) or those aged 36-45: 14.3 percentage points for personal relationships (87.0% and 72.7% [18-25]), 12.2 percentage points for family (93.5% and 81.3% [18-25]), 8.1 percentage points for friends (89.9% and 81.8% [36-45]), and 9.8 percentage points for partners (90.4% and 80.6% [18-25]).

The lower scores for satisfaction with friends among those aged 36-45 could reflect the effect of the pressures of juggling work and children, while the lower scores for personal relationships in general, and partners and family in particular, among those aged 18-25 could be a result of the relationship transitions and uncertainties that occur in this stage of life.

Income differences in relationship satisfaction were smaller. For personal relationships in general, there was a difference of 7.5 percentage points between those on household incomes of over \$90,000 (82.5%) and those with incomes of under \$15,000 (75.0%). However, differences in satisfaction with family and friends were not significant.

In line with satisfaction with national wellbeing items in general, satisfaction with the specific items of satisfaction with government and employer support for families was lower – mostly in the range of 50-60%. Satisfaction levels showed less variation between groups and were not always statistically significant.

It is important to note that the survey findings are based on simple statistical correlations. They do not establish causal links between relationship satisfaction and demographic characteristics. It is possible, for example, that the age differences could be influenced by marital status or income – or vice-versa. In reality, it is likely all three factors interact to affect satisfaction and so influence the results for each factor.

It is also possible that the causal direction runs the other way with some demographic characteristics: that, for example, more satisfied people are more likely to be married and/or stay married. The research literature suggests this is possible, but that the effect is small compared to the effect of marital status on satisfaction. A stronger case can probably be made that less satisfied people tend to live alone.

The survey findings have implications for patterns of mental health. The theory behind the Australian Unity Wellbeing Index predicts that risks of depression and other psychological disturbance rise significantly for people who rate life satisfaction at below 70%. While not yet proven, there is some independent research evidence to support the hypothesis. For most groups, the average level of satisfaction was above this threshold, but for some the score was below it: for the separated and divorced, the Personal Wellbeing Index was 65.1% and 68.1%, respectively; for men who live alone, the index value was 67.8% (compared to 72.8% for women who live alone).

Women tend to be more satisfied with relationships than men, with the gender gap being significantly wider than for life satisfaction: 4.8 percentage points for personal relationships generally, 3.7 for family, and 4.6 for friends. The exception is satisfaction with partner relationships where the margin in favour of women is 2.2 - not significantly different from that for life satisfaction.

1.1 Introduction

The Australian Unity Wellbeing Index is a new barometer of Australians' satisfaction with their lives and life in Australia. Unlike most official indicators of quality of life and wellbeing, it is subjective – it measures how Australians feel about life, and incorporates both personal and national perspectives. The Index shows how satisfaction with various aspects of life – both personal and national – affects overall life satisfaction.

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

The Index comprises two numbers. The Personal Wellbeing 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 Wellbeing 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 most people are satisfied with their own life. In Western nations, the average value for population samples is about 75%, with a normal range from 70% to 80%. We thus expect the Personal Wellbeing Index to fall within this range. However, satisfaction with aspects of national life are normally lower, falling in the range 50 to 65% in Australia.

The results of the first index survey of 2,000 adults from all parts of Australia, conducted in April/May 2001, produced a Personal Wellbeing Index of 73.5% and a National Wellbeing Index of 57.1%. The second survey, conducted in late September 2001, found a significant increase in the Personal Wellbeing Index to 74.7% and a National Wellbeing Index of 58.9% (with an expanded set of domains). The details of the two surveys are contained in Reports 1 and 2.1. Report 2.2 concentrated on data derived from the second survey pertaining specifically to the effects of income and geographic location on personal and national wellbeing.

The third survey was conducted in March 2002, and showed a significant increase in the Personal Wellbeing Index to 75.2% and a significant increase in the National Wellbeing Index to 60.7%. These results were discussed in Report 3.1. This report focuses on relationship and household structure issues addressed in the third survey.

1.2 Other Australian indexes

The Australian Bureau of Statistics has published, *Measuring Australia's Progress*, which reports 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 wellbeing. 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 wellbeing.

1.3 Theoretical considerations

The Australian Unity Wellbeing Index is based on a model, or theory, derived from past research. This Theory of Subjective Wellbeing Homeostasis proposes that internal psychological mechanisms act automatically to maintain a sense of personal wellbeing. 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 wellbeing. The model predicts that:

- personal life satisfaction with 'Life as a whole' 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.
- national satisfaction will be lower than personal satisfaction and also more variable.

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, as are two questions asking about satisfaction with personal 'life as a whole' and with life in Australia. Most surveys will also include two 'trend' questions about whether personal life and national life are getting better or worse. Each survey also includes 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 change from survey to survey.

The Index has been adopted by the International Wellbeing Group, convened by Professor Cummins. This Group is a consortium of some 40 researchers in the area of subjective wellbeing representing 19 countries. The aim of the Group is to investigate the performance of the Index (generic title 'International Wellbeing Index') in the context of different cultures. The resulting data will then be used to progressively modify the Index in order to create an internationally valid index of subjective wellbeing. A description of the Group and their progress to date can be found at acqol.deakin.edu.au

1.4 Method

A geographically representative national sample of 2,110 people, aged 18 years or over and fluent in English, were surveyed by telephone over the period 28th of February to 30th of March 2002. Interviewers asked to speak to the person in the house who had the most recent birthday and was at least 18 years old to assist the collection of a wide sample of ages and gender. A total of 15,398 calls were made. Of these, 6,781 connected with a respondent, 2110 agreed to complete the survey and, of these, 2,048 completed the entire survey with 66 respondents withdrawing during the telephone interview. The response rate for those who agreed to complete the entire survey was 30%. This nominated call back procedure was implemented when the target respondent was unavailable or had been contacted at an inconvenient time. If this occurred, an interviewer called back at a later nominated time and date to invite survey participation.

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 B.

Initial data screening was completed before data analysis. Of the original 2,066 respondents, 19 cases (1.0%) were removed where respondents scored the maximum of 10 on all personal wellbeing domains and 3 cases removed where respondents scored 10 (0.2%) on all national wellbeing domains. In addition, 18 (0.9%) terminated interviews were removed leaving a total number of 2030 respondents in the sample.

1.5 Structure of the Report

Following this introductory section, the Report is presented in three parts as follows:

Results and Conclusions

This section presents the results in summary form. It commences with Table 1.1 which provides an overview of the means and standard deviations for all of the variables contained in Survey 3, together with an assessment of change since the previous survey in October 2001. This is followed by an analysis of various sources of influence on the Index, with each set of analyses leading to a number of conclusions.

Appendix A1 to A5

These Appendices provide the detailed statistical information that underpins the summary of results presented in the previous section. It commences with Table A1 which provides a summary of change in all variables since the first survey in April 2001. This is followed by a systematic presentation of statistical information that parallels the sequence of analyses that have been previously summarized.

Appendix A6

This appendix contains a close statistical examination of the performance of the Index and other survey variables.

Table 1.1: Means and standard deviations of the third survey

Question	Mean	SD	% Change from October 2001	t-test p value
<u>Personal Wellbeing</u>				
Life as a whole	78.14	17.86	+0.90	N.S.
Personal domains				
1. Standard of living	77.65	18.17	+0.13	N.S.
2. Health	75.35	20.98	-0.05	N.S.
3. Achievements in life	74.83	18.17	+0.33	N.S.
4. Personal relationships	79.22	21.69	-0.11	N.S.
5. How safe you feel	76.82	19.66	+0.80	N.S.
6. Community connect	70.68	19.72	-0.22	N.S.
7. Future security	71.00	20.20	+2.08	.001
PERSONAL WELLBEING INDEX	75.19	12.52	+0.54	N.S.
Survey-Specific personal Issues				
- Spiritual/religious beliefs	73.39	24.21	new item	-
- Relationship with partner/spouse	85.71	19.03	new item	-
- Relationship with family	86.07	17.27	new item	-
- Relationship with friends	84.25	15.22	new item	-
- Financial security	69.11	22.14	new item	-
National Wellbeing				
Life in Australia	84.79	17.29	+10.64	.000
National domains				
1. Economic situation	64.01	19.61	+5.86	.000
2. State of the environment	60.91	19.15	+0.74	N.S.
3. Social conditions	62.76	18.77	-0.12	N.S.
4. Government	52.80	25.04	-6.17	.000
5. Business	59.88	19.23	+4.19	.000
6. National security	63.33	20.16	+5.78	.000
NATIONAL WELLBEING INDEX	60.72	15.45	+1.82	.000
Survey-Specific national issues				
- Government family support	58.59	23.36	new item	-
- Employers family support	56.26	21.45	new item	-

Presentation of results

In the presentation of results to follow, the trends that are described in the Figures are all statistically significant at $p < .01$. The degree of significance is reported in the corresponding Appendix Figures ('A'). The means and standard deviations of each group are provided in Appendix Table A2.1.

Each section will commence with an analysis of the Personal and National Wellbeing Indexes, followed by a closer examination of specific results of interest.

All satisfaction values are expressed as the 'Degree of satisfaction %'. This represents the degree to which people feel satisfied on a scale that ranges from 0% to 100%.

2. Age Effects

As is well known, the average Australian is getting older. The net 6.0% increase in the size of the Australian population between 1996 and 2001 has been dependant on a mixture of births, immigration, and enhanced longevity, with the last two acting to push the median age from 34 to 35 years. The proportion of people aged over 65 years increased from 12.1% to 12.6% over the same period.

It is therefore of interest to note that all of our three surveys have demonstrated a consistent trend for life satisfaction to increase with age. The detailed results from our current survey are presented below.

2.1 Personal Wellbeing Index

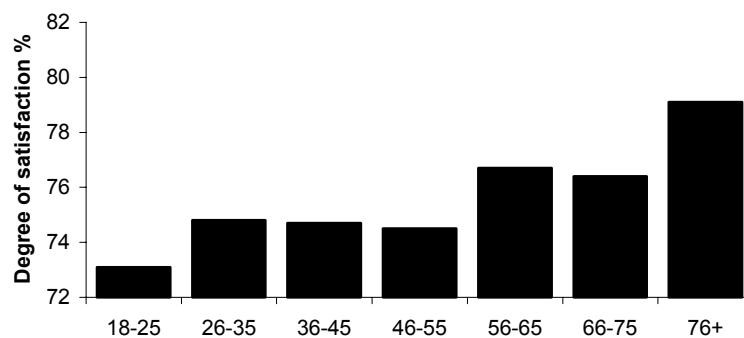


Figure 2.1: Age changes in the Personal Wellbeing Index

As can be seen from Figure 2.1, there is a trend for Personal Wellbeing to increase with age (see also Figure A2.2). These trends are further explored in Section 2.3.

2.2 National Wellbeing Index

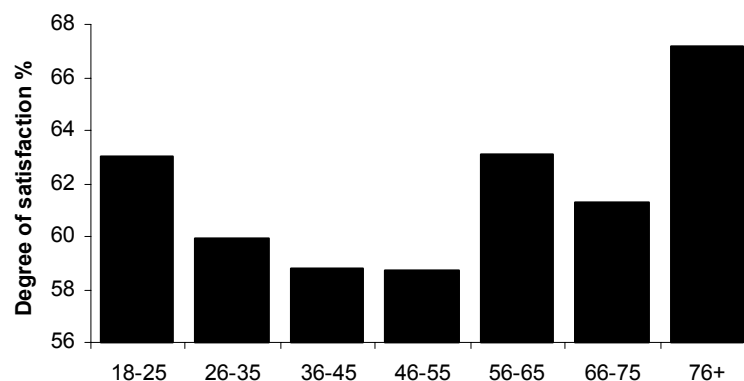


Figure 2.2: Age changes in the National Wellbeing Index

As can be seen from Figure 2.2, there is a trend for National Wellbeing to be lowest in middle age (see also Figure A2.13). These trends are further explored in Section 2.4.

2.3 Personal Wellbeing domains and survey-specific items

2.3.1 The consistent trend in the domain data is for personal life satisfaction to increase with age. This is shown in the figure below. The domain of safety is omitted since it showed no age-related change (Table A2.1).

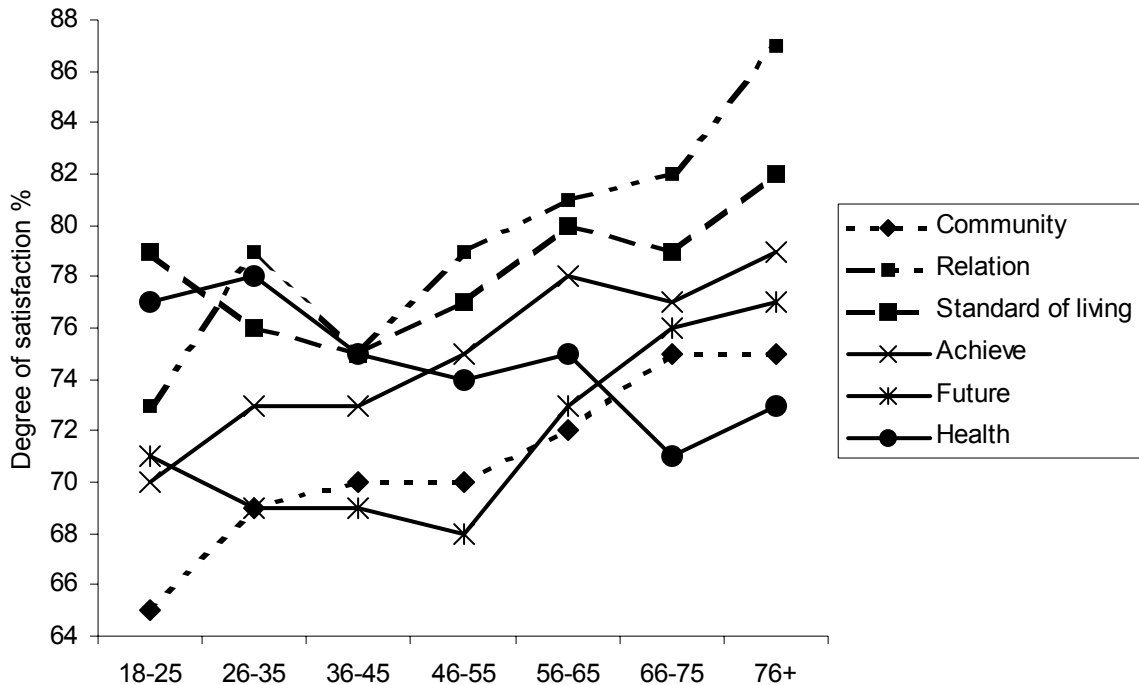


Figure 2.3.1: Age changes in personal domain satisfaction

2.3.2 As shown in the figure below, some of these personal domains show a trend discontinuity between the satisfaction of those under 55 years, and those over this age, with the older division showing higher satisfaction. This is evident in the **Personal Wellbeing Index** (Figures 2.1 and A2.2), **Future Security** (Figure A2.8), and also **Life as a Whole** (Figure 2.3.2 and A2.1) which is depicted below. This finding may reflect the easing of education, career, parenting and financial pressures as people reach their mid-fifties.

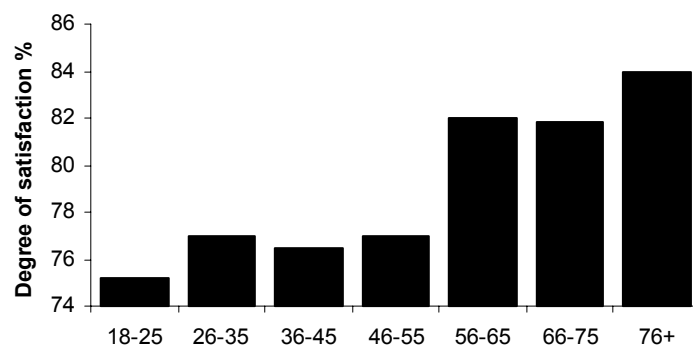


Figure 2.3.2: Age differences in 'Life as a Whole'

2.3.3 Satisfaction with **standard of living** is lowest for the 36-45y group (Figure 2.3.3 and A2.3). This repeats similar results in previous surveys and probably reflects the financial burden of family, education, and housing.

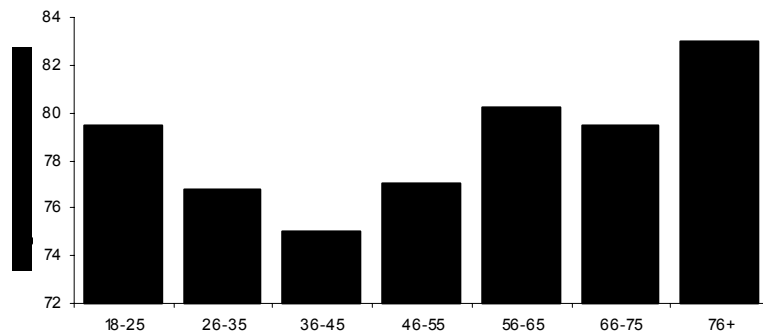


Figure 2.3.3: Age differences in ‘Standard of Living’

2.3.4 Satisfaction with **health** (Figure 2.3.4 and A2.4) decreases with age as expected. It is interesting to note that this is the only measure to show an age-related decline.

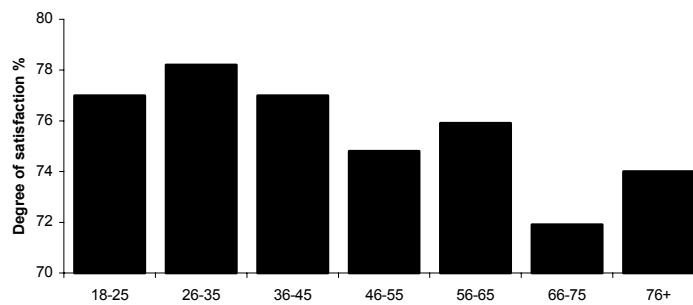


Figure 2.3.4: Age differences in ‘Health’

2.3.5 Three survey-specific items concern ‘relationships’. These are satisfaction with **Partner/Spouse** (Figure A2.9), **Family** (Figures 2.3.5 and A2.10) and **Friends** (Figure A2.11). This is a special issue in relation to quality of life since **Personal Relationships** is usually the highest scoring domain, and the one most crucial to the overall maintenance of wellbeing for most people. This is confirmed in these comparisons, where the minimum score was consistently above 80. Figure 2.5 shows the age-group differences for satisfaction with **Family**, and again the general trend for satisfaction to increase with age is evident.

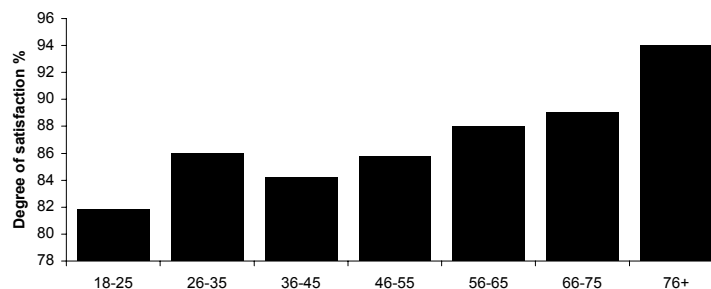


Figure 2.3.5: Age differences in ‘Relationship with Family’

2.3.6 Table 2.3.1 has been prepared to further investigate the pattern of age-related differences in the **Personal Index** domains. This lists the comparative age-group ranking of satisfaction within each domain (first rank is highest satisfaction).

Table 2.3.1: Personal Domain Rankings between Age Groups

Domain	18-25	26-35	36-45	46-55	56-65	66-75	76+
Standard of living	4	6	7	5	2	3	1
Health	2	1	3	5	4	7	6
Achievements in life	7	6	5	4	2	3	1
Personal relationships	7	5	6	4	3	2	1
Safety	4	1	3	5	6	7	2
Community connectedness	7	6	5	4	3	1	2
Future security	4	6	5	7	3	2	1
Total	35	31	34	34	23	25	14

The following observations can be made:

- (a) In terms of the total scores listed at the base of the Table, there is a sharp discontinuity between those over and under 55y, as noted earlier.
- (b) The youngest age group (18-25y) has a disproportionate number of the lowest ranks. This group ranks lowest in **Achievements, Relationships, and Community Connectedness**. These are probably areas of vulnerability for this group.
- (c) The oldest group (76+y) has a disproportionate number of the highest rankings. This group scores the highest in terms of **Standard of Living, Achievements, Relationships, and Future Security**. Their only area of vulnerability, in these terms, is in relation to health.

2.3.7 The domain that shows the largest degree of difference due to age is **Personal Relationships** (Figures A2.6 and A2.21). Moreover, the degree of satisfaction with this domain is lowest for the 18-25 year group. This indicates that the members of this youngest group have a greater likelihood of experiencing very low satisfaction with this domain than is the case for the other age groups. Since personal relationships are known to protect against depression and other mental disorders, this is an indication of vulnerability to such disorders within this youngest group.

2.3.8 The survey-specific item, satisfaction with **Spiritual or Religious beliefs**, was included in the survey for the first time. However, it showed no age-related differences (Table A2.1).

2.4 National Wellbeing domains and survey-specific items

2.4.1 Of the six **National Index** domains, five showed age-related change. The one that did not is Social Conditions. The pattern of change is virtually the same in each one. This is illustrated by the **National Security** (Figures 2.4.1 and A2.18), with lower satisfaction in the 36-45 and 46-55y groups.

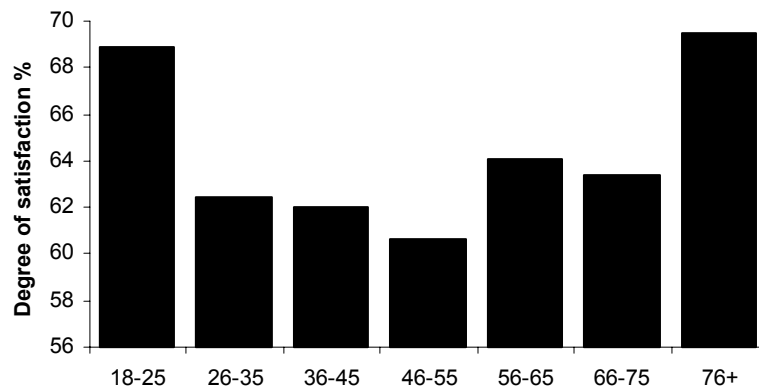


Figure 2.4.1 Satisfaction with National Security

It seems that middle age is a period of generally low satisfaction with national life compared with the other times of life.

2.4.2 Two survey-specific national items were **Government Support to Families** (Figure A2.19) and **Employer Support to Families** (Figure A2.20). Both showed the above trend.

2.5 Conclusions

2.5.1 Life gets better as people enter late middle age. The most consistent trend in these data is for life satisfaction to get stronger as people age beyond their early 50s. It is notable that the domain showing the strongest trend in this regard is Personal Relationships. This is especially relevant since relationships are known to be the most powerful determinants of general wellbeing.

These findings presumably reflect life changes associated with children leaving home, career pressures peaking, goals being achieved (or reconciliation with not attaining them), and financial pressures easing. However, the findings are also consistent with other research evidence that those generations born after World War II (ie now aged under 55) are at increased risk of depression and other psychological disorders compared to earlier generations.

2.5.2 The most elderly group (76+ years) is remarkable for the relatively high levels of life satisfaction. On both Personal and National domains, satisfaction was higher than any other age grouping. This is consistent with the broader literature and indicates that the ability to feel satisfied with life is very resilient. It is also in sharp contrast with younger people's views on life satisfaction for elderly people. Because old-age is a time for increasing losses in health, physical capacity, earning capacity, and relationships as other people die, younger people assume this must also be a period of sadness. Clearly, from these data, this intuitive view is incorrect. With the exception of satisfaction with health, which does follow the expected age-related decline, in all other domains the elderly group is the most satisfied.

There are two possible explanations for this trend as follows:

- (a) As people age, their homeostatic set-point for subjective wellbeing is adjusted upwards, and so they feel more satisfied with life;
- (b) People with high subjective wellbeing live longer. Thus, each higher age grouping contains more satisfied people. There is evidence in the literature to support both of these explanations.

2.5.3 Middle age is a period of low life satisfaction with standard of living and the National domains. It is possible that this reflects the relative burden of family and financial responsibilities.

2.5.4 People in the youngest age group (18-25 years) have the lowest relative satisfaction as measured by the Personal Well-Being Index and life as a whole. In terms of specific areas, they are lowest in satisfaction with achievements in life, personal relationships, community-connectedness, relationships with friends, and financial security. These are areas of vulnerability for the wellbeing of this group. It is notable that these areas of relatively low satisfaction include both family and the broader community. This signals relative alienation from key areas of support which may make this group vulnerable to negative life events. It is well known that social support is the major buffer against the impact of such events, and this buffering capacity is relatively reduced for this 18-25 year group. These findings are consistent with the evidence on high rates of psychosocial problems among young people

3. Income effects

A consistent finding from Surveys 2 and 3 is that subjective wellbeing rises with increasing household income (see A6.10). The detailed results from the current survey are presented below.

3.1 Personal Wellbeing Index

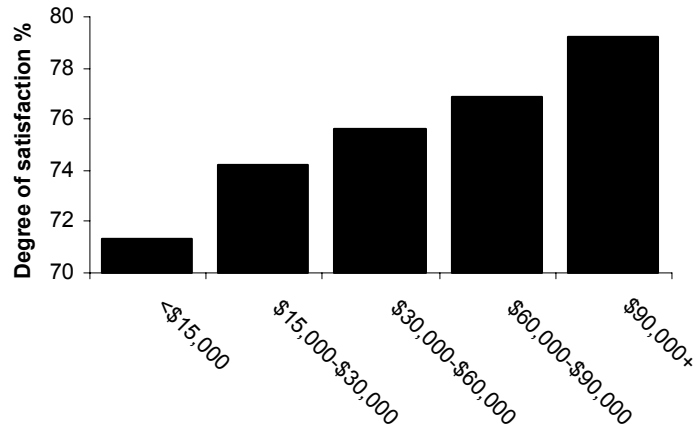


Figure 3.1: Income effects on the Personal Wellbeing Index

As can be seen from Figure 3.1 there is a trend for Personal Wellbeing to rise with household income (see also figure A3.7). These differences are further explored in Section 3.3.

3.2 National Wellbeing Index

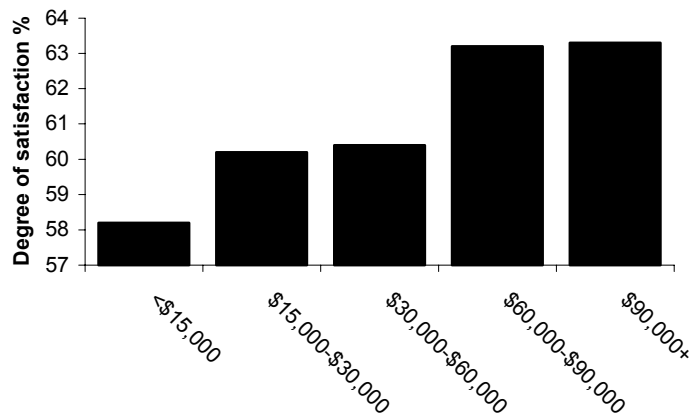


Figure 3.2: Income effects on the National Wellbeing Index

As can be seen from Figure 3.2, there is a trend for National Wellbeing to rise with household income (see also Figure A3.10), with a plateau after \$60,000. These differences are further explored in Section 3.4.

3.3 Personal Wellbeing domains and survey-specific items

3.3.1 As was also found in Report 2.2 (December 2001), there is a consistent increase in life satisfaction with increasing wealth. This is so within five domains of the Personal Wellbeing Index and these are shown in Figure 3.3.1.

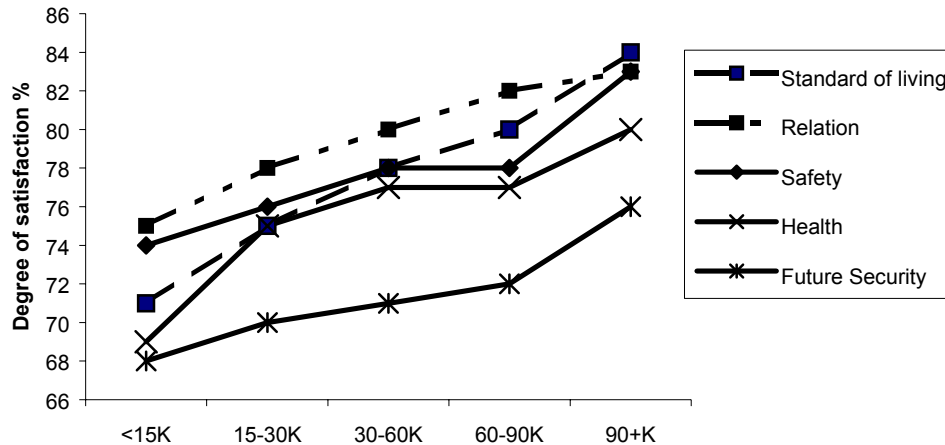


Figure 3.3.1: Wealth changes in personal domain satisfaction

It is notable that all five of these domains show a fairly consistent rise in satisfaction as wealth increases. Moreover, the rise in satisfaction with **Standard of Living** is very similar to rises in the other domains, even though this domain has the most obvious link to material wealth.

The rising satisfaction with personal safety and future security seem fairly intuitive, while the rising satisfaction with health has been well documented in the literature. However, the rising satisfaction with Relationships is more surprising.

3.3.2 In Survey 2, the two personal domains that showed no wealth-related increase were **Achievements in Life**, and **Community Connectedness** (Report 2.2). This was also found here, with Achievements being just non-significant at $p=.017$. This is quite surprising. It might be expected that higher income would be associated with more satisfying employment, which many people would determine as a major source of achievement. Moreover, increased wealth confers an increased capacity to be involved in projects outside the home, which could enhance one's sense of achievement and community connectedness. However, the achievements that provide satisfaction are not necessarily tied to wealth, and may involve personal projects with family and friends. Moreover, there are two other considerations as:

- (a) Higher income engenders higher individualism and, so, less connection to the community. Thus, while wealth brings increasing physical capacity for community connectedness, concomitant rises in individualism mitigate against enhanced connection taking place;
- (b) Higher income may be associated with greater ambition, and so the desire to keep striving for new goals. Other research shows that people oriented towards materialistic goals show lower wellbeing. The work pressures associated with high incomes may also leave less time for community and social activities.

3.3.3 Gender difference in household income distribution

Table 3.3.3.1: Percentage of respondents in income categories

Male	<\$15K	\$15-30K	\$30-60K	\$60-90K	>\$90K
Survey 2 (N=735)	16.2	23.1	30.6	18.0	12.1
Survey 3 (N=629)	17.3	22.9	32.3	16.7	10.8
Difference	1.1	0.2	1.7	1.3	1.3
Female	<\$15K	\$15-30K	\$30-60K	\$60-90K	>\$90K
Survey 2 (N=1269)	23.2	23.8	29.8	14.0	9.2
Survey 3 (N=1078)	20.2	27.0	31.1	14.1	7.6
Difference	3.0	3.2	1.3	0.1	1.6

As can be seen, both Survey 1 and Survey 2 have produced very similar data indicating the greater proportion of females in the lower income brackets and a lower proportion of females in the higher income brackets. These differences are evident when the percentages are calculated either within gender (as above) or as a percentage of the male and female total (chi-square = 10.953, p = .027). This is interesting since the data relate to household rather than personal income.

A summary of these comparisons is presented in Table 3.3 below.

Table 3.3.3.2: Gender income inequalities

	Survey 2		Survey 3	
	Male	Female	Male	Female
% earning <\$15K	16.2	23.2	17.3	20.2
% earning <\$30K	39.3	47.0	40.5	47.2
% 18-25y earning <\$15K	18.6	15.0	13.6	22.9
% 66y+ earning <\$15K	43.0	64.4	34.6	52.5
% 56y+ earning >\$60K	13.0	7.5	15.2	9.0

What this summary confirms is that within our sample, households containing female respondents and respondents who are elderly are financially disadvantaged. The proportions are generally comparable between surveys 2 and 3, with the exception of the percentage of 18-25 years earning less than \$15K. This group had previously contained a higher proportion of males.

The reason for these gender and age differences is not entirely clear. It may be that the elderly respondents tend to live in single income households, where the major source of

income is a pension. For example, 79% of Widows live alone (Table 4.1). The gender difference is harder to explain. Again, however, this may reflect single-income households where the females have a lower income than the males, in accordance with national statistics produced by the ABS.

3.3.4 It is important to note that the **Personal Wellbeing Index** lies above 70 for all income groups (see Appendix C). This is evidence that subjective wellbeing is not necessarily compromised by an annual salary of less than \$15,000 per annum. The values for the two surveys are as follows:

Table 3.3.4: Personal Wellbeing Index by Income Categories

	<\$15K	\$15-30K	\$30-60K	\$60-90K	\$90K+
Survey 2	75.5	75.7	77.2	78.7	82.0
Survey 3	74.0	76.9	78.7	78.8	81.5
Difference	0.5	1.2	1.5	0.1	0.5

3.4 National domains and survey-specific items

The National domains of Economic Situation (Figure A3.11), Government (Figure A3.13), and Business (Figure A3.14) showed effects due to household income. These generally followed the same trend as for the National Wellbeing Index (Figure 3.2).

Neither of the two survey specific items of Government or Employer Family Support showed any income-related effects.

3.5 Conclusions

3.5.1 In general, personal wellbeing increases with income. As also found in the second report, five of the seven personal domains yielded increased satisfaction as income rises. This is a consistent finding in the literature which we have argued elsewhere (Cummins, 2001) to be mainly a function of money as a resource. That is, money provides a flexible means by which people can reduce their exposure to negative aspects of their environment. It is, thus, a buffer against negative life events and chronic exposure to stressful conditions. Because of this, wealth allows people to achieve their naturally-endowed levels of wellbeing, and this makes the highest income groups more satisfied with life.

3.5.2 The two personal domains that are resistant to income effects are achievements in life and community connectedness. Both the second and the third reports have confirmed this result. It seems clear from this that people are not necessarily defining their achievements in life through those that are tied to income. It may be that people on high incomes do this, but people on low incomes are deriving satisfaction from other forms of achievement, probably tied to family or community. If this is so, it would highlight the importance of inter-personal relationships for low income earners.

The fact that community-connectedness is not dependent on income is also interesting, and may reflect a different conception of the term by people on different incomes. For low-income earners, it may connote neighbourhood. For high-income earners, it may

have this connotation also, but additionally may involve a broader societal group, such as business community or academic community. This topic deserves further exploration.

3.5.3 In confirmation of a large literature, females and people who are elderly, are more likely to be financially disadvantaged.

3.5.4 The lowest income group have a Personal Wellbeing Index score that lies above 70, the threshold for homeostatic failure. It seems that an income of less than \$15,000 does not necessarily cause the defeat of subjective wellbeing homeostasis.

4. Marital Status

For the first time in the history of the Index, participants were asked to provide their marital status. This is of interest since the institution of marriage is being increasingly rejected by new generations. In 1961 only 36% of people aged 20-29 had never married. The latest data released by the Australian Bureau of Statistics inform us that in 2001 this figure had leapt to 76%.

Other structural changes are also happening. Since the last 1996 census the proportion of families comprising couples with children has decreased, from 49.6% to 47%. Thus, there has been a corresponding increase in the proportion of couple families without children (from 34.1% to 35.7%) and, given the increasing divorce rate, an increase in the number of lone parent families (from 14.5% to 15.4%).

Six demographic groups were formed for this survey as shown in Figure 4.1 below and the detailed results are presented in Appendix A4. The majority of respondents were married (59.2%) with the remainder distributed between those who had never married (16.9%), were widowed (8.2%), divorced (7.5%), de facto (5.9%), and separated but not divorced (2.4%). Our findings in terms of wellbeing are as follows:

4.1 Personal Wellbeing Index

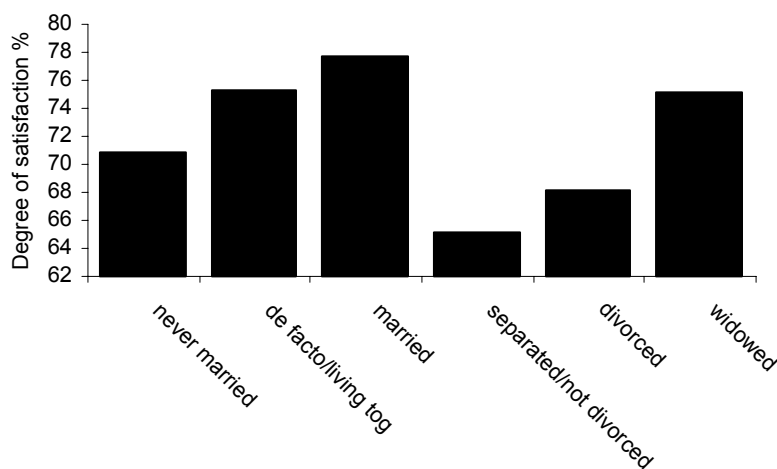


Figure 4.1: Marital status effects on the Personal Wellbeing Index

As can be seen from Figure 4.1, there is a trend for people who are either Separated or Divorced to have the lowest personal wellbeing, and for those who are married, De facto, or Widowed to have the highest personal wellbeing (see also Figure A4.2). These results are also explored further in Section 4.3.

4.2 National Wellbeing Index

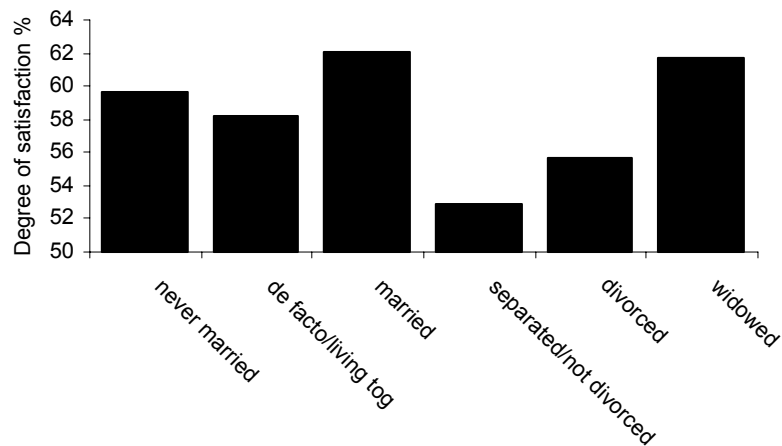


Figure 4.2: Marital status effects on the National Wellbeing Index

As can be seen from Figure 4.2, there is a trend for people who are either Separated or Divorced to have the lowest sense of national wellbeing, and for people who are Married or Widowed to have the highest (see also Figure A4.14). These trends are explored further in Section 4.4.

4.3 Personal Wellbeing domains and survey-specific items

4.3.1 There is a consistent trend throughout these data for the people who are separated (but not divorced) to have the lowest wellbeing. This is evident in six of the Personal domains and **Life as a Whole** (Figures 4.3.1 and A4.1 to A4.17). Moreover, these people have **Personal Wellbeing Index** that is substantially below the normative range minimum of 70 (Table A4.1). This is indicative that dysthymia, or even depression, is likely to be more common within this group.

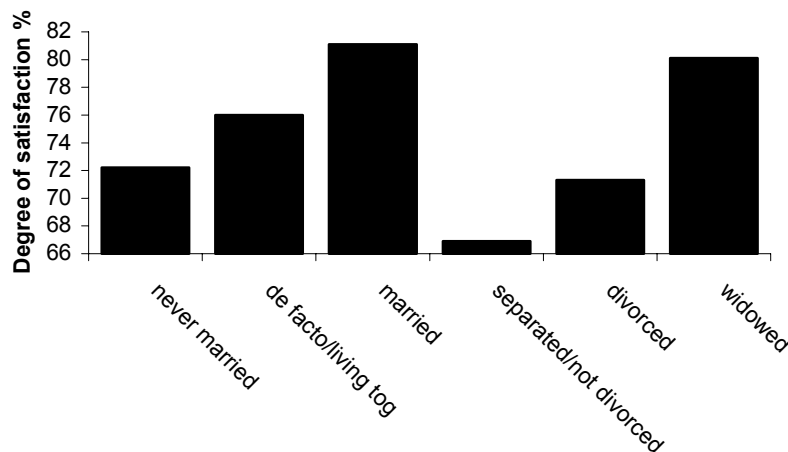


Figure 4.3.1: Marital status and Life as a Whole

4.3.2 People who are either married, de facto or widowed record the highest levels of personal wellbeing (Figure 4.1 and Table A4.1). However people who are married have the edge. They score higher than the widowed group on relationship with partner/spouse (Figure

A4.10). Moreover, when the married and widowed groups are compared with the other four groups, the married group are more likely to be higher to a degree that is statistically significant. This can be seen in relation to **Standard of living** (Figure A4.3), **Health** (Figure A4.4), **Safety** (Figure A4.7), and **Relationships with friends** (Figure A4.12). On the other hand the widowed group shows a similar advantage in terms of **Achievements in life** (Figure A4.5) and the two groups cannot be statistically separated in terms of the **Personal Wellbeing Index** (Figure 4.1). It seems curious that people who were widowed scored so high. This will be further discussed under Conclusions.

4.3.3 The divorced and separated groups were not statistically different from one another. However, when both of these groups are compared with the other four groups, the separated group shows lower domain scores not evident for the divorced group. These relatively lower scores for the separated group occur for **Achievements in Life** (Figure A4.5), **Safety** (Figure 4.3.3 and A4.7), and **Relationships with partner/spouse** (Figure A4.10).

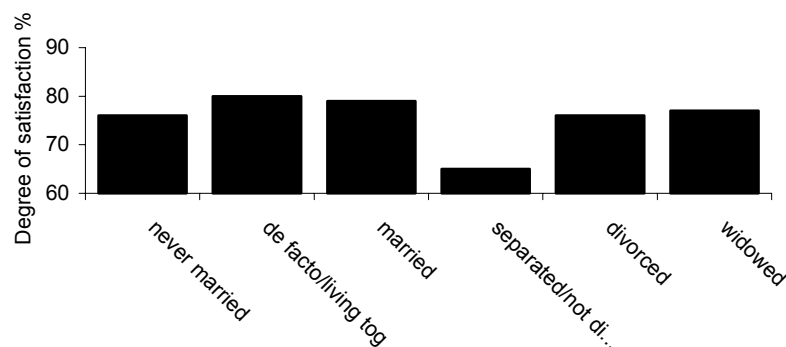


Figure 4.3.3: Satisfaction with personal safety

The reason for this difference may be that the people in the divorced group have had a longer period of separation from their ex-partner, and have also achieved closure on the relationship. Both of these factors are conducive to adjustment to a new living arrangement.

4.3.4 The widowed and de facto groups did not differ from one another on any Index variable. However, when compared with the other four groups, the people who are widowed are more satisfied. This can be seen in **Life as a whole** (Figure A4.1), the Personal Index variables of **Achievements in Life** (Figure A4.5), **Connection with Community** (Figure A4.8), and **Future Security** (Figure A4.9). On the other hand the de facto group show higher relative levels of satisfaction with **Safety** (Figure 4.3 and A4.7) and **Relationship with partner** (Figure A4.10). This mixture of relative advantage is reflected in the lack on any difference between the widowed and de facto groups on the **Personal Wellbeing Index** (Figure 4.1 and A4.2).

4.3.5 People who had never married constituted a distinct ‘mid-range’ group. On several domains of the Personal Index and other relationship measures, they scored lower than Married or Widowed, but higher than Separated or Divorced. The exception to this is in terms of **Relationships with family** (Figure 4.3.5). Here the never married group evidenced a relatively low level of satisfaction that was comparable with the separated and divorced groups. It should be noted, however, that the level of satisfaction remains high.

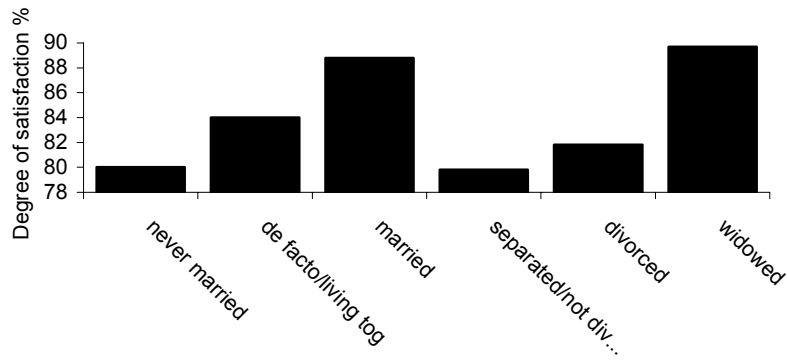


Figure 4.3.5: Relationship satisfaction with family

4.3.6 In order to further examine the Widowed group, their demographic characteristics are as follows.

Table 4.3.6: Demographic characteristics of the Widowed group

Income	%	Age	%	Household	%
<\$15K	52.4	36-45	2.5	Live alone	78.8
15-30	35.7	46-55	3.7	Partner	1.3
30-60	11.0	56-65	16.8	Partner plus	3.2
60-90	-	66-75	34.8	Non-partner	16.7
>\$90K	0.8	76 +	42.2		

This group is of particular interest since they rate their lives so highly yet, as can be seen, they tend to have low income, to be elderly, and to live alone. This is clearly a highly resilient group of people.

4.3.7 Marital Status and gender

Table 4.3.7: Marital status and gender effects on the Personal Wellbeing Index

	Never married	de facto	Married	Separated	Divorced	Widowed
Males						
N	149	47	398	18	49	28
Mean	69.29	74.92	76.53	61.19	65.98	73.06
SD	13.81	11.20	11.76	12.89	16.02	21.85
Females						
N	164	70	741	28	94	111
Mean	72.31	75.55	78.35	67.65	69.13	75.66
SD	11.27	10.26	10.64	16.34	13.84	12.02
Difference between means	3.02	0.63	1.82	6.46	3.15	2.60

An ANOVA applied to the groups within genders were both significant. For Males $F(5,683) = 13.89, p = .000$ and for Females $F(5,1202) = 19.99, p = .000$. Post hoc Tukey tests revealed that for both groups, Married were higher than Never Married, Separated, and Divorced. In addition De facto were higher than Divorced.

There were also some gender-specific differences. For males only De facto were higher than Separated. For females only Married were higher than Never Married and Separated, while De facto were higher than Divorced.

The following observations can be made.

1. The average gender difference for the whole study is 2.55 degrees of wellbeing. The differences for Married, Never Married, Divorced, and Widowed all approximate this value.
2. The group with the smallest gender difference are De facto. A comparison of this group with the higher rating Married group reveals a deficit of 1.61 degrees for males and 2.8 degrees for females. It thus appears that the conditions of De facto relationships are more suited to males than to females.
3. The group with the largest gender difference are the people who have Separated. While both gender groups lie below the normal range, the males in this group (N=18) rate the lowest of any group in this survey (61.2 degrees of wellbeing). This represents a serious period of crisis for these men.
4. It is notable how the females appear more resilient to the failure of marriage than males. After the formality of divorce, females approach the lower margins of the normal range (69.1) while males still fall well short (66.0).

4.4 National Wellbeing domains and survey-specific items

4.4.1 In general, the pattern of difference within the National domains parallels that of the National Wellbeing Index (Figure 4.2). That is, for people who are either separated or divorced to have the lowest levels of satisfaction with the Economic Conditions (Figure A4.5) and the Environment (Figure A4.6).

4.4.2 A different pattern of satisfaction is evident with Government (Figure 4.4.2). Here is one of the few occasions where the de facto and married differed from one another. The married group scored substantially higher, perhaps reflecting the conservatising influence of marriage or the conservative nature of the people who remain married.

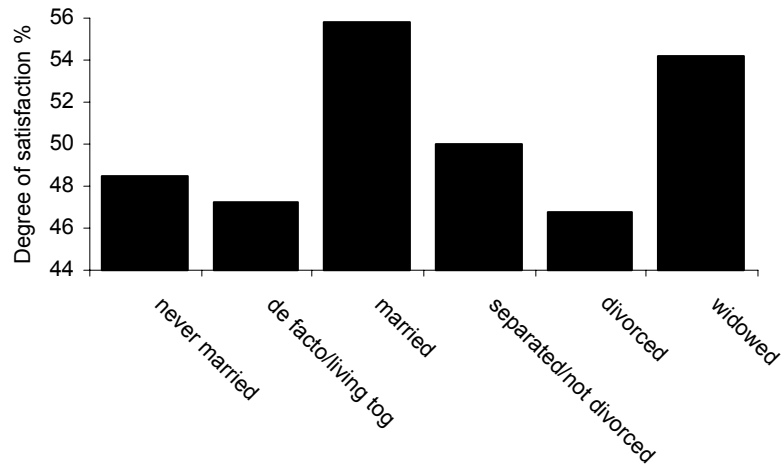


Figure 4.4.2: Satisfaction with Government in Australia

4.5 Conclusions

4.5.1 There appear to be three groupings of people in terms of satisfaction with the Personal Index domains as follows:

Married, de facto, Widowed > Never married > Separated, Divorced

From this it can be proposed that marriage is a gamble. If it works the gamble has paid off. If the marriage partners separate or divorce then the gamble has been lost. And the non-gamblers, the people who never marry, have neither lost nor have they gained, and occupy a safe middle ground of life satisfaction.

4.5.2 People who have separated from their spouse, and to a somewhat lesser extent others who have divorced, are at great risk in term of their mental health. Their level of wellbeing lies below the baseline of the normal range for satisfaction, meaning that they are at higher risk of dysthymia or depression.

4.5.3 People who are widowed have high levels of wellbeing. This rather surprising result may have a number of explanations. Some of these are as follows:

- (a) The death of their spouse may have come as a relief. They may have been involved in a bad marriage from which they could not otherwise escape, or they may have been involved in home-care for their medically compromised spouse during the period before death.
- (b) They tend to be elderly (76% are over 65 years old) and female, both of which are factors known to be associated with higher life satisfaction in Australia.
- (c) For many of these people, the death of their spouse occurred a sufficiently long time ago for them to have adapted to their new life circumstances.

On the other hand, there are other factors that would be expected to work against the widowed group having high levels of satisfaction. In particular, 52% have an income less than \$15,000 per year and 79% live alone. It is concluded that this is a highly resilient group of people.

5. Household Structure

Also for the first time in the history of the Index, respondents were asked to describe their household structure. This is of special interest since the release, by the Australian Bureau of Statistics, of the Australian 2001 census data. These demonstrate that the proportion of single-person households, already quite high in 1996 (22.1%) has grown still further to 22.9%. Thus, almost one quarter of Australians live alone and during the period since the last census around 30,000 more people each year are choosing this lifestyle.

The four household categories for this survey are provided in Figure 5.1 below and the detailed results are presented in Appendix A5. A slight majority (36.3%) live with 'Partner plus other', where 'other' refers to either a child or another adult. The remainder are distributed between living with partner (alone) 31.7%, living alone (17.0%) and living with non-partner(s) 15.0%. Our findings in terms of wellbeing are as follows:

5.1 Personal Wellbeing Index

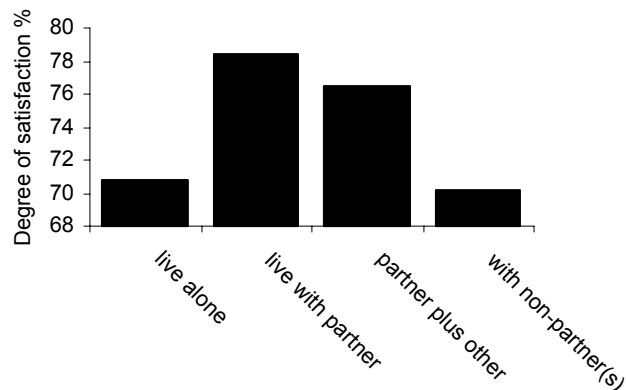


Figure 5.1: Household structure effects on the Personal Wellbeing Index

As can be seen from Figure 5.1, there is a trend for people living either alone or with non-partners to have the lowest sense of personal wellbeing (see also Figure A4.2). These trends are further explored in Section 5.3.

5.2 National Wellbeing Index

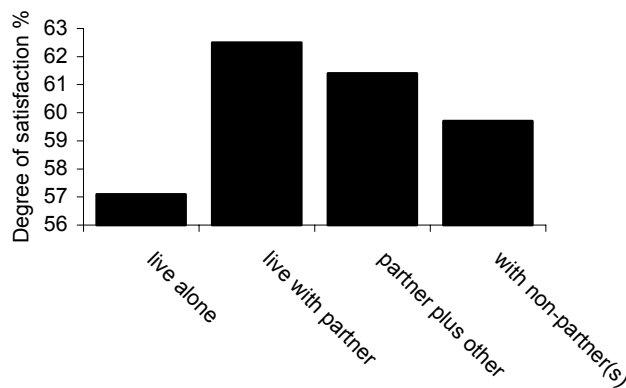


Figure 5.2: Household structure effects on the National Wellbeing Index

As can be seen from Figure 5.2, there is a trend for people living alone to have the lowest sense of National Wellbeing (see also Figure A5.13). These trends are further explored in Section 5.4.

5.3 Personal Wellbeing domains and survey-specific items

5.3.1 The clearest finding is that living with a partner is associated with higher levels of satisfaction than any of the other forms of living arrangement measured in this study. The closest other group is the Partner plus other. However, the simpler living arrangements of Partner without another person (child or adult) in the household was associated with higher satisfaction of **Standard of living** (Figure A5.3), **Achievements in life** (Figure A5.5), **Personal relationships** in general (Figure 5.1 and A5.6) and **Relationships with friends** (Figure A5.11), and with **Financial security** (Figure A5.12). It is notable, however, that these two groups could not be statistically separated on the **Personal Wellbeing Index** (A5.2).

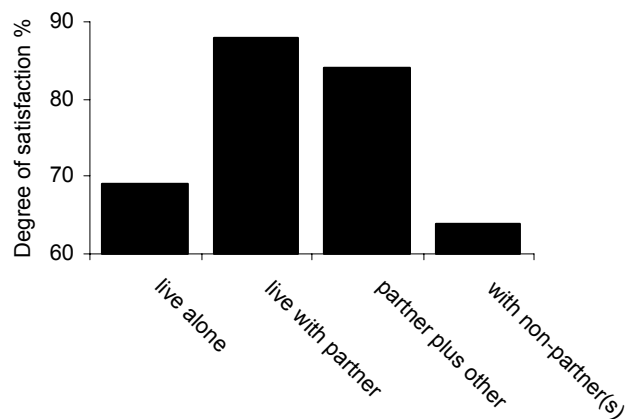


Figure 5.3.1: Satisfaction with personal relationships

5.3.2 Both people living alone (Alone) and those living with non-partners (Non-partner) have the lowest levels of wellbeing. Their scores on the **Personal Wellbeing Index** lie marginally above the normative range threshold of 70, indicating they are at greater risk for problems with mental health than the groups living with partners.

The Alone and Non-partner groups cannot be statistically separated on the **Personal Wellbeing Index**. However, they do differ on individual variables, with each being higher or lower than the other on some measures. Thus, the Alone group are less satisfied with their **Health** (Figure A5.4), but more satisfied with their **Achievements in life** (Figure A5.5) and **Personal relationships** (Figure A5.6). The lower satisfaction with health may reflect an age difference, with a higher proportion of the Alone group being elderly (see Table 5.1), and those living with non-partners being young.

The two groups also differ in their comparison with the Partner groups. Here, the Alone group evidences relatively greater satisfaction with **Community connectedness** than the Non-partner group (Figure A5.7), while the Non-partner group evidences greater satisfaction with **Life as a whole** (Figure A5.1) and **Standard of living** (Figure A5.3).

The two groups also differ in respect of the national indices. The Non-partner group tends not to differ from the two partner groups, but the Alone group does. This group evidences lower relative satisfaction on the **National Wellbeing Index** (Figure A5.13) and with four of the national domains as **Economic situation** (Figure A5.14), **State of environment** (Figure A5.15), **Social conditions** (Figure A5.16), and **Business** (Figure A5.18).

5.3.3 The characteristics of the Alone group are as follows:

Table 5.3.3.1: Demographic characteristics of the Alone group

Income	%	Age	%	Household	%
<\$15K	46.8	18-25	4.9	Never married	28.7
15-30	28.0	26-35	7.9	de facto	0.9
30-60	19.5	36-45	9.1	Married	2.6
60-90	3.8	46-55	13.1	Separated	7.3
>\$90K	2.0	56-65	22.5	Divorced	24.3
		66-75	22.5	Widowed	36.1
		76 +	20.1		

From the above it can be seen that people who live alone tend to have a low income, and to be elderly. This profile is similar to that of the ‘Widowed Group’ (Table 4.1) except that the ‘Alone’ group tends to be somewhat wealthier and younger.

The following analysis further explores the Alone group when Widows are excluded (123/341 or 36% of the Alone group are Widows).

Table 5.3.3.2: Alone group minus Widows

	N	%
Never married	98	45.0
de facto	3	1.4
Married	9	4.1
Separated	25	11.5
Divorced	83	38.1
Total	218	100

When this group of ‘Alone minus Widows’ are compared with ‘Living with Non-Partners’, the differences are reported in Table 5.3 below. Only the significant differences are reported.

Table 5.3.3.3: Alone minus Widows vs. Living with non-partners

Variable	Alone minus Widows	Non-Partners	p =
Personal Index	67.81 ± 14.37	70.95 ± 12.18	.040
Health	69.51 ± 22.65	76.80 ± 19.10	.002
Friend relationship	78.52 ± 20.31	82.89 ± 15.10	.025
Environment	54.17 ± 20.89	60.97 ± 19.96	.003
Social	57.37 ± 21.94	62.70 ± 19.32	.024
Business	54.04 ± 20.34	60.50 ± 18.12	.004
National security	58.11 ± 22.63	65.32 ± 17.67	.002
National Index	54.95 ± 17.26	60.05 ± 14.73	.010

As can be seen, the removal of Widows from the Living Alone group has made many scores drop below the level of people living with Non-Partners. In particular, the Personal Wellbeing Index mean of 67.8 is of concern since it is well below the normative lower limit of 70.

5.3.4 Household structure and Income

Table 5.3.4: Household structure by Income

Household Structure	Percentage Within Income Categories				
	<\$15,000	\$15,000- \$30,000	\$30,000- \$60,000	\$60,000- \$90,000	\$90,000+
Live alone	46.8	28.0	19.5	3.8	2.0
Live with Partner	17.7	30.3	30.6	12.1	9.2
Live with partner plus Others	6.3	18.4	38.9	22.9	13.5
Live with Non-Partners	22.6	31.4	27.6	14.6	3.8

The following observations can be made:

1. The 'Live alone' group have the lowest household income. When this group is split by gender the results are as follows:
 Males (N=40): Personal Wellbeing Index = 62.39±20.96
 Females (N=84): Personal Wellbeing Index = 73.21±14.11
 This reveals not only a highly vulnerable group of males but is further evidence of the resilience of females under these conditions.
2. Since it is cheaper to live with others it can be assumed that the 'Alone' lifestyle is not being forced by economic circumstances. It therefore seems likely that this group either prefer this form of accommodation, experience difficulty in living with other people, or cannot find a suitable house companion even though they would prefer to live with another person.

5.3.5 Household structure and gender

Table 5.3.5: Household structure and gender in relation to the Personal Wellbeing Index

	Alone	Partner	Partner plus Other	Non-Partner
<i>Male</i>				
N	122	236	224	106
Mean	67.83	76.79	75.81	68.29
SD	17.67	11.63	11.50	13.48
<i>Female</i>				
N	184	362	476	173
Mean	72.78	79.43	76.75	71.36
SD	13.13	10.42	11.03	11.90
Difference between the means	4.95	2.64	0.94	3.07

For males, an ANOVA to test for differences between the household groups was significant for both Males $F(3,684) = 20.35, p = .000$ and Females $F(3,1191) = 26.301, p = .000$. For both genders the Alone and Non-Partner groups scored less than the Partner and Partner-plus groups.

The following observations can be made:

1. The Personal Wellbeing Index for the whole survey sample shared a 2.55 degrees of wellbeing advantage to females (76.11 vs. 73.56). This percentage difference has been maintained at about the same level for people living with a partner or living with a non-partner.
2. The gender difference is much reduced (0.94) in people living with their partner plus another adult or child. A comparison of this group with those living alone with a partner shows a disproportionate decrease in the wellbeing of females (males decreased by 0.98, females decreased by 2.68). This may represent a disproportionate burden of care for females in the Partner-plus situation.
3. The Alone living environment produced the largest gender difference of 4.95 degrees of wellbeing. While the females remain within the normal range, the males in this situation produced some of the lowest wellbeing scores in this survey (67.83). This group is likely to be at risk for depression.

5.3.6 Household structure and income

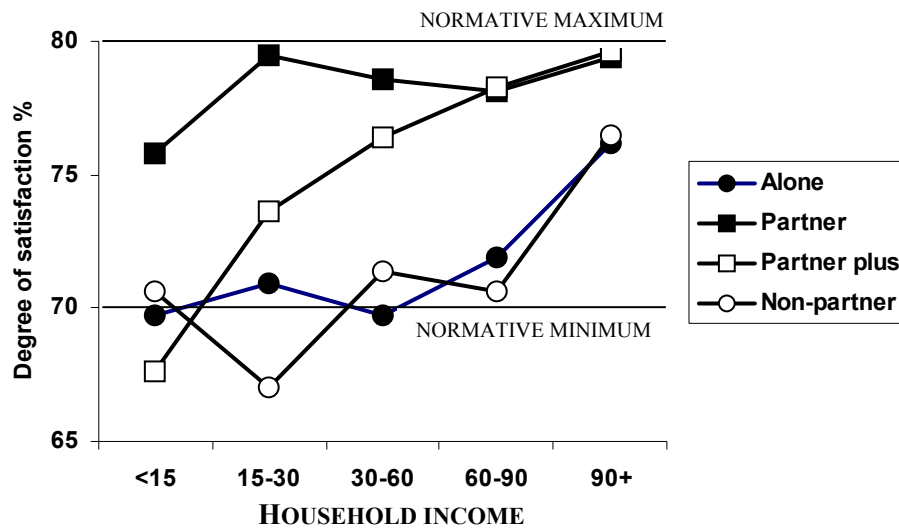


Figure 5.3.6: Household structure and income

The data for Figure 5.3.6 are presented in Table A5.3. What these data indicate is the dual influence of income and the presence of a partner. The pattern of results can be described as follows:

1. There is a theoretical upper limit to the wellbeing of groups that lies at around 80 degrees of satisfaction.
2. The group that most readily achieve this level are people living only with a partner. They achieve this with an income of \$15-30K.
3. The two groups who do not live with a partner (Alone and Non-Partner) do not achieve the theoretical ceiling even at the highest income level in this study.
4. The group who show the most dramatic change associated with household income are those living with their partner and a dependent (Partner plus). At the lowest income level (<\$15K) they have one of the lowest levels of personal wellbeing (67.6). However, their wellbeing improves with each higher income bracket up to \$60-90K, at which point their wellbeing becomes indistinguishable from those couples living by themselves. Through the whole income range, the Partner plus group changes by 12.1 degrees of satisfaction, which is larger than the normative range of 10.0 degrees.

The following interpretation of these data can be made.

Figure 5.3.6 depicts the dual influence of income and partner acting to reduce personal wellbeing below its optimum level. The most powerful of these influences is the absence of a partner. Even at the highest income levels in this study the two non-partner groups fell some 3 degrees of satisfaction below the two partner groups. It is not possible to reliably test these differences for significance due to the small numbers in the Alone (N=6) and Non-Partner (N=9) groups at this income level.

Significance can, however, be tested at the second highest income range of \$60-90K. The comparison of the two non-partner groups, after reducing the N of the former to make the two combined groups have an N=45, is $t(88) = 2.935$, $p < .001$. It seems, therefore, that within this study money cannot compensate fully for the lack of a partner.

On the other hand, even the presence of a partner does not allow maximum wellbeing to be achieved if the household income is less than \$15K. Moreover, if another person is added to the household, presumably as a dependent, then maximum wellbeing is not achieved until the household income reaches \$60-90K.

5.4 National domains and survey-specific items

As with the National Wellbeing Index, there is a trend for people who live alone to have the lowest level of satisfaction with the Economy (Figure A5.14), Environment (Figure A5.15), Social Conditions (Figure A5.16), Government (Figure A5.17), and Business (Figure A5.18).

5.5 Conclusions

5.5.1 People who live only with their partner have the highest level of personal wellbeing. It is likely that the major reason for this is economic advantage (see Section 3.). Such households have the highest potential to be dual income and without the additional expense of maintaining other household members.

5.5.2 The presence of additional household members decreases wellbeing at household income less than \$60,000. Since it is relatively unusual for households in Australia to contain more than two adults, it can be inferred that the presence of children decreases adult wellbeing. Again, the dominant reason is likely to be economic since children both consume financial resources and inhibit the earning capacity of one partner due the need for child care. However, this negative influence vanishes at household income exceeding \$60,000. From this it may be concluded that the presence of children places strains on adult wellbeing, but that this 'strain' is dissipated by a relatively high household income.

5.5.3 People living either alone or with non-partners have a low level of wellbeing. What is not known is the direction of causation. That is, we cannot tell from these data whether more satisfied people tend to have partners, or whether having a partner makes people more satisfied. Both of these interpretations are likely to be valid to some degree.

5.5.4 People living alone have very low satisfaction with the national indices. They have the lowest levels on the National Wellbeing Index and the lowest levels of satisfaction with several national domains.

This result is interesting since it involves a degree of separation from the Non-partner group that was not evident in the Personal Wellbeing Index. That is, while these two groups have broadly equivalent levels of personal wellbeing, the Alone group have lower levels of national wellbeing. This could represent a higher level of alienation from society by this group. Such an interpretation is consistent with their relatively lower levels of satisfaction with community connectedness.

5.5.5 People who are not widowed and yet live alone have a very low level of wellbeing. Their Personal wellbeing Index lies well below the normative lower boundary of 70. It is likely that this places them at significant risk of problems with mental health.

6. An analysis of personal relationships

This survey used three survey-specific items on satisfaction with partner/spouse, family, and friends. These items are additional to the Personal Index domain of Personal relationships, which is more inclusive and abstract. We asked these three survey-specific items for two reasons. One is to attempt a first-level deconstruction of the Personal Relationships domain. The other is to determine whether these three items add any predictive power of their own to the Personal Wellbeing Index.

6.1 The relative predictive power of the three survey-specific items

The correlation matrix involving the Personal Relationships domain and the three survey-specific items is presented in Table 6.1. The sample size is reduced from the total number of participants in the survey since this analysis only involves those people who have a Partner/Spouse, Family and a Friend. It can be seen that the strongest correlation is between the domain and relationship with Partner/Spouse (.75). All other correlations are moderate and consistent (.38 to .50). This indicates that satisfaction with the domain may be driven largely by satisfaction with Partner/Spouse.

Table 6.1: Intercorrelations between predictor and criterion variables (Total sample)

Variable	1.	2.	3.	4.
1. Personal relationships	--	.75**	.44**	.44**
2. Relationship with partner/spouse		--	.45**	.40**
3. Relationship with family			--	.50**
4. Relationship with friends				--

Note. ** $p < .01$

A series of hierarchical regressions has been used to investigate whether satisfaction with Family or friends adds to the ability of Partner/Spouse to predict the Personal Relationships domain. The theoretical basis for the sequence of variable entry is both kinship distance (ie partner/spouse, family, friend) and the correlation matrix shown in Table 6.1. The correlation of .75 is higher than the .70 recommended for multicollinearity. However, since Partner/Spouse is the key variable in these analyses it was retained.

Table 6.2: Predicting the Personal relationships domain from the three survey-specific relationship items, using the Total Sample (N = 1,546)

		β	p =	sr ² (%)	R ² change	change p	Adjusted R ²
Step 1:	Partner	.75	.000	56.4			
					.564	.000	.564
Step 2:	Partner	.69	.000	39.7			
	Family	.06	.000	0.8			
					.008	.000	.571
Step 3:	Partner	.67	.000	36.2			
	Family	.14	.000	0.3			
	Friends	.07	.001	0.3			
					.003	.001	.574
Final R ² (adjusted) = .574							

This analysis shows that Partner explained 56.4% of the variance in the domain Personal Relationships. While Family and Friends added to this explained variance, their contribution was very minor (0.8% and 0.3% respectively). However, this analysis was conducted using the entire sample, and so included some people who were not living with a partner or spouse. The next analysis (Table 6.3) is restricted to those people living with a partner or spouse.

Table 6.3: Predicting the Personal relationships domain from the three survey-specific relationship items, using only those Living with a partner (N = 627)

				1	2	3	4
1. Personal relationships				-	.72	.34	.43
2. Relationship with partner/spouse					-	.36	.41
3. Relationship with family						-	.45
4. Relationship with friends							-

		β	p =	sr ² (%)	R ² change	change p	Adjusted R ²
Step 1:	Partner	.72	.000	52.1			
					.521	.000	.520
Step 2:	Partner	.69	.000	41.3			
	Family	.09	.003	0.7			
					.007	.003	.526
Step 3:	Partner	.65	.000	33.4			
	Family	.04	.211	0.1			
	Friends	.14	.000	1.4			
					.014	.000	.540

This analysis shows a very similar pattern of variance contribution to that found using the whole sample.

The following analysis examined the same set of relationships, this time restricted to those people living with their Partner plus other.

Table 6.4: Predicting the Personal relationships domain from the three survey-specific relationship items, using those Living with partner plus Other (N = 702)

	1	2	3	4
1. Personal relationships	-	.76	.45	.40
2. Relationship with partner/spouse		-	.44	.35
3. Relationship with family			-	.43
4. Relationship with friends				-

	β	p =	sr ² (%)	R ² change	change p	Adjusted R ²
Step 1: Partner	.76	.000	57.3			
Step 2: Partner	.69	.000	38.7	.572	.000	.572
Family	.15	.000	1.7			
Step 3: Partner	.67	.000	34.7	.017	.000	.588
Family	.10	.000	0.8			
Friends	.12	.000	1.1			
				.011	.000	.598

This analysis shows that when the sample comprises ‘People who live with their partner plus other’ the pattern of variance contribution remains as before.

The following analysis examined the same set of relationships, this time restricted to those people living with non-partner.

Table 6.5: Predicting the Personal relationships domain from the three survey-specific relationship items, using those Living with non-partner (N = 120)

	1	2	3	4
1. Personal relationships	-	.72	.30	.20
2. Relationship with partner/spouse		-	.41	.25
3. Relationship with family			-	.50
4. Relationship with friends				-

	β	p =	sr ² (%)	R ² change	change p	Adjusted R ²
Step 1: Partner	.72	.000	52.0			
Step 2: Partner	.72	.000	42.9	.519	.000	.515
Family	.01	.895	0.0			
Step 3: Partner	.72	.000	42.6	.000	.895	.511
Family	.00	.984	0.0			
Friends	.02	.756	0.0			
				.000	.756	.507

This analysis shows that when the sample comprises ‘People who live with non-partner’, family and friends contribute no unique variance at all.

The following analysis examined the same set of relationships, this time restricted to those people living alone.

Table 6.6: Predicting the Personal relationships domain from the three survey-specific relationship items, using those Living alone (N = 238)

	2	3
1. Personal relationships	.45	.43
2. Relationship with family		.56
3. Relationship with friends		

Note: Relationship with partner was not included since only N = 90 had partners.

	Stand. β	p =	sr ² (%)	R ² change	change p	Adjusted R ²
Step 1: Family	.45	.000	44.6	.199	.000	.196
Step 2: Family	.30	.000	24.9			
Friend	.26	.000	21.3	.045	.000	.238

This analysis is restricted to people who have a partner/spouse but who also live with other people. This shows a different pattern. Here the only predictor is Partner, with Family and Friends making no independent contribution.

6.2 Conclusions

6.2.1 The combination of Partner/Spouse, Family and Friends represents a reasonable first-level deconstruction of the Personal Index domain ‘Personal Relationships’. The combination of these three survey-specific variables was able to explain 59.8% of the variance. This is sufficient to make it unlikely that any other form of ‘relationship’ is likely to add significant variance for general population samples.

6.2.2 For people who have a Partner/Spouse, their total sense of satisfaction with ‘Personal Relationships’ is almost completely dominated by their satisfaction with their Partner/Spouse. For such people who also live with others, this domination is complete.

6.2.3 While the first level of deconstruction of satisfaction with Personal relationships is effectively captured by satisfaction with partner/spouse, this can only apply to the 65.1% of people who have a partner/spouse. What this implies is that, for most purposes, the domain question alone is the most parsimonious form of question concerning satisfaction with personal relationships. If the three survey-specific items are asked instead then (a) they only capture about 56% of the variance in the single domain item, (b) some people do not have partners and so will contribute missing data, and (c) for those people who do have partners, their level of satisfaction with family and friends is largely redundant to the calculation of some total score.

Appendix A1

The analyses in this Table have been computed using either analysis of variance with post-hoc Tukey tests, or t-tests where only two surveys are involved.

Table A1: Comparison between Survey 1, Survey 2 and Survey 3 Degree of satisfaction (%)

Question	Survey 1 (N=1974)		Survey 2 (N=1973)		Survey 3 (N=2030)		p
	Mean	SD	Mean	SD	Mean	SD	
Personal Wellbeing							
Life as a whole	75.17	19.59	77.00	19.32	78.14	17.86	.000
			<i>S2 > S1 p = .007</i>		<i>S3 > S1 p = .000</i>		
Index domains							
- standard of living	74.46	19.41	77.25	18.46	77.65	18.17	.000
			<i>S2 > S1 p = .000</i>		<i>S3 > S1 p = .000</i>		
- health	73.64	21.31	75.12	20.47	75.35	20.98	N.S.
- achievements in life	73.17	18.39	74.18	18.58	74.83	18.17	N.S.
- personal relationships	78.20	21.20	79.12	21.94	79.22	21.69	N.S.
- how safe you feel	75.09	20.19	75.75	20.01	76.82	19.66	N.S.
- community connectedness	68.59	20.68	70.54	21.03	70.68	19.72	.002
			<i>S2 > S1 p = .009</i>		<i>S3 > S1 p = .004</i>		
- future security	69.91	21.09	68.56	20.64	71.00	20.20	.000
					<i>S3 > S1 p = .004</i>		
					<i>S3 > S2 p = .001</i>		
<u>PERSONAL WELLBEING INDEX</u>	73.95	12.89	74.36	13.02	75.19	12.52	.010
					<i>S3 > S1 p = .008</i>		
Aspects of personal life							
Happiness	78.60	18.75	79.77	18.67	-	-	N.S.
Spiritual/religious beliefs	-	-	-	-	73.39	24.21	-
Relationship with partner/spouse	-	-	-	-	85.71	19.03	-
Relationship with family	-	-	-	-	86.07	17.27	-
Relationship with friends	-	-	-	-	84.25	15.22	-
Financial security	-	-	-	-	69.11	22.14	-

Question	Survey 1 (N=1974)		Survey 2 (N=1973)		Survey 3 (N=2030)		p
	Mean	SD	Mean	SD	Mean	SD	
National Wellbeing							
Life in Australia	69.64	20.90	73.89	20.05	84.79	17.29	.000
			<i>S2 > S1 p = .000</i>		<i>S3 > S1 p = .000</i> <i>S3 > S2 p = .000</i>		
National domains							
- economic situation	53.60	20.16	57.82	18.66	64.01	19.61	.000
			<i>S2 > S1 p = .000</i>		<i>S3 > S1 p = .000</i> <i>S3 > S2 p = .000</i>		
- state of the environment	57.92	19.40	59.87	19.19	60.91	19.15	.000
			<i>S2 > S1 p = .004</i>		<i>S3 > S1 p = .000</i>		
- social conditions	59.18	19.89	62.53	17.96	62.76	18.77	.000
			<i>S2 > S1 p = .000</i>		<i>S3 > S1 p = .000</i>		
<u>NATIONAL WELLBEING INDEX</u> (early version)	56.90	16.32	60.07	14.82	62.52	15.75	.000
			<i>S2 > S1 p = .000</i>		<i>S3 > S1 p = .000</i> <i>S3 > S2 p = .000</i>		
- how Australia is governed	-	-	58.67	23.66	52.80	25.04	.000
			<i>S2 > S3 p = .000</i>				
- business	-	-	55.42	18.88	59.88	19.23	.000
			<i>S3 > S2 p = .000</i>				
- national security	-	-	57.32	20.18	63.33	20.16	.000
			<i>S3 > S2 p = .000</i>				
<u>NATIONAL WELLBEING INDEX</u>	-	-	58.61	14.42	60.72	15.45	.000
			<i>S3 > S2 p = .000</i>				

Question	Survey 1 (N=1974)		Survey 2 (N=1973)		Survey 3 (N=2030)		p
	Mean	SD	Mean	SD	Mean	SD	
Aspects of national life							
- wealth / income distribution	47.75	22.73	49.37	22.39	-	-	N.S.
- health services	57.88	23.06	57.34	23.16	-	-	N.S.
- family support	59.15	20.22	60.53	19.45	-	-	N.S.
- economic stability	-	-	58.33	17.47	-	-	N.S.
- trust in people	56.72	20.38	56.67	21.01	-	-	N.S.
- Government family support	-	-	-	-	58.59	23.36	-
- Employers family support	-	-	-	-	56.26	21.45	-
Trends							
- own life changing for the better	63.81	19.22	63.54	19.63	-	-	N.S.
- Australia changing for the better	52.84	19.83	53.62	19.25	-	-	N.S.

Appendix A2: Chronological Age

Table A2.1: Age Differences: Means (SDs)

	18-25	26-35	36-45	46-55	56-65	66-75	76+	p =
N =	183	242	377	403	344	253	129	
Personal Well-Being								
Life as a whole	75.08 (16.13)	76.82 (16.10)	76.01 (18.02)	76.90 (19.61)	81.51 (15.96)	80.91 (18.58)	83.57 (16.29)	.000
Aspects of life								
- standard of living	79.40 (15.20)	76.45 (18.08)	74.64 (17.95)	76.90 (19.48)	80.06 (17.28)	79.05 (19.43)	82.48 (14.58)	.000
- health	76.83 (19.15)	78.18 (18.22)	76.81 (19.69)	74.52 (22.14)	75.40 (22.07)	71.23 (22.41)	73.18 (22.08)	.004
- achievements in life	70.22 (17.81)	73.20 (16.41)	73.42 (17.75)	75.02 (18.09)	77.68 (18.31)	77.35 (19.35)	79.19 (15.92)	.000
- personal relationships	72.69 (21.10)	79.46 (21.96)	77.41 (21.51)	79.53 (22.10)	80.91 (22.70)	82.02 (20.00)	87.04 (13.86)	.000
- how safe you feel	76.65 (19.05)	78.80 (17.33)	77.92 (18.81)	76.55 (20.33)	75.91 (19.95)	74.84 (22.34)	78.56 (18.43)	n.s.
- community connectedness	65.47 (18.90)	68.51 (19.50)	69.57 (19.39)	70.03 (19.94)	72.89 (19.49)	75.86 (19.39)	75.08 (19.13)	.000
- future security	71.27 (18.77)	68.80 (18.73)	69.24 (19.62)	68.12 (21.41)	73.18 (20.45)	75.69 (19.80)	77.30 (18.54)	.000
Personal wellbeing index	73.05 (11.25)	74.76 (11.46)	74.74 (11.88)	74.52 (13.13)	76.67 (12.70)	76.42 (13.36)	79.07 (10.89)	.000
Specific Issues								
- Spiritual religious beliefs	68.26 (26.63)	71.67 (22.78)	71.86 (23.04)	73.47 (24.31)	76.04 (23.24)	77.48 (25.35)	76.86 (24.25)	.004
- Relationship with partner/spouse	80.63 (20.37)	84.95 (19.14)	83.34 (18.58)	85.15 (20.50)	87.86 (17.14)	90.00 (17.15)	90.35 (20.09)	.000
- Relationship with family	81.31 (18.85)	85.70 (16.26)	84.04 (17.70)	85.15 (17.94)	87.64 (15.98)	88.71 (16.98)	93.46 (11.08)	.000
- Relationship with friends	83.61 (15.41)	82.70 (15.86)	81.76 (15.15)	84.49 (14.20)	85.64 (13.84)	85.62 (17.02)	89.92 (13.54)	.000
- Financial security	63.48 (21.59)	69.00 (20.41)	68.19 (21.82)	66.06 (22.92)	72.34 (21.29)	72.56 (21.67)	79.30 (20.09)	.000
National Wellbeing								
Life in Australia	83.72 (14.76)	84.42 (15.72)	84.53 (15.45)	84.44 (18.21)	85.03 (18.01)	85.91 (20.01)	88.75 (15.32)	n.s.
Aspects of life								
- economic situation	65.20 (17.00)	63.97 (18.25)	62.05 (18.82)	62.90 (21.10)	67.13 (18.04)	64.44 (22.26)	67.37 (18.56)	.008

	18-25	26-35	36-45	46-55	56-65	66-75	76+	p =
- state of the environment	62.56 (18.13)	60.67 (19.78)	57.84 (20.02)	60.33 (18.62)	62.17 (17.79)	62.06 (19.77)	66.11 (17.48)	.001
- social conditions	64.34 (17.92)	62.10 (18.11)	61.01 (18.98)	61.35 (18.44)	64.06 (17.77)	63.57 (19.92)	67.02 (18.91)	.017
- how Australia is governed	51.72 (21.35)	50.54 (24.85)	48.92 (22.73)	50.48 (25.98)	57.85 (25.24)	56.35 (26.99)	60.88 (23.86)	.000
- business	64.12 (15.71)	59.65 (18.90)	57.20 (18.69)	57.38 (20.39)	61.81 (17.81)	59.36 (20.75)	66.00 (20.51)	.000
- national security	68.93 (15.81)	62.39 (18.84)	61.97 (19.34)	60.60 (21.64)	64.05 (19.72)	63.36 (22.28)	69.48 (18.03)	.000
National Wellbeing Index	62.96 (13.17)	59.85 (14.63)	58.79 (14.32)	58.73 (16.04)	63.11 (14.88)	61.30 (17.29)	67.23 (14.21)	.000
Specific Issues								
- Government family support	58.27 (20.68)	57.51 (24.70)	55.89 (22.01)	55.63 (23.77)	61.31 (22.57)	62.39 (24.33)	67.48 (20.51)	.000
- Employer family support	59.07 (18.52)	58.08 (20.88)	56.61 (21.71)	52.68 (22.78)	56.09 (21.06)	55.72 (22.24)	61.35 (18.78)	.003

Personal Wellbeing

Figure A2.1: Life as a Whole

p = .000

18-25 < 56-65, p = .001
18-25 < 66-75, p = .011
18-25 < 76+, p = .001
26-35 < 76+, p = .008
36-45 < 56-65, p = .001
36-45 < 66-75, p = .011
36-45 < 76+, p = .001
46-55 < 56-65, p = .005
46-55 < 76+, p = .002

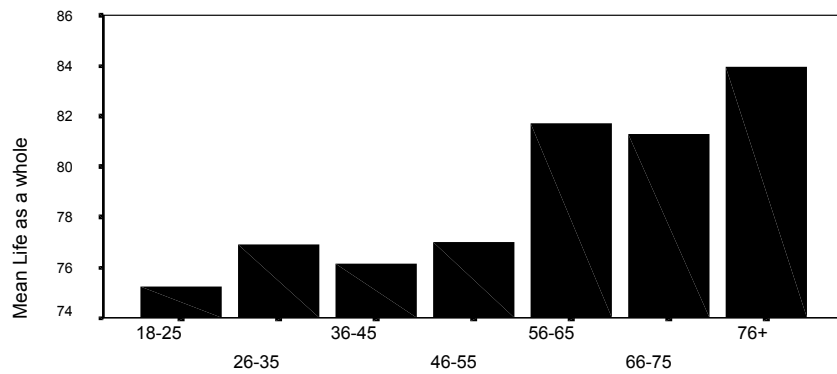


Figure A2.2: Personal Wellbeing Index

p = .000

18-25 < 76+, p = .000
46-55 < 76+, p = .012

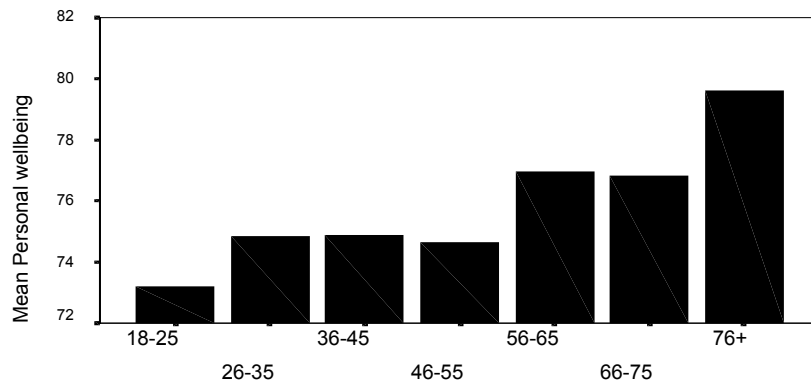


Figure A2.3: Standard of Living

p = .000

36-45 < 56-65, p = .001
36-45 < 76+, p = .000

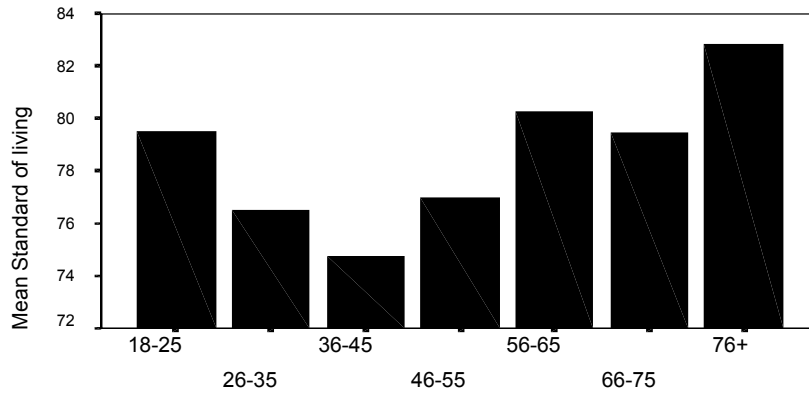


Figure A2.4: Health

p = .004

26-35 > 66-75, p = .009

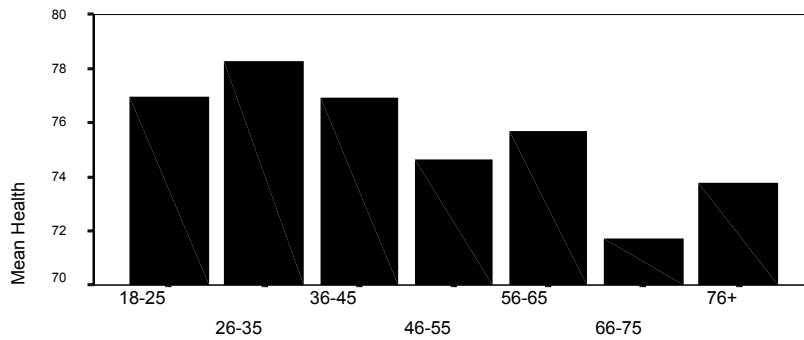


Figure A2.5: Achievements in Life

p = .000

18-25 < 56-65, p = .000
18-25 < 66-75, p = .000
18-25 < 76+, p = .000

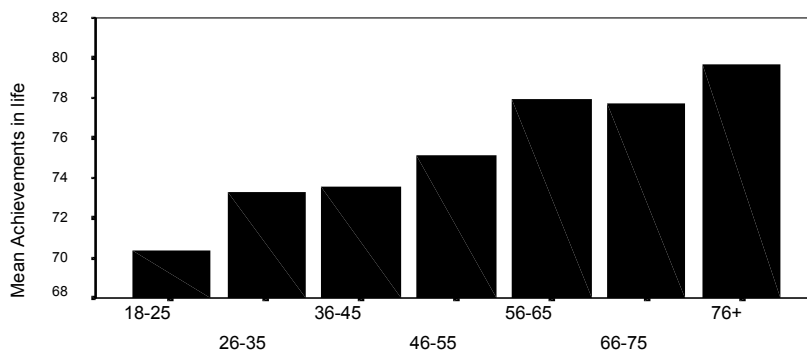


Figure A2.6: Personal Relationships

p = .000

18-25 < 46-55, p = .001
18-25 < 56-65, p = .000
18-25 < 66-75, p = .000
18-25 < 76+, p = .000
36-45 < 76+, p = .000
46-55 < 76+, p = .010

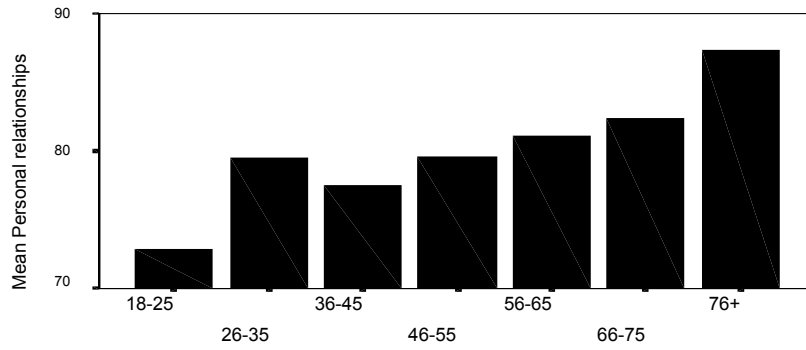


Figure A2.7: Community Connectedness

p = .000

18-25 < 56-65, p = .000
18-25 < 66-75, p = .000
18-25 < 76+, p = .000
26-35 < 66-75, p = .014
36-45 < 66-75, p = .000
46-55 < 66-75, p = .000

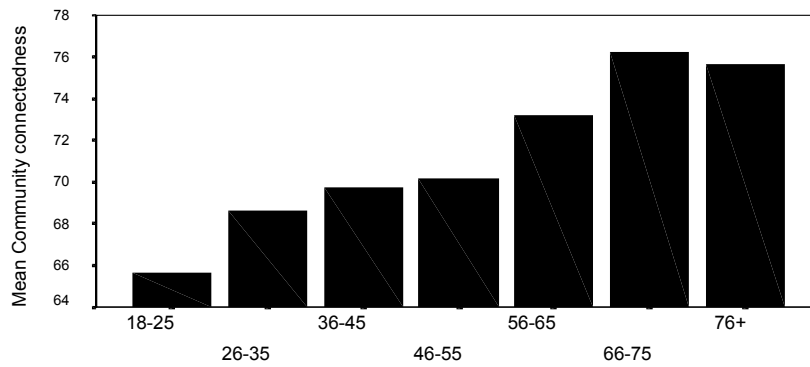


Figure A2.8: Future Security

p = .000

26-35 < 66-75, p = .001
26-35 < 76+, p = .001
36-45 < 66-75, p = .001
36-45 < 76+, p = .001
46-55 < 56-65, p = .007
46-55 < 66-75, p = .000
46-55 < 76+, p = .000

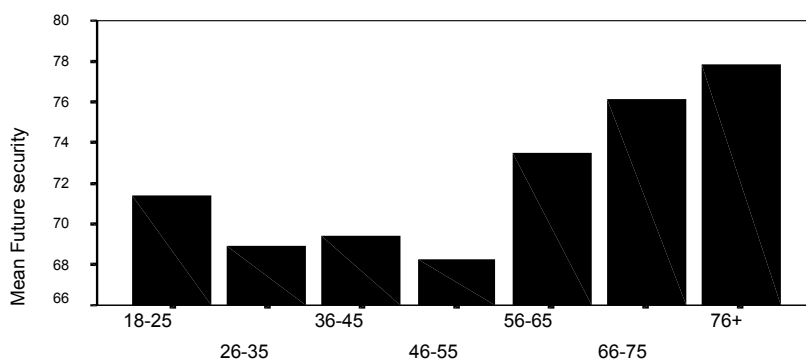


Figure A2.9: Relationship with Partner/Spouse

p = .000

18-25 < 76+, p = .000
26-35 < 66-75, p = .000
26-35 < 76+, p = .000
36-45 < 56-65, p = .000
36-45 < 66-75, p = .000
36-45 < 76+, p = .000
46-55 < 66-75, p = .000
46-55 < 76+, p = .000
56-65 < 76+, p = .000

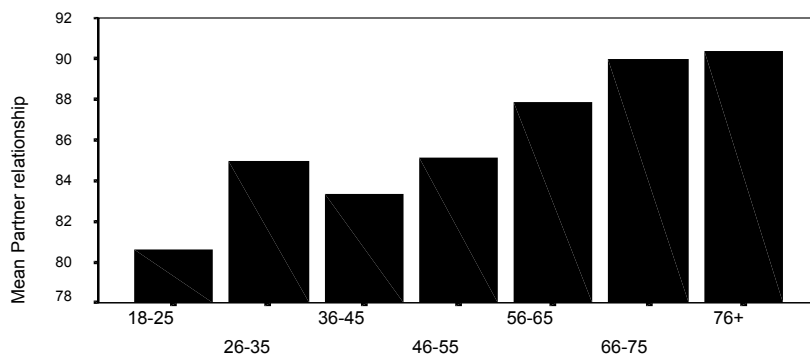


Figure A2.10: Relationship with Family

p = .000

18-25 < 56-65, p = .001
 18-25 < 66-75, p = .000
 18-25 < 76+, p = .000
 26-35 < 76+, p = .000
 36-45 < 66-75, p = .013
 36-45 < 76+, p = .000
 46-55 < 76+, p = .000
 56-65 < 76+, p = .016

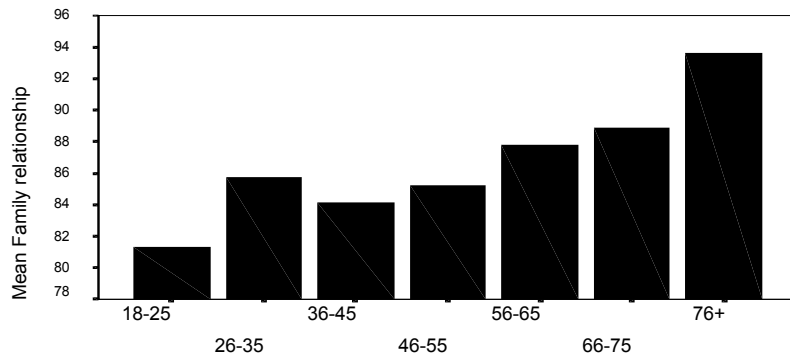


Figure A2.11: Relationship with Friends

p = .000

18-25 < 76+, p = .005
 26-35 < 76+, p = .000
 36-45 < 56-65, p = .009
 36-45 < 76+, p = .000
 46-55 < 76+, p = .007

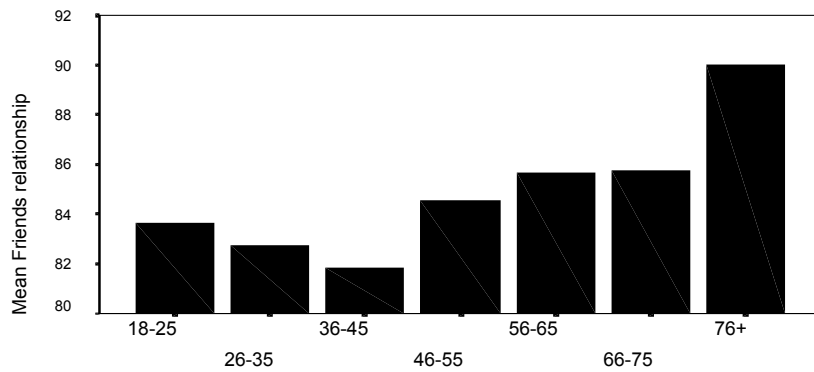
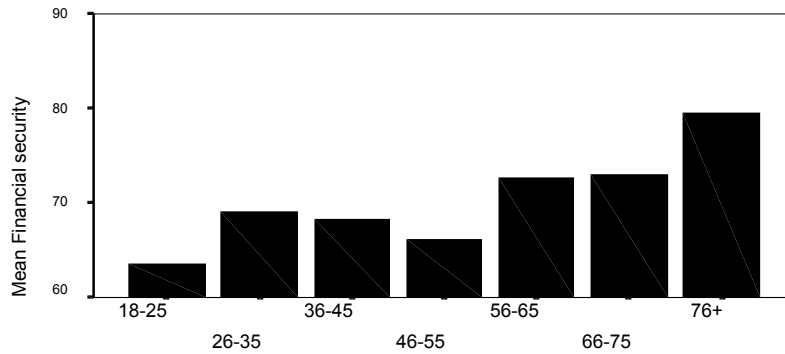


Figure 2.12: Financial Security

p = .000

18-25 < 56-65, p = .000
18-25 < 66-75, p = .000
18-25 < 76+, p = .000
26-35 < 76+, p = .000
46-55 < 56-65, p = .001
46-55 < 66-75, p = .002
46-55 < 76+, p = .000



National Wellbeing

Figure A2.13: National Wellbeing Index

p = .000

26-35 < 76+, p = .001
36-45 < 56-65, p = .007
36-45 < 76+, p = .000
46-55 < 56-65, p = .005
46-55 < 76+, p = .000

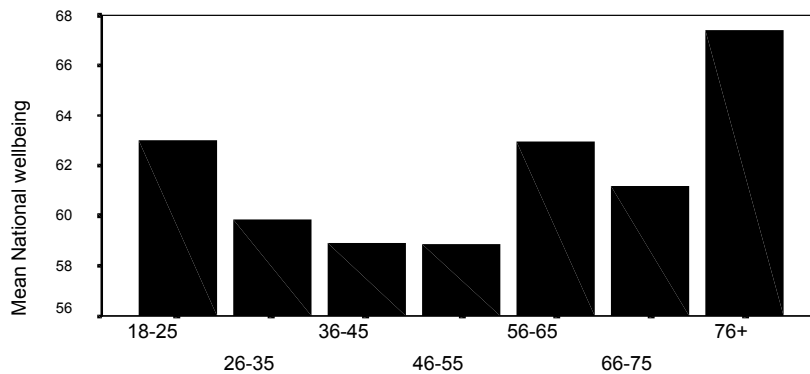


Figure A2.14: Economic Situation

p = .008

36-45 < 56-65, p = .010

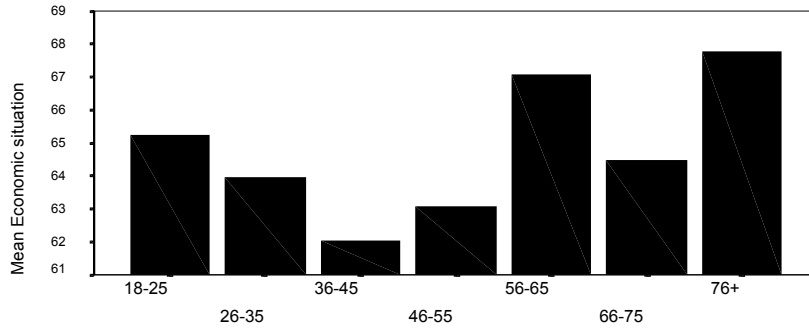


Figure A2.15: State of the Environment

p = .001

36-45 < 76+, p = .010

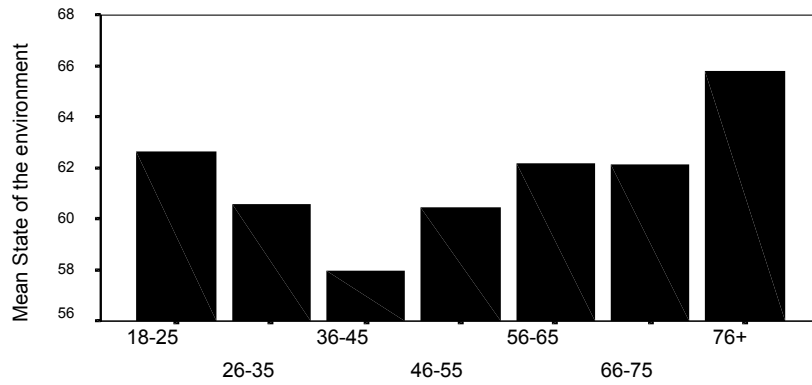


Figure A2.16: Government in Australia

p = .000

26-35 < 56-65, p = .008
26-35 < 76+, p = .003
36-45 < 56-65, p = .000
36-45 < 66-75, p = .005
36-45 < 76+, p = .000
46-55 < 56-65, p = .001
46-55 < 76+, p = .001

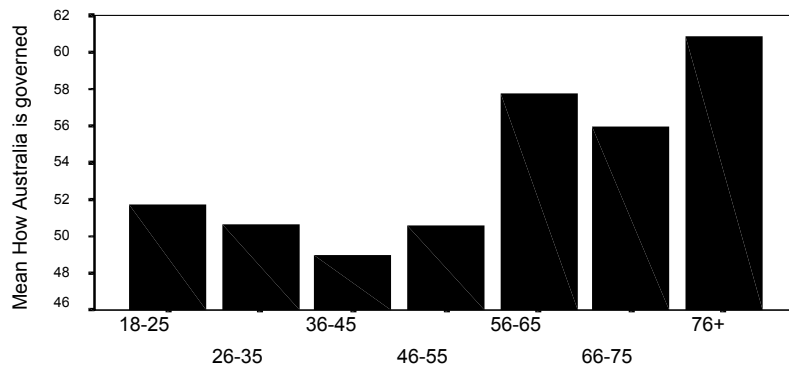


Figure A2.17: Business in Australia

p = .000

18-25 > 36-45, p = .002
18-25 > 46-55, p = .002
36-45 < 76+, p = .008
46-55 < 76+, p = .001

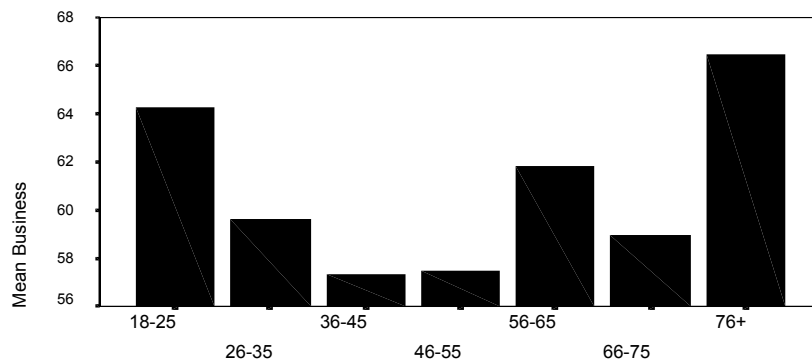


Figure A2.18: National Security in Australia

p = .000

18-25 > 36-45, p = .003
18-25 > 46-55, p = .000
36-45 < 76+, p = .007
46-55 < 76+, p = .001

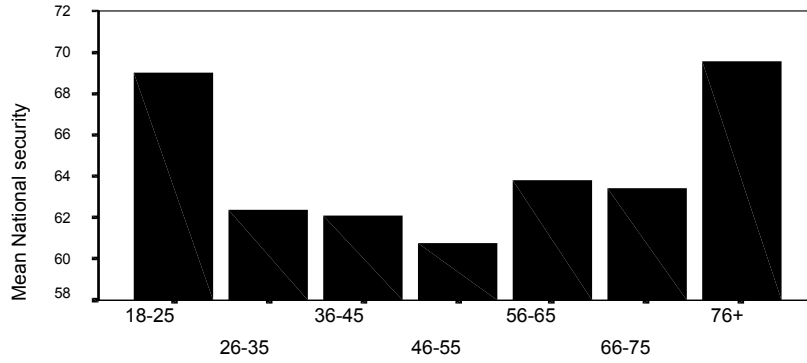


Figure A2.19: Government Supports Families

p = .000

18-25 < 76+, p = .016
26-35 < 76+, p = .003
36-45 < 66-75, p = .012
36-45 < 76+, p = .000
46-55 < 66-75, p = .000
46-55 < 76+, p = .000

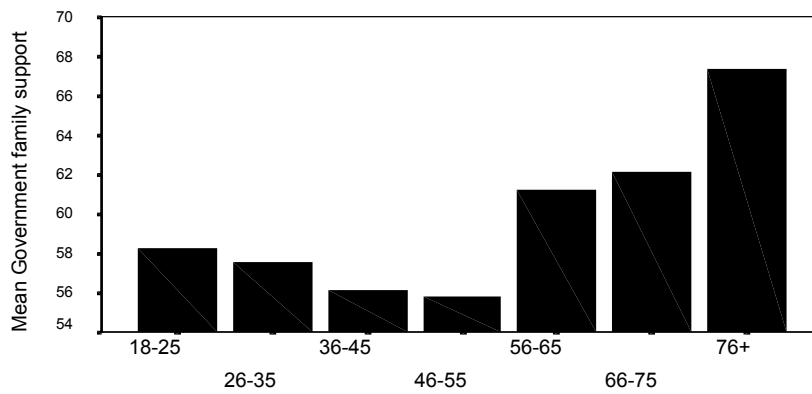
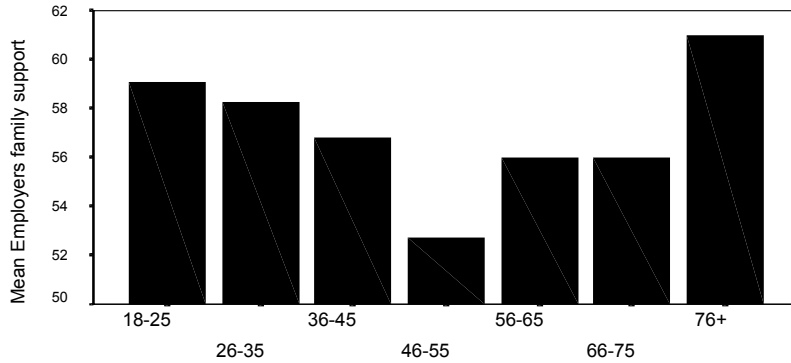


Figure A2.20: Employers Support Families

46-55 < 76+, p = .016 p = .000



Note: Significant age differences for Social Conditions (p = .017) however post-hoc analyses revealed no significant differences between specific age groups. No significant results were found for Age/Gender interactions.

Extent of age-group differences within domains

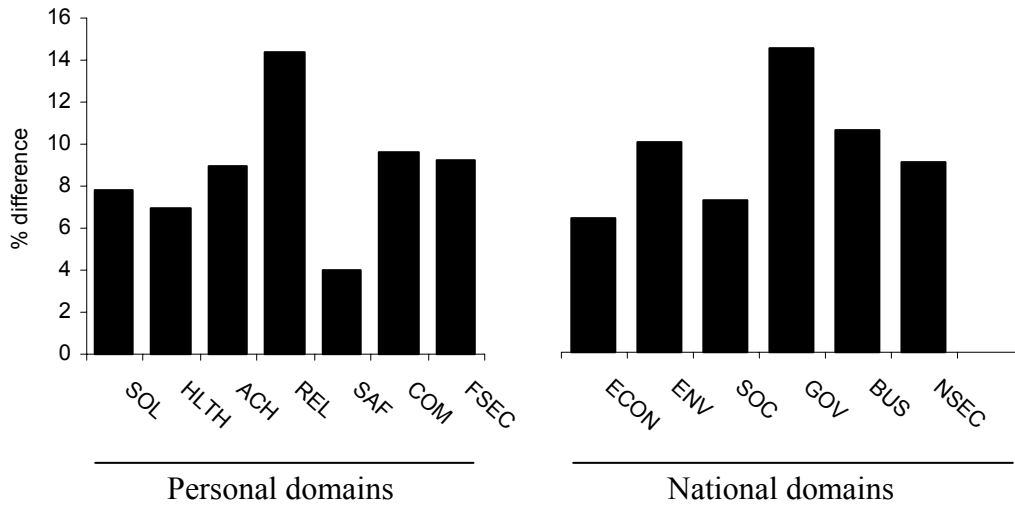


Figure A2.21: Maximum age-group differences within Index domains

Figure A2.21 shows the spread of age-group mean values within each domain. Each column represents the difference between the highest and the lowest age-group mean within each domain. The following observations can be made:

1. Both the highest variation in age-group means (Relationships, 14.35%) and the lowest variation (Safety, 3.96%) occur within the Personal domains.
2. A 5% difference between age-group means is sufficient to achieve a significant difference. That is, while there was no group differences in Safety (3.96%), there was a difference (p = .008) for the National domain of Economic Situation (5.32%).

-
-
3. The largest difference was in Relationships (14.35%) which is also the most crucial domain for general wellbeing. This is also the domain showing the strongest age-related increase (Figure 2.1).

Appendix A3: Household Income

Table A3.1: Income Differences: Means (SDs)

	<\$15,000	\$15,000- \$30,000	\$30,000- \$60,000	\$60,000- \$90,000	\$90,000+	p =
N =	327	435	538	257	150	
Personal Wellbeing						
Life as a whole	74.00 (22.10)	76.92 (19.19)	78.72 (15.58)	78.83 (15.59)	81.48 (13.32)	.000
Aspects of life						
- standard of living	70.64 (23.25)	74.85 (19.10)	78.33 (16.28)	80.51 (14.34)	84.20 (12.11)	.000
- health	68.68 (25.19)	74.71 (21.21)	77.08 (18.38)	77.74 (19.51)	80.33 (16.32)	.000
- achievements in life	72.17 (21.58)	74.51 (19.64)	75.11 (16.14)	76.19 (16.28)	77.65 (15.53)	.017
- personal relationships	74.97 (27.47)	77.85 (22.99)	79.63 (20.43)	81.60 (17.57)	82.53 (16.51)	.001
- how safe you feel	73.73 (23.43)	75.71 (20.86)	77.99 (17.67)	77.87 (18.42)	83.13 (13.22)	.000
- community connectedness	70.25 (22.19)	71.60 (20.60)	70.45 (19.11)	71.41 (17.07)	71.15 (16.14)	N.S.
- future security	68.08 (23.78)	70.09 (22.45)	70.77 (18.15)	72.34 (16.47)	75.74 (16.83)	.002
Personal wellbeing index	71.33 (15.67)	74.21 (13.40)	75.62 (10.65)	76.94 (10.71)	79.22 (9.29)	.000
Specific Issues						
- Spiritual religious beliefs	74.36 (27.09)	76.05 (24.13)	72.38 (23.65)	72.12 (22.09)	69.10 (22.59)	N.S.
- Relationship with partner	82.19 (27.96)	85.31 (21.02)	85.22 (17.50)	87.47 (14.32)	85.35 (17.25)	N.S.
- Relationship with family	85.39 (22.01)	86.24 (17.71)	86.01 (16.18)	86.38 (12.33)	85.13 (14.08)	N.S.
- Relationship with friends	83.83 (18.63)	85.30 (14.53)	83.87 (15.02)	83.39 (13.25)	82.47 (12.09)	N.S.
- Financial security	59.94 (26.42)	66.64 (23.66)	69.46 (19.61)	73.95 (17.86)	78.87 (15.74)	.000

	<\$15,000	\$15,000- \$30,000	\$30,000- \$60,000	\$60,000- \$90,000	\$90,000+	p =
National Wellbeing						
Life in Australia	82.85 (20.46)	85.02 (18.29)	85.02 (15.85)	83.92 (16.18)	86.27 (14.26)	N.S.
Aspects of life						
- economic situation	60.45 (20.40)	62.35 (21.18)	64.81 (18.05)	65.98 (18.19)	67.96 (19.48)	.000
- state of the environment	60.19 (20.78)	60.32 (20.50)	59.85 (18.83)	62.47 (17.04)	62.31 (15.97)	N.S.
- social conditions	59.87 (21.06)	62.89 (19.36)	61.98 (18.55)	65.16 (16.66)	64.19 (16.04)	.012
- how Australia is governed	48.39 (27.64)	53.80 (24.76)	52.06 (24.17)	55.53 (23.69)	54.42 (24.55)	.006
- business	56.57 (21.25)	59.45 (19.20)	59.92 (18.67)	62.97 (17.02)	64.03 (17.55)	.000
- national security	62.35 (22.90)	62.68 (21.11)	63.05 (19.13)	64.67 (17.97)	68.21 (17.15)	N.S.
National well-being index	58.16 (17.65)	60.21 (16.34)	60.36 (14.78)	63.20 (13.25)	63.33 (14.00)	.002
Specific Issues						
-Gov't family support	56.52 (25.72)	59.69 (24.28)	58.02 (22.11)	60.00 (21.29)	58.36 (22.96)	N.S.
- Employer family support	53.92 (22.62)	54.20 (22.41)	56.72 (21.45)	58.13 (19.35)	57.34 (20.56)	N.S.

Personal Wellbeing

Figure A3.1: Life as a Whole

p = .000

\$90k+ > Less than \$15k p = .000
 \$60-90k > Less than \$15k p = .012
 \$30-60k > Less than \$15k p = .001

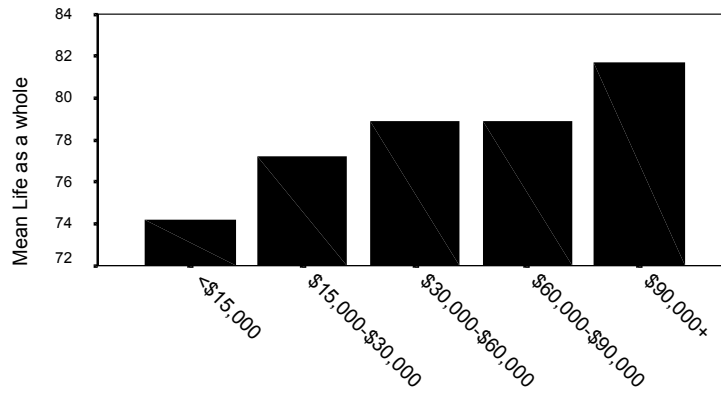


Figure A3.2: Standard of Living

p = .000

\$90k+ > Less than \$15k p = .000
 \$90k+ > \$30-60k p = .003
 \$90k+ > \$15-30k p = .000
 \$60-90k > Less than \$15k p = .000
 \$60-90k > \$15-30k p = .001
 \$30-60k > Less than \$15k p = .000
 \$15-30k > Less than \$15k p = .012

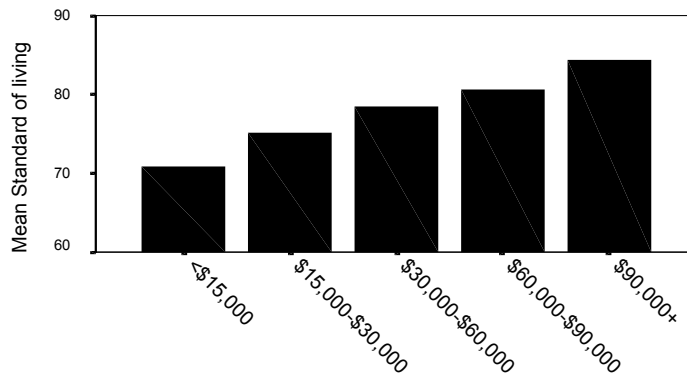


Figure A3.3: Health

p = .000

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

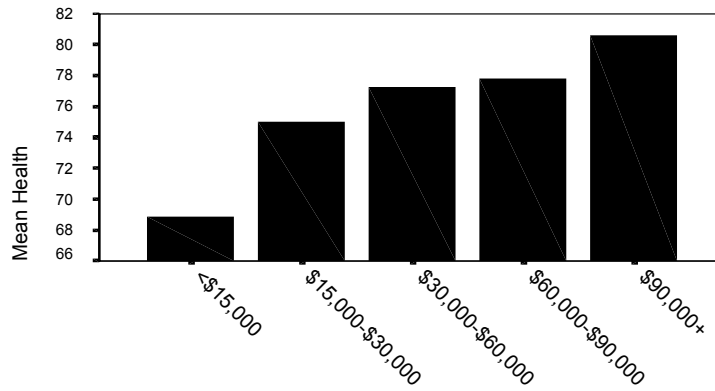


Figure A3.3: Achievements in Life

p = .017

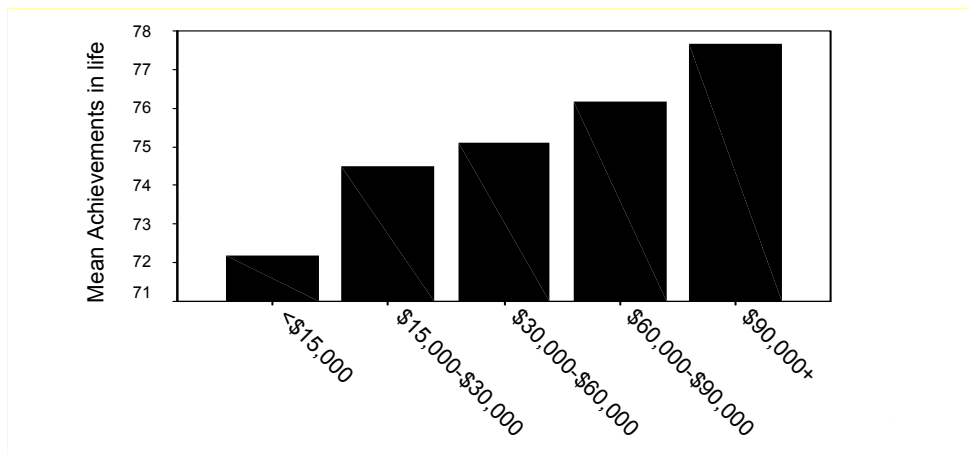


Figure A3.4: Personal Relationships

p = .001

\$90k+ > Less than \$15k p = .004
\$60-90k > Less than \$15k p = .003

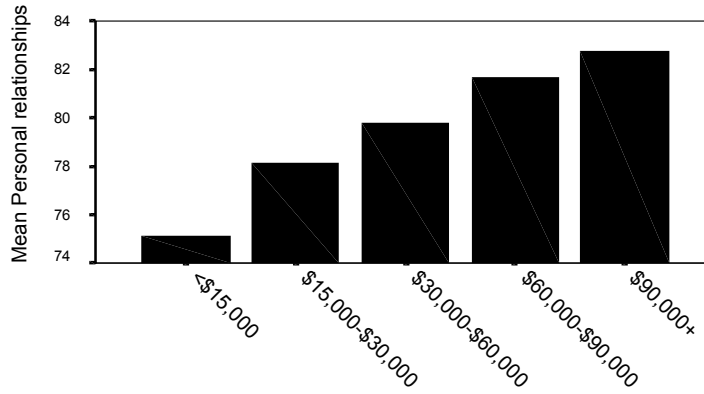


Figure A3.5: How Safe You Feel

p = .000

\$90k+ > Less than \$15k p = .000
\$90k+ > \$15-30k p = .001

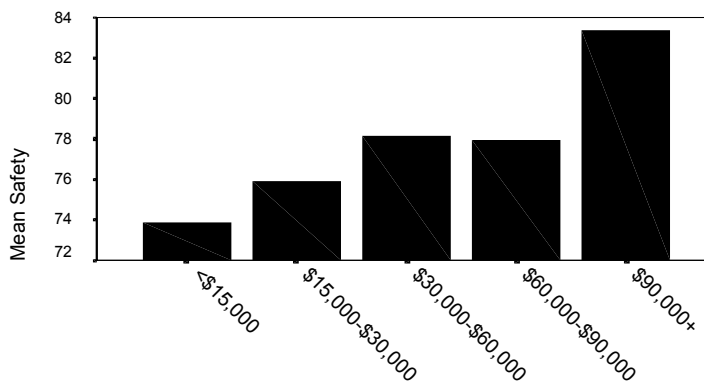


Figure A3.6: Future Security

p = .002

\$90k+ > Less than \$15k p = .001

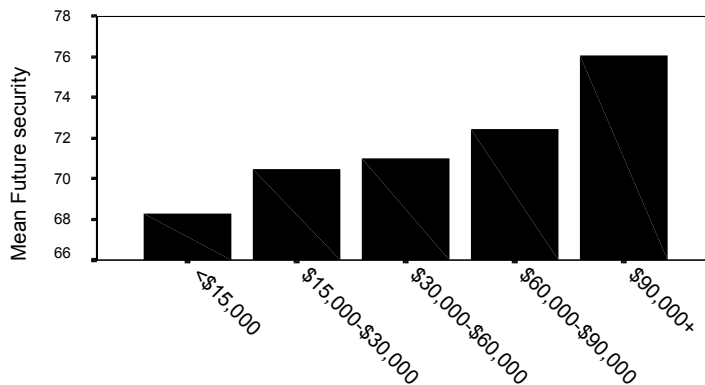


Figure A3.7: Personal Well-Being Index

p = .000

\$90k+ > Less than \$15k p = .000
 \$90k+ > \$30-60k p = .016
 \$90k+ > \$15-30k p = .000
 \$60-90k > Less than \$15k p = .000
 \$30-60k > Less than \$15k p = .000
 \$15-30k > Less than \$15k p = .018

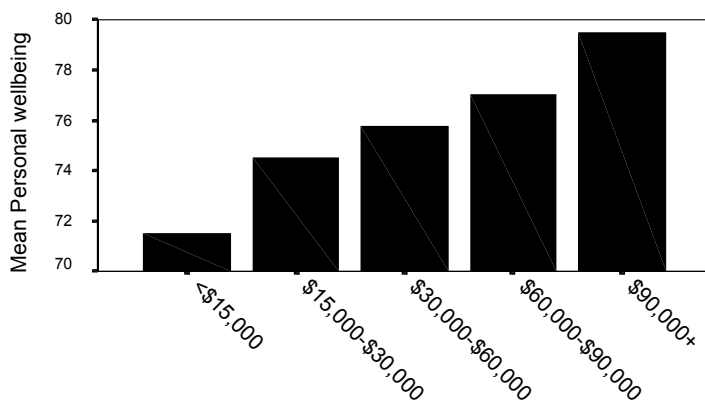
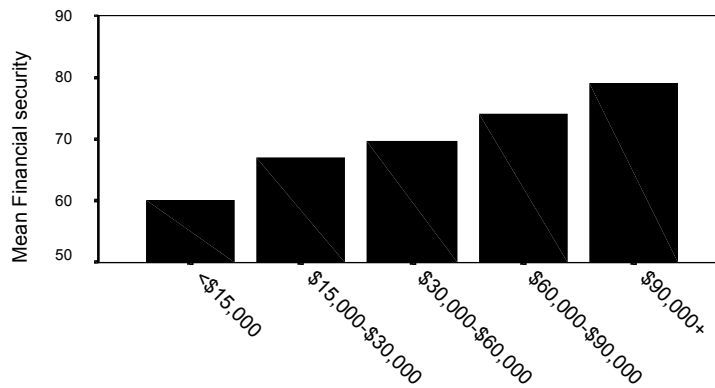


Figure A3.9: Financial Security

p = .000

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



National Wellbeing

Figure A3.10: National Wellbeing

p = .002

\$90k+ > Less than \$15k p = .014
 \$60-90k > Less than \$15k p = .003

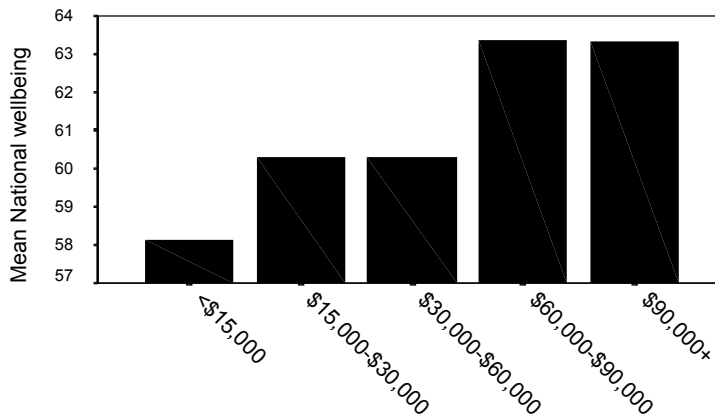


Figure A3.11: Economic Situation

p = .000

\$90k+ > Less than \$15k p = .001
\$60-90k > Less than \$15k p = .006
\$30-60k > Less than \$15k p = .016

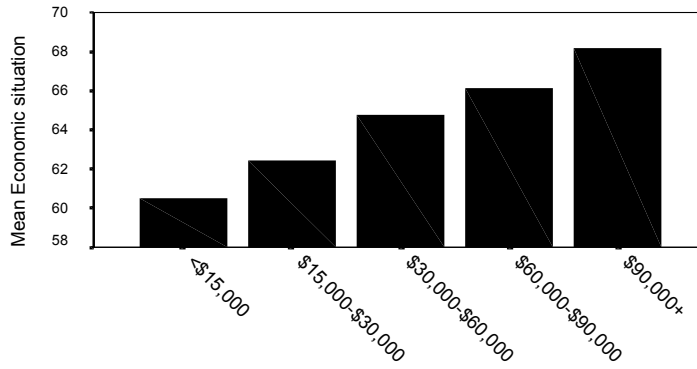


Figure A3.12: Social Conditions

p = .012

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

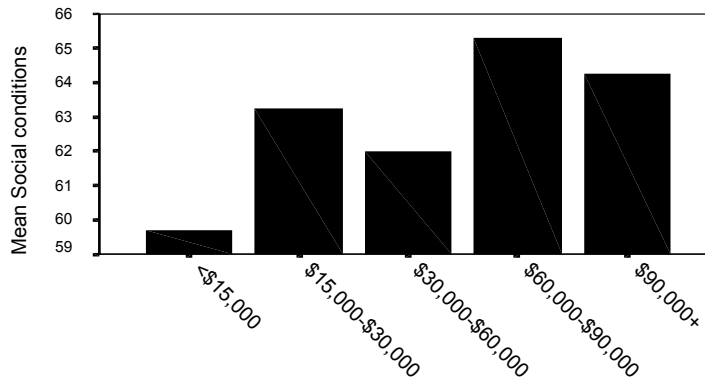


Figure A3.13: How Australia is Governed

p = .006

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

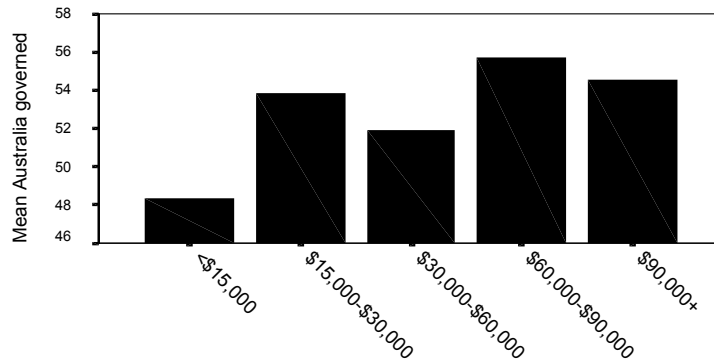


Figure A3.14: Business

p = .000

\$90k+ > Less than \$15k p = .001
\$60-90k > Less than \$15k p = .000

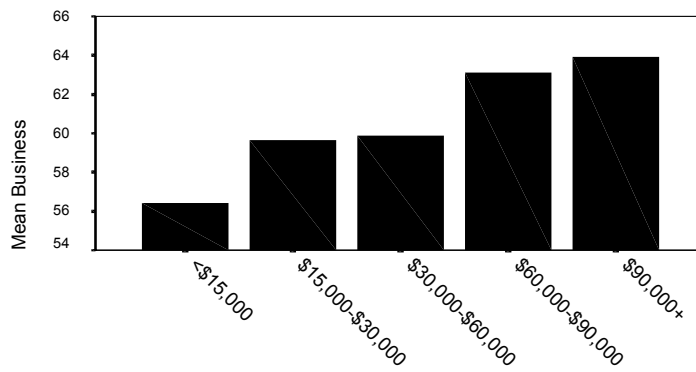


Table A3.2: Percent within each income bracket (gender/age)

%		<\$15000	\$15000-\$30000	\$30000-\$60000	\$60000-\$90000	\$90000+
Gender						
Male (N=629)		17.3	22.9	32.2	16.7	10.8
Female (N=1078)		20.2	27.9	31.1	14.1	7.6
Age						
18-25 (N=142)		19.0	28.2	28.9	19.0	4.9
26-35 (N=218)		7.8	19.3	39.9	22.5	10.6
36-45 (N=337)		7.4	16.6	39.2	21.7	15.1
46-55 (N=347)		11.2	23.1	39.5	15.3	11.0
56-65 (N=288)		23.6	31.9	25.3	11.1	8.0
66-75 (N=213)		44.1	37.1	14.6	4.2	0
76+ (N=92)		48.9	31.5	17.4	1.1	1.1
Age/Gender						
Male	18-25 (N=59)	13.6	32.2	32.2	18.6	3.4
Female	18-25 (N=83)	22.9	25.9	26.5	19.3	6.0
Male	26-35 (N=75)	10.7	8.0	41.3	32.0	8.0
Female	26-35 (N=143)	6.3	25.2	39.2	17.5	11.9
Male	36-45 (N=108)	10.2	15.7	28.7	25.0	20.4
Female	36-45 (N=229)	6.1	17.0	44.1	20.1	12.7
Male	46-55 (N=125)	12.0	19.2	42.4	13.6	12.8
Female	46-55 (N=222)	10.8	25.2	37.8	16.2	9.9
Male	56-65 (N=110)	17.3	26.4	27.3	14.5	14.5
Female	56-65 (N=178)	27.5	35.4	24.2	9.0	3.9
Male	66-75 (N=83)	36.1	32.5	24.1	7.2	0
Female	66-75 (N=130)	49.2	40.0	8.5	2.3	0
Male	76+ (N=40)	37.5	32.5	27.5	2.4	0
Female	76+ (N=52)	57.7	30.8	8.6	0	1.9

Appendix 4: Marital Status

Table A4.1: Marital Status Differences: Means (SDs)

	Never married	De facto	Married	Separated Not Divorced	Divorced	Widowed	P =
N =	342	119	1200	49	151	165	
Personal Well-Being							
Life as a whole	72.19 (18.27)	76.02 (16.75)	81.13 (15.77)	66.94 (23.74)	71.33 (22.43)	80.06 (19.33)	.000
Domains							
Stand. of living	75.99 (18.70)	77.39 (16.85)	79.89 (16.96)	64.49 (23.55)	68.54 (20.67)	77.50 (17.94)	.000
Health	74.71 (20.87)	74.87 (18.95)	76.85 (20.26)	71.43 (22.36)	69.93 (24.26)	72.50 (22.90)	.001
Achievements	69.32 (19.03)	72.94 (16.59)	77.02 (16.91)	65.21 (20.21)	71.47 (20.51)	77.59 (19.74)	.000
Relationships	65.94 (25.15)	82.86 (17.81)	85.80 (15.21)	60.41 (27.23)	61.28 (28.17)	77.82 (23.67)	.000
Safety	76.07 (19.84)	80.00 (16.66)	77.72 (18.55)	65.10 (27.32)	74.83 (21.84)	75.06 (23.01)	.000
Community	65.66 (20.37)	67.23 (20.87)	73.12 (18.39)	60.62 (24.36)	65.30 (20.97)	73.94 (20.13)	.000
Future security	68.35 (20.04)	70.67 (18.85)	72.48 (19.30)	62.13 (27.02)	64.97 (23.30)	74.68 (20.31)	.000
Personal wellbeing index	70.87 (12.61)	75.30 (10.60)	77.71 (11.07)	65.12 (15.27)	68.05 (14.65)	75.14 (14.48)	.000
Specific Issues							
- Spirit/relig.	69.34 (25.65)	64.34 (27.17)	74.47 (23.50)	73.71 (21.70)	75.39 (25.39)	77.43 (22.04)	.000
- Relationship with partner	71.79 (23.61)	85.73 (17.04)	89.03 (15.16)	56.67 (35.08)	68.09 (29.17)	70.77 (34.02)	.000
- Relationship with family	79.82 (21.50)	83.95 (16.58)	88.52 (14.22)	79.39 (22.31)	81.22 (21.44)	89.21 (17.62)	.000
- Relationship with friends	81.71 (17.43)	83.19 (16.05)	85.37 (13.51)	79.39 (16.38)	81.20 (18.64)	86.59 (16.41)	.000
- Financial security	63.14 (23.90)	66.89 (22.73)	72.41 (19.86)	59.39 (25.28)	57.65 (26.19)	72.72 (21.90)	.000

	Never married	De facto	Married	Separated Not Divorced	Divorced	Widowed	P =
National Wellbeing							
Life in Australia	82.57 (17.05)	84.32 (17.52)	85.85 (16.43)	78.37 (21.54)	82.35 (20.31)	86.83 (18.13)	.000
Aspects of life							
- economic	63.66 (17.67)	60.78 (20.65)	65.68 (19.03)	54.69 (23.10)	58.27 (22.99)	63.27 (20.51)	N.S.
- environment	59.61 (19.52)	57.78 (20.09)	62.30 (18.22)	52.86 (24.58)	55.54 (20.21)	63.29 (19.63)	.000
- social	62.26 (19.79)	60.78 (19.70)	63.87 (17.53)	57.05 (22.88)	59.32 (19.82)	62.19 (21.75)	.008
- governed	48.51 (23.51)	46.78 (25.18)	55.49 (24.52)	49.59 (26.85)	45.97 (26.20)	53.75 (27.21)	.000
- business	59.55 (18.76)	58.00 (20.40)	60.82 (18.54)	54.00 (20.82)	55.54 (21.47)	61.26 (20.99)	.006
- nat. security	64.27 (18.36)	61.91 (21.88)	64.13 (19.41)	54.44 (24.82)	58.76 (23.45)	63.97 (21.73)	.001
National Wellbeing Index	59.70 (14.63)	58.16 (15.31)	62.12 (14.91)	52.93 (20.47)	55.71 (16.42)	61.68 (17.03)	.000
Specific Issues							
-Gov't family support	58.05 (22.14)	52.93 (24.85)	59.77 (22.98)	52.34 (26.06)	55.00 (24.95)	60.39 (24.30)	.003
- Employer family support	56.50 (20.34)	56.40 (22.99)	57.16 (21.08)	49.78 (23.14)	50.60 (25.33)	56.35 (19.78)	.005

Personal Wellbeing

Figure A4.1: Life as a Whole

p = .000

married > never married p = .000
 married > separated p = .000
 married > divorced p = .000
 widowed > never married p = .000
 widowed > separated p = .000
 widowed > divorced p = .000

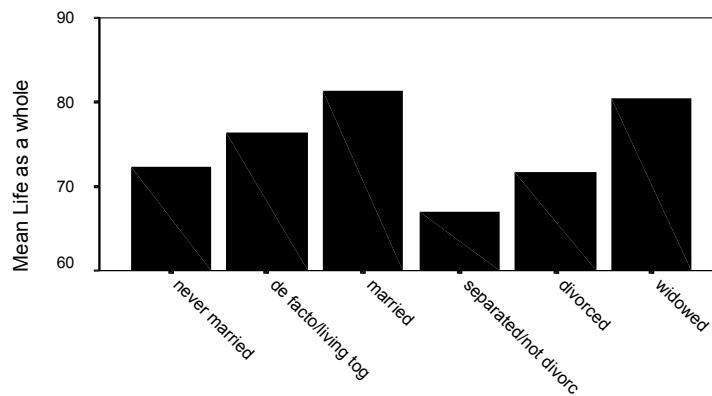


Figure A4.2: Personal Wellbeing Index

p = .000

married > never married p = .000
 married > separated p = .000
 married > divorced p = .000
 de facto > never married p = .000
 de facto > separated p = .000
 de facto > divorced p = .000
 widowed > never married p = .002
 widowed > separated p = .000
 widowed > divorced p = .000

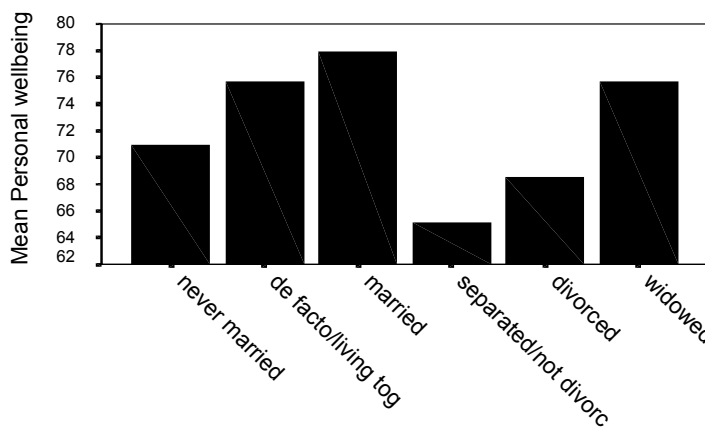


Figure A4.3: Standard of Living

p = .000

married > never married p = .005
married > separated p = .000
married > divorced p = .000
de facto > separated p = .000
de facto > divorced p = .001
never married > separated p = .000
never married > divorced p = .001
widowed > separated p = .000
widowed > divorced p = .000

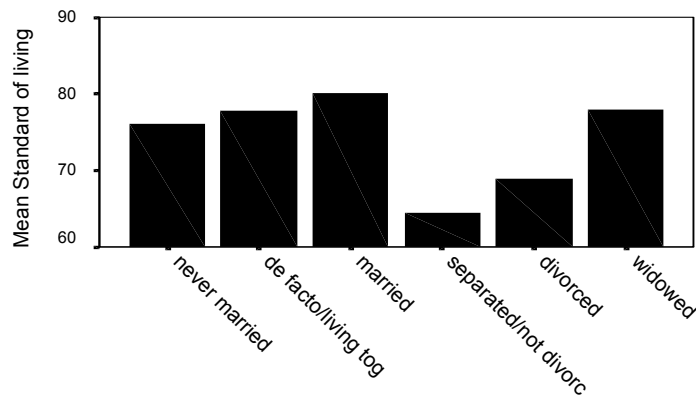


Figure A4.4: Health

p = .001

married > divorced p = .003

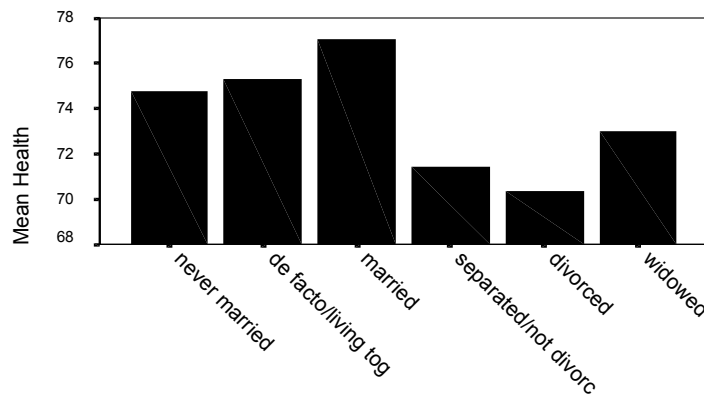


Figure A4.5: Achievements in Life

p = .001

married > never married p = .000
 married > separated p = .000
 married > divorced p = .005
 widowed > never married p = .000
 widowed > separated p = .000

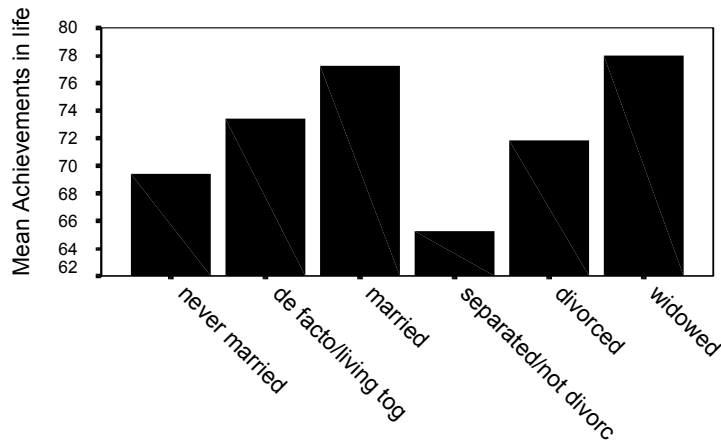


Figure A4.6: Personal Relationships

p = .001

married > never married p = .000
 married > separated p = .000
 married > divorced p = .000
 married > widowed p = .000
 de facto > never married p = .000
 de facto > separated p = .000
 de facto > divorced p = .000
 widowed > never married p = .000
 widowed > separated p = .000
 widowed > divorced p = .000

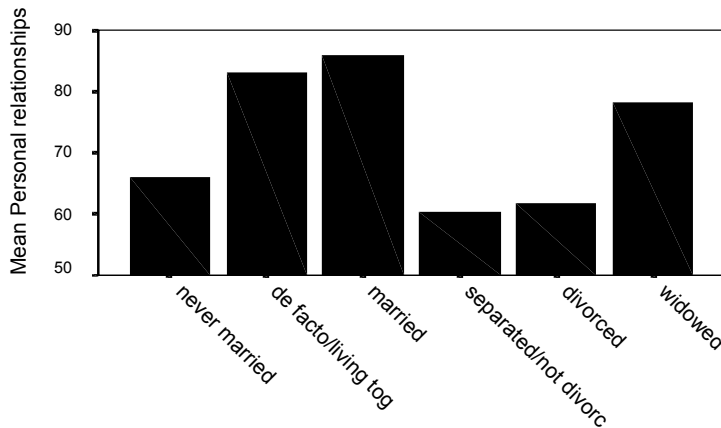


Figure A4.7: Safety

p = .001

married > separated p = .000
de facto > separated p = .000
never married > separated p = .003

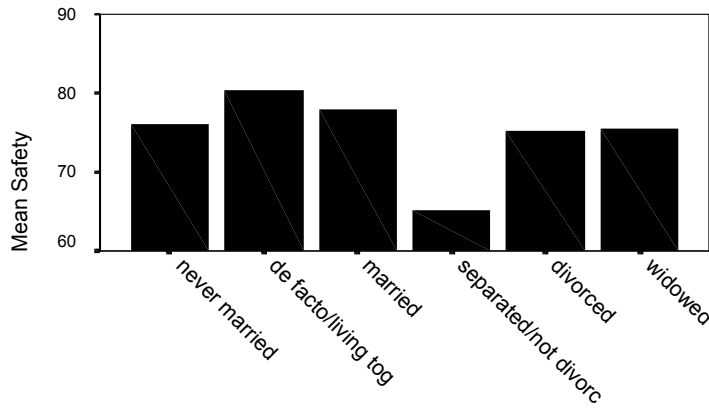


Figure A4.8: Community Connectedness

p = .000

married > never married p = .000
married > separated p = .000
married > divorced p = .000
widowed > never married p = .000
widowed > separated p = .000
widowed > divorced p = .001

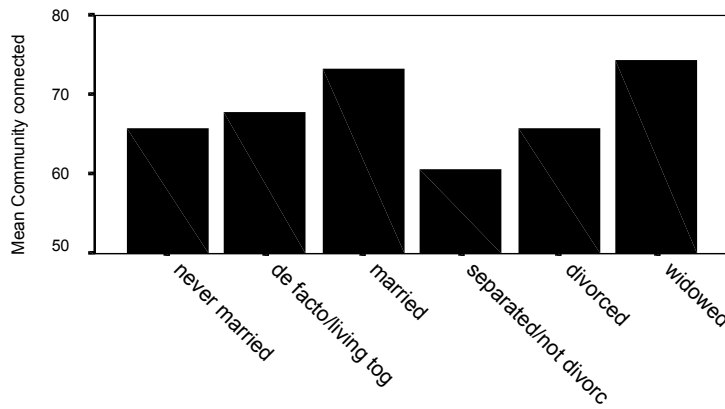


Figure A4.9: Future Security

p = .000

married > never married p = .012
 married > separated p = .007
 married > divorced p = .000
 widowed > never married p = .013
 widowed > separated p = .002
 widowed > divorced p = .000

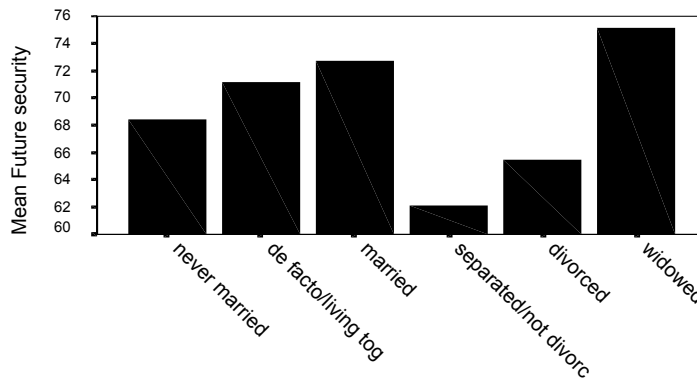


Figure A4.10: Relationship with Partner/Spouse

p = .000

married > never married p = .008
 married > separated p = .000
 married > divorced p = .000
 married > widowed p = .000
 de facto > never married p = .005
 de facto > divorced p = .000
 de facto > separated p = .000
 de facto > widowed p = .000
 never married > separated p = .000

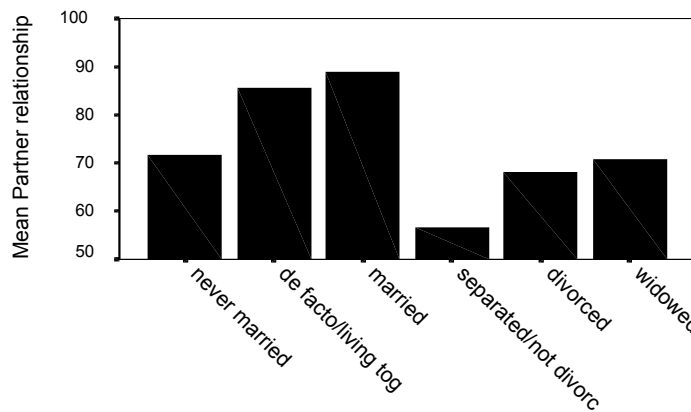


Figure A4.11: Relationships with Family

p = .000

married > never married p = .000
married > separated p = .003
married > divorced p = .000
widowed > never married p = .000
widowed > separated p = .005
widowed > divorced p = .000

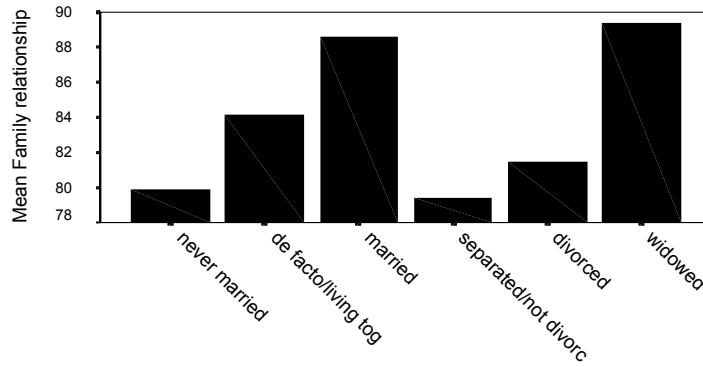


Figure A4.12: Relationships with Friends

p = .000

married > never married p = .001
married > divorced p = .018
widowed > never married p = .009

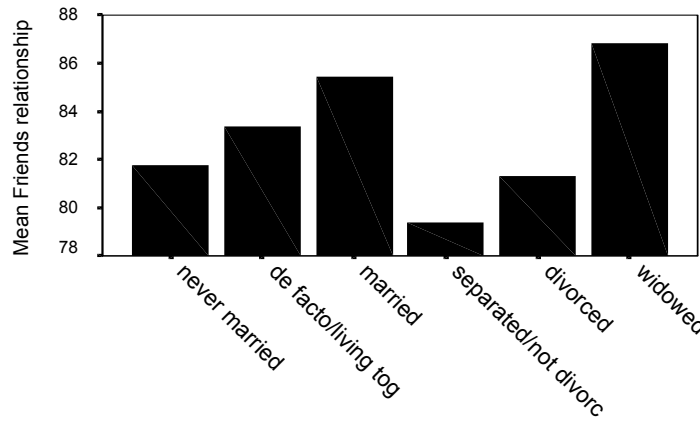
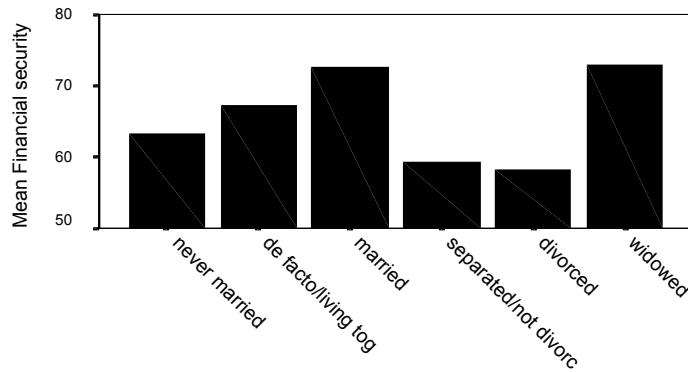


Figure A4.13: Financial Security

p = .000

married > never married p = .000
married > separated p = .000
married > divorced p = .000
de facto > divorced p = .007
widowed > never married p = .000
widowed > separated p = .002
widowed > divorced p = .000



National Wellbeing

Figure A4.14: National Wellbeing Index

p = .000

married > separated p = .004
married > divorced p = .000

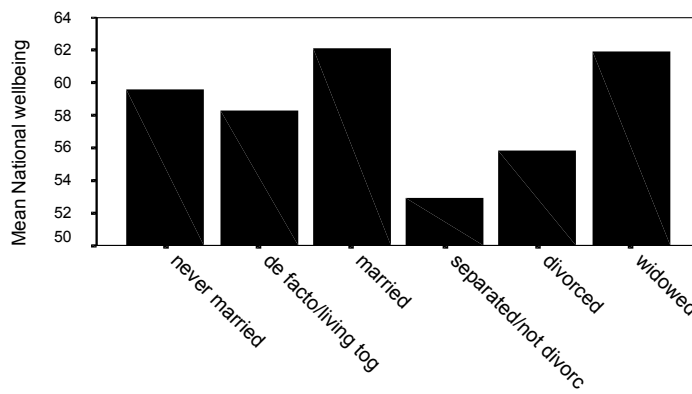


Figure A4.15: Economic Conditions

p = .000

married > separated p = .001
married > divorced p = .000

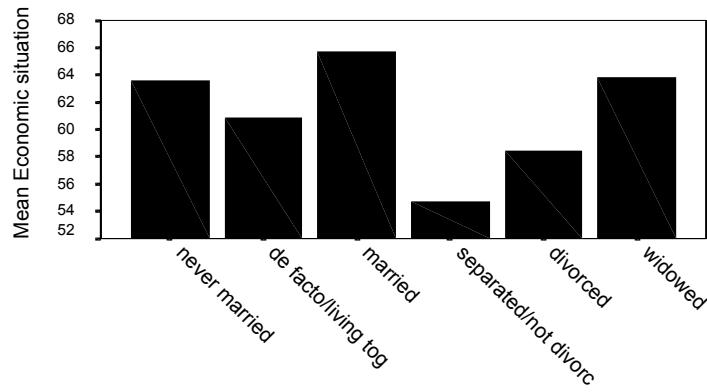


Figure A4.16: State of the Environment

p = .000

married > separated p = .008
married > divorced p = .001
widowed > separated p = .009
widowed > divorced p = .006

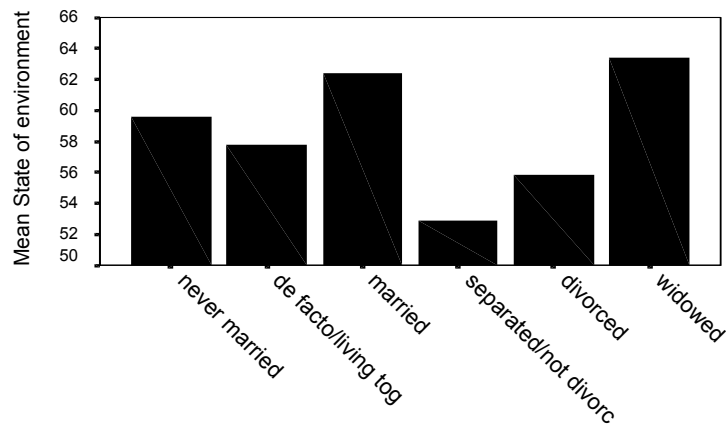
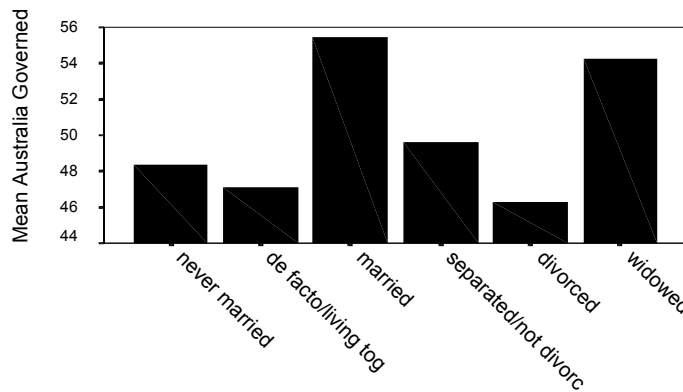


Figure A4.17: How Australia is Governed

p = .000

married > never married p = .000
 married > de facto p = .006
 married > divorced p = .000



Note: Significant differences between marital status for Life in Australia (p = .000), Social Conditions (p = .008), Business (p = .006), National Security (p = .001), Government Family Support (p = .003), and Employers Family Support (p = .005). However, no post hoc differences were found.

Table A4.2: Distribution of respondents in terms of gender and marital status

	Never married	de facto	Married	Separated	Divorced	Widowed
Male						
N	161	49	423	19	53	
% within gender	21.9	6.7	57.6	2.6	7.2	
% within marital status	47.1	41.2	35.3	38.8	35.1	
% of Total	7.9	2.4	20.9	0.9	2.6	
Female						
N	181	70	777	30	98	
% within gender	14.0	5.4	60.1	2.3	7.6	
% within marital status	52.9	58.8	64.8	61.2	64.9	
% of Total	8.9	3.5	38.4	1.5	4.8	
Total						
N	342	119	1,200	49	151	
% within gender	16.9	5.9	59.2	2.4	7.5	
% of Total	16.9	5.9	59.2	2.4	7.5	

Observations on this distribution are as follows:

- (a) As expected, the majority of respondents are married (59.2%).
- (b) Only 5.9% of respondents are living in de facto relationships.

Appendix A5: Household Structure

Table A5.1: Household Structure Differences: Means (SDs)

	Live Alone	Live with Partner	Live with Partner Plus Other	Live with Non-partner(s)	p =
N =	341	638	730	301	
Personal Wellbeing					
Life as a whole	75.53 (20.23)	81.76 (16.15)	79.07 (16.34)	71.26 (19.62)	.000
Aspects of life					
- standard of living	73.29 (20.94)	82.02 (16.47)	77.29 (17.13)	74.12 (18.75)	.000
- health	69.24 (23.32)	75.82 (20.56)	77.49 (19.99)	76.15 (19.93)	.000
- achievements in life	73.34 (21.08)	78.35 (16.38)	75.01 (17.08)	68.48 (19.35)	.000
- personal relationships	69.01 (27.70)	86.94 (15.22)	83.40 (16.44)	64.06 (25.15)	.000
- how safe you feel	75.40 (21.92)	77.36 (18.94)	78.37 (18.05)	74.06 (21.27)	N.S.
- community connectedness	68.49 (22.25)	74.05 (18.74)	71.02 (18.40)	65.59 (20.44)	.000
- future security	69.64 (22.08)	73.68 (19.82)	70.68 (19.05)	67.89 (21.10)	.001
Personal wellbeing index	70.81 (15.27)	78.39 (10.98)	76.45 (11.18)	70.19 (12.59)	.000
Specific Issues					
- Spiritual religious beliefs	73.25 (26.76)	74.07 (25.62)	73.39 (22.22)	71.92 (23.27)	N.S.
- Relationship with partner	67.14 (28.96)	90.32 (14.57)	86.88 (16.32)	70.00 (25.93)	.000
- Relationship with family	82.40 (22.90)	88.93 (14.57)	87.25 (14.03)	81.35 (20.60)	.000
- Relationship with friends	82.54 (18.33)	86.89 (13.27)	83.57 (14.35)	82.58 (16.31)	.001
- Financial security	64.82 (25.51)	74.29 (19.90)	69.34 (20.47)	62.41 (24.06)	.000

	Live Alone	Live with Partner	Live with Partner Plus Other	Live with Non-partner(s)	p =
National Wellbeing					
Life in Australia	83.56 (19.22)	85.72 (17.53)	85.77 (15.62)	82.33 (17.59)	.007
Aspects of life					
- economic situation	61.70 (20.14)	65.87 (19.71)	64.48 (18.93)	62.14 (19.69)	N.S.
- state of the environment	57.72 (20.08)	62.93 (18.40)	61.09 (18.63)	60.17 (20.33)	.001
- social conditions	59.78 (21.07)	64.45 (18.09)	63.12 (17.59)	61.72 (19.86)	.002
- how Australia is governed	48.61 (26.54)	56.53 (25.69)	52.95 (23.43)	49.55 (24.31)	.000
- business	56.29 (21.11)	61.38 (19.27)	60.41 (18.05)	59.96 (19.95)	.002
- national security	60.37 (23.45)	64.68 (20.17)	63.81 (18.87)	63.18 (19.07)	N.S.
National Wellbeing Index	57.07 (17.03)	62.45 (15.53)	61.37 (14.29)	59.71 (15.58)	.012
Specific Issues					
-Gov't family support	56.80 (24.68)	60.93 (22.93)	57.79 (23.36)	57.79 (21.93)	N.S.
- Employer family support	54.20 (21.98)	56.35 (21.99)	57.47 (20.73)	55.31 (20.92)	N.S.

Personal Wellbeing

Figure A5.1: Life as a Whole

live with partner > live alone p = .000
live with partner > with non-partner p = .000
partner plus other > alone p = .011
partner plus other > with non-partner p = .000
live alone > with non-partner p = .011

p = .000

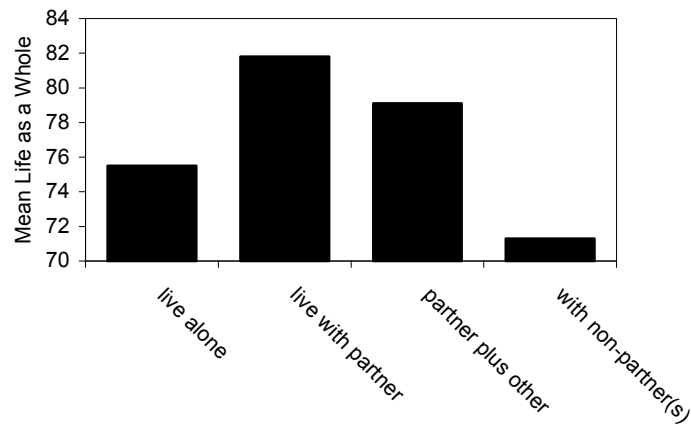


Figure A5.2: Personal Wellbeing Index

live with partner > live alone p = .000
partner plus other > live alone p = .000
live with partner > with non-partner p = .000
partner plus other > with non-partner p = .000

p = .000

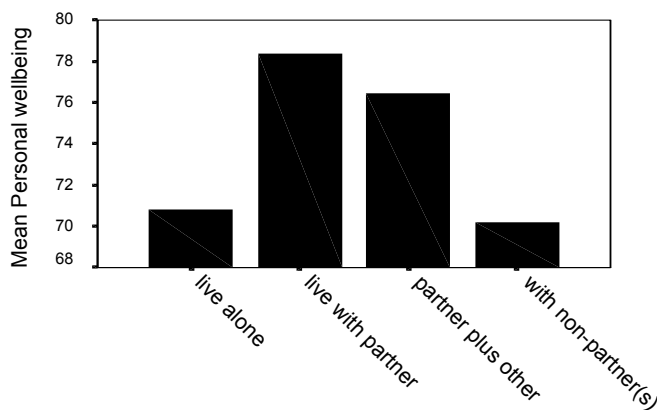


Figure A5.3: Standard of Living

p = .000

live with partner > live alone p = .000
live with partner > partner plus other p = .000
live with partner > with non-partner p = .000
live with partner > live alone p = .000
partner plus other > live alone p = .000

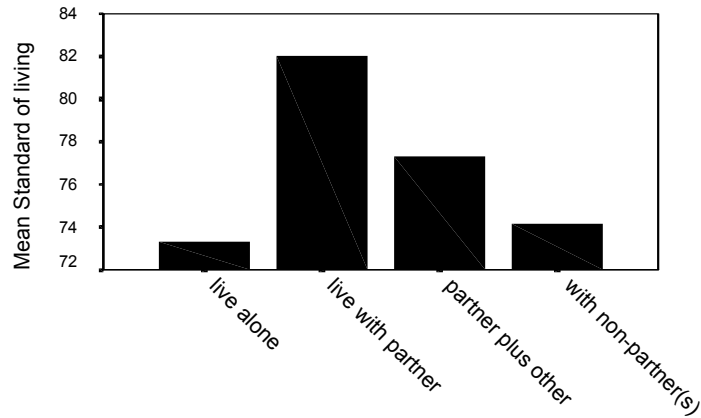


Figure A5.4: Health

p = .000

live with partner > live alone p = .000
partner plus other > live alone p = .000
with non-partner > live alone p = .000

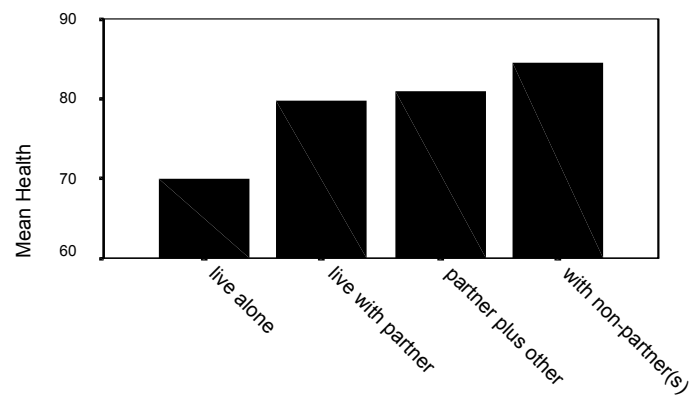


Figure A5.5: Achievements in Life

p = .000

live with partner > live alone p = .000
 live with non-partner > live alone p = .000
 live with partner > partner plus other p = .004
 live with partner > with non-partner p = .000
 live alone > non-partner p = .004
 partner plus other > non-partner p = .000

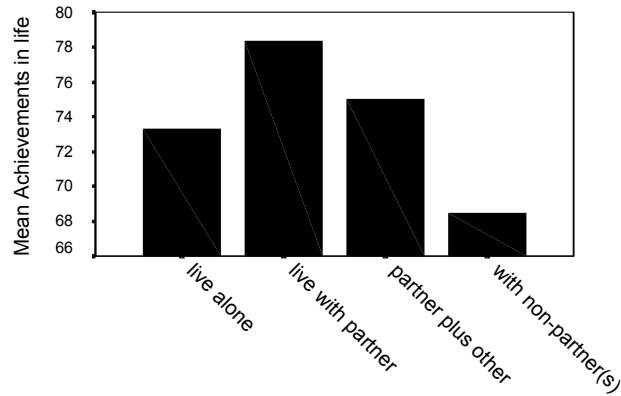


Figure A5.6: Personal Relationships

p = .000

live alone > with non-partner p = .010
 live with partner > live alone p = .000
 partner plus other > live alone p = .000
 live with partner > partner plus other p = .006
 live with partner > with non-partner p = .000
 partner plus other > with non-partner p = .000

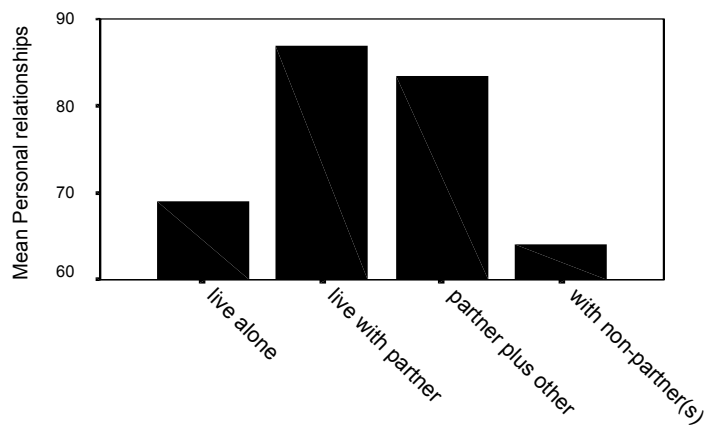


Figure A5.7: Community Connectedness

p = .000

live with partner > live alone p = .000
live with partner > with non-partner p = .000
partner plus other > with non-partner p = .000

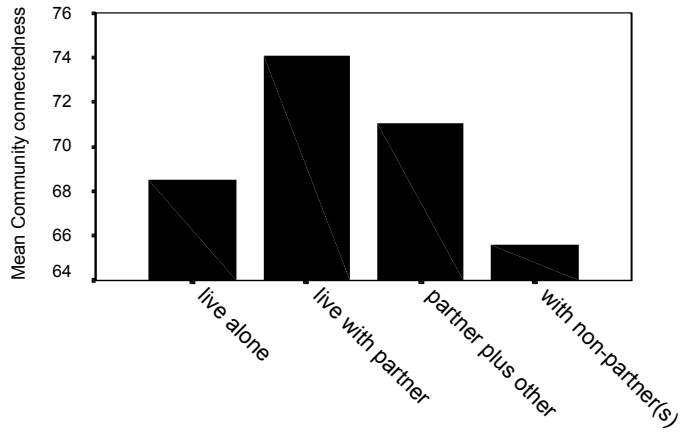


Figure A5.8: Future Security

p = .001

live with partner > live alone p = .017
live with partner > with non-partner p = .005

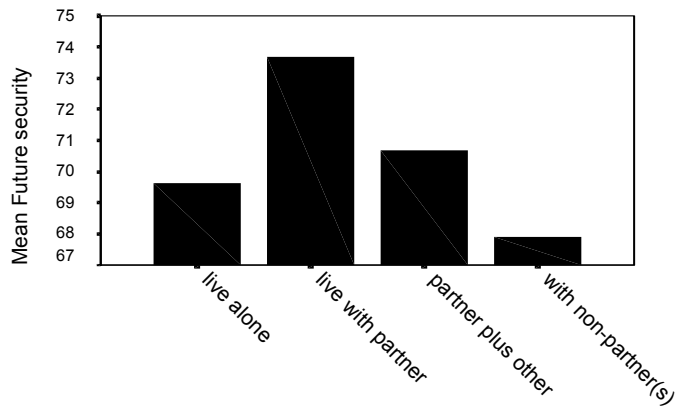


Figure A5.9: Relationship with Partner/Spouse

p = .000

live with partner > live alone p = .000
 partner plus other > live alone p = .000
 with non-partner > live alone p = .000
 partner plus other > with non-partner p = .001

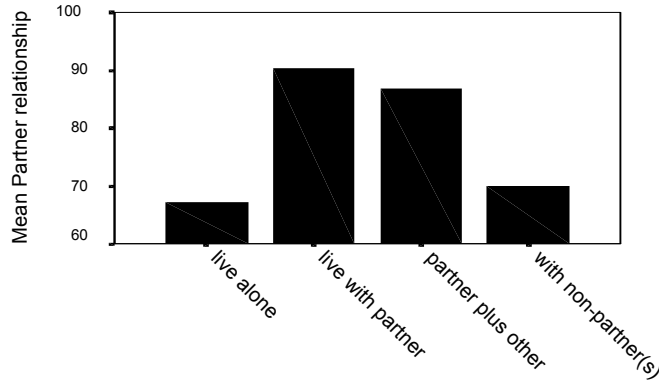


Figure A5.10: Relationship with Family

p = .000

live with partner > live alone p = .000
 partner plus other > live alone p = .000
 live with partner > with non-partner p = .000
 partner plus other > with non-partner p = .000

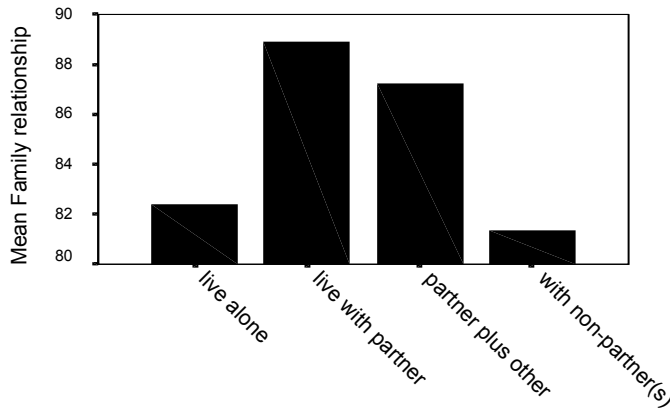


Figure A5.11: Relationships with Friends

p = .001

live with partner > live alone p = .000
live with partner > partner plus other p = .000
live with partner > with non-partner p = .000

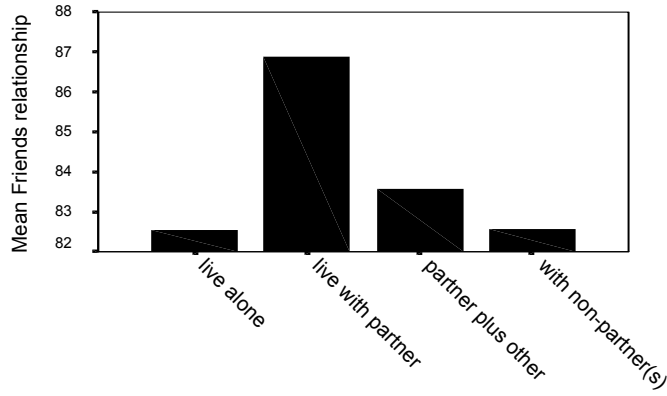
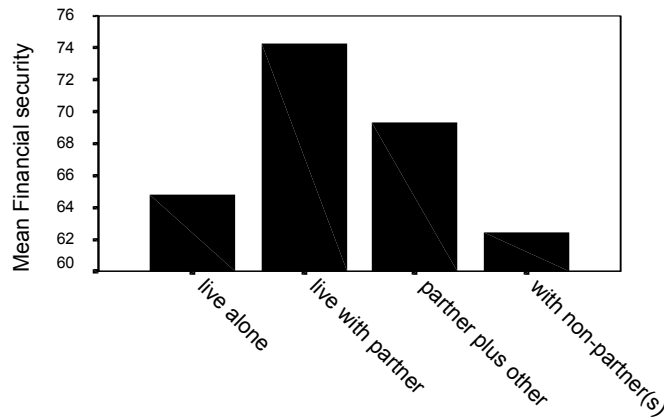


Figure A5.12: Financial Security

p = .000

live with partner > live alone p = .000
partner plus other > live alone p = .000
live with partner > partner plus other p = .000
live with partner > with non-partner p = .000
partner plus other > with non-partner p = .000



National Wellbeing

Figure A5.13: National Wellbeing Index

live with partner > live alone p = .000
partner plus other > live alone p = .001

p = .012

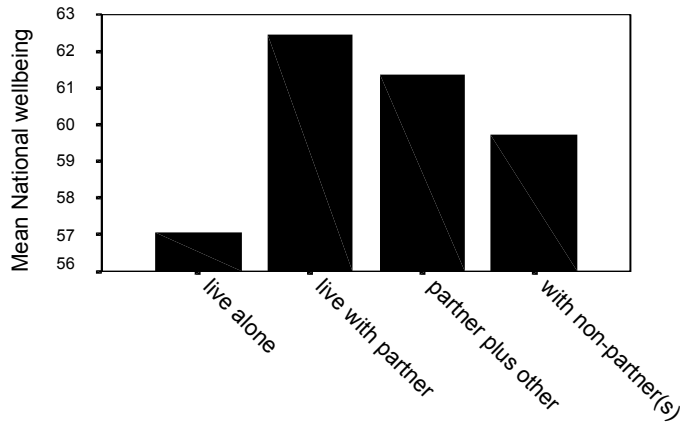


Figure A5.14: Economic Situation

live with partner > live alone p = .000

p = .004

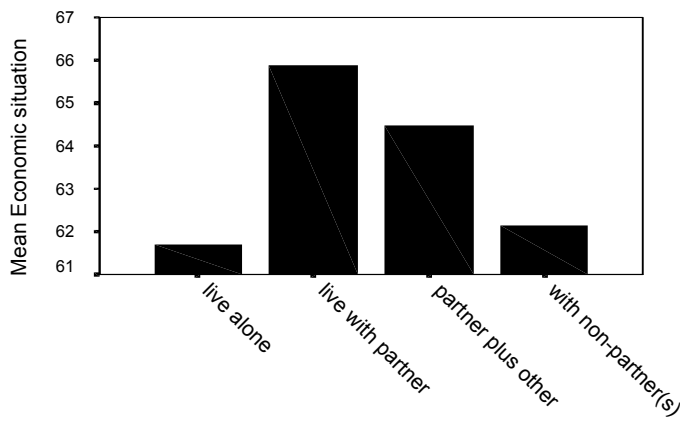


Figure A5.15: State of the Environment

p = .001

live with partner > live alone

p = .000

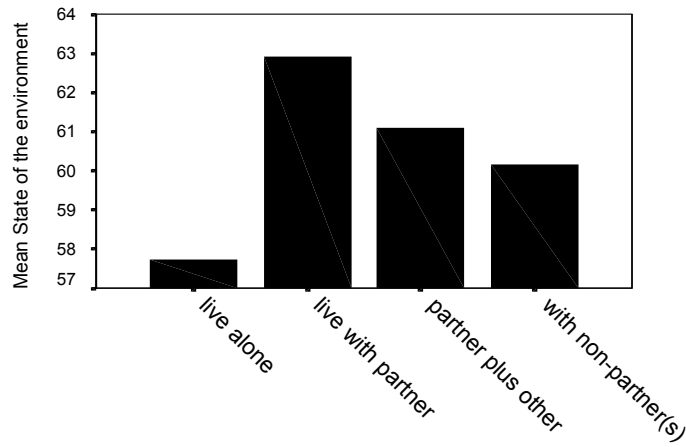


Figure A5.16: Social Conditions

p = .002

live with partner > live alone

p = .002

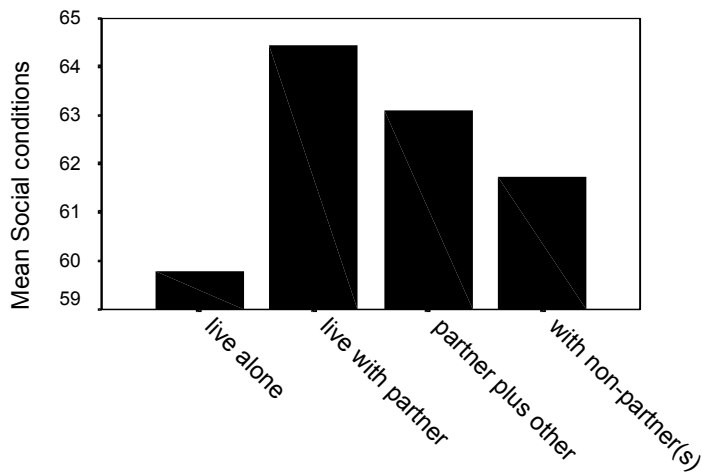


Figure A5.17: How Australia is Governed

live with partner > live alone $p = .000$
live with partner > with non-partner $p = .000$

$p = .000$

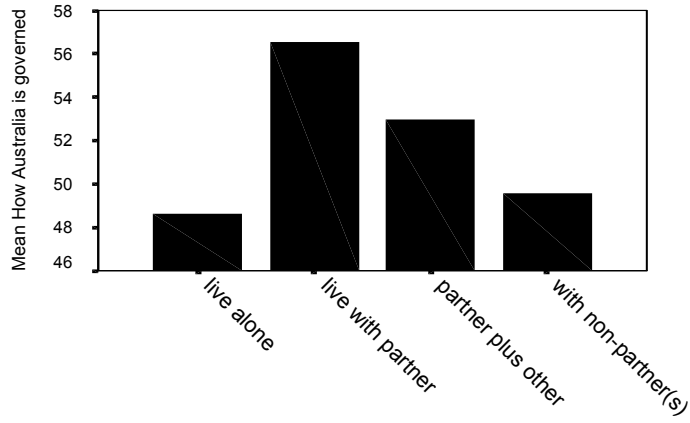


Figure A5.18: Business

live with partner > live alone $p = .000$
partner plus other > live alone $p = .009$

$p = .002$

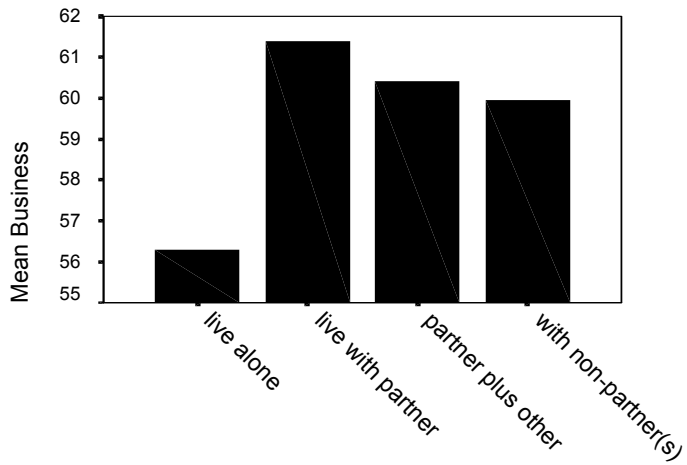


Table A5.2: Distribution of respondents by gender and household structure

	Live alone	Live with Partner	Live with Partner plus other	Live with non-partner(s)
<i>Male</i>				
N	128	250	239	116
% within gender	17.5	34.1	32.6	15.8
% within household	37.5	39.2	32.7	38.5
% of Total	6.4	12.4	11.9	5.8
<i>Female</i>				
N	213	388	491	185
% within gender	16.7	30.4	38.4	14.5
% within household	62.5	60.8	67.3	61.5
% of Total	10.6	19.3	24.4	9.2
<i>Total</i>				
N	341	638	730	301
% within gender	17.0	31.7	36.3	15.0
% of Total	17.0	31.7	36.3	15.0

Observations on this distribution are as follows:

1. The proportion of males and females living within each of these household structures (% within household) are very similar (range for males 32.7% to 39.2%). So each type of living arrangement contains a similar proportion of males and females to the overall proportion of males to females in the whole sample (36.2% male).
2. The gender distribution between household structures (% within gender) is also very similar between males and females. For example, 17.5% of males live alone compared with 16.7% of females.

Table A5.3: Household structure and income as they influence the Personal Wellbeing Index

Living	Household income				
	<\$15K	\$15-30K	\$30-60K	\$60-90K	>\$90K
Alone					
N	124	74	56	11	6
\bar{x}	69.72	70.93	69.69	71.85	76.19
SD	17.30	15.04	11.60	12.96	13.57
Partner					
N	85	152	152	61	46
\bar{x}	75.82	79.52	78.57	78.06	79.41
SD	11.44	10.94	9.57	11.63	10.87
Partner Plus					
N	36	113	245	146	84
\bar{x}	67.58	73.62	76.41	78.32	79.63
SD	17.52	12.53	10.18	9.18	7.99
Non-Partner					
N	49	71	62	34	9
\bar{x}	70.64	66.96	71.41	70.63	76.51
SD	15.22	13.23	10.72	12.04	9.64

Appendix A6: Psychometric issues

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A6.1 Sampling methodology

This Third survey used a different recruitment technique from Surveys 1 and 2. Whereas previously the respondent was the person who answered the telephone, in Survey 3 we asked to speak with the person in the household who had the most recent birthday. It is therefore of interest to determine whether this changed the nature of the sample.

One purpose of this changed procedure was to create a population sample with a more equal gender balance. This was not successful. The Second survey involved 735 males and 1,269 females, giving a proportion of 36.7% males. The current survey involved 734 males and 1,296 females, giving a proportion of 36.2% males. Table 3.1 sets out the proportion of respondents from Surveys 2 and 3 categorized by gender and income, and corrected for non-response.

Table A6.1.1: Percentage of respondents in income categories

Male	<\$15K	\$15-30K	\$30-60K	\$60-90K	>\$90K
Survey 2 (N=735)	16.2	23.1	30.6	18.0	12.1
Survey 3 (N=629)	17.3	22.9	32.3	16.7	10.8
Difference	1.1	0.2	1.7	1.3	1.3
Female	<\$15K	\$15-30K	\$30-60K	\$60-90K	>\$90K
Survey 2 (N=1269)	23.2	23.8	29.8	14.0	9.2
Survey 3 (N=1078)	20.2	27.0	31.1	14.1	7.6
Difference	3.0	3.2	1.3	0.1	1.6

The maximum difference is within the two groups of lowest income females where each survey favoured one group over the other to the extent of about 3%. This is almost certainly a random sampling effect. Other than this, all group differences are less than 1.7%. It is concluded that the new recruitment process has made no difference to these distributions.

In order to determine whether the new recruitment procedure changed the proportion of respondents in the various age groupings Table 6 has been prepared.

Table A6.1.2: Percentage of respondents in age categories

Age	18-25	26-35	36-45	46-55	56-65	66-75	76+
Survey 2	12.3	15.4	20.4	20.5	13.6	11.2	6.7
Survey 3	9.5	12.5	19.5	20.9	17.8	13.1	6.4
Difference	2.8	2.9	0.7	0.4	4.2	1.9	0.3

The ideal percentage in each cell, in order to obtain equal representation within each age range, is 14%. With this in mind it can be seen that the new procedure actually moved the cell

proportions in the wrong direction by reducing the number of people in the two youngest groups and increasing the number in the 56-65y group.

Conclusion

It seems that the new procedure has not improved the proportional representation in the categories of gender, income, and age.

An average of 15.6% of respondents declined to indicate their income bracket. This percentage was markedly increased in both young males and females aged 18-25y, and in females aged 56y and over. It is possible that this is linked to the fact that these are generally low-income categories.

A6.2 Relevance and interpretation of domains

A6.2.1 Domain rankings

Table 2.1 has been prepared to further investigate the pattern of age-related differences in the Personal Index domains. This lists the comparative age-group ranking of satisfaction within each domain (first rank is highest satisfaction).

Table A6.2.1.1: Personal Domain Rankings between Age Groups

Domain	18-25	26-35	36-45	46-55	56-65	66-75	76+
Standard of living	4	6	7	5	2	3	1
Health	2	1	3	5	4	7	6
Achievements in life	7	6	5	4	2	3	1
Personal relationships	7	5	6	4	3	2	1
Safety	4	1	3	5	6	7	2
Community connectedness	7	6	5	4	3	1	2
Future security	4	6	5	7	3	2	1
Total	35	31	34	34	23	25	14

The following observations can be made:

- In terms of the total scores listed at the base of the Table, there is a sharp discontinuity between those over and under 55y, as noted earlier.
- The youngest age group (18-25y) has a disproportionate number of the lowest ranks. This group ranks lowest in **Achievements, Relationships, and Community Connectedness**. These are probably areas of vulnerability for this group.
- The oldest group (76+y) has a disproportionate number of the highest rankings. This group scores the highest in terms of **Standard of Living, Achievements, Relationships, and Future Security**. Their only area of vulnerability, in these terms, is in relation to health.

Within these domains, the largest age-group difference is in satisfaction with **Personal Relationships** (Figure A2.21). This is relevant because this domain also shows the largest difference between age groups (Figure A2.6) and is lower for the 18-25 year group. This indicates that the domain that is most central to most people's sense of wellbeing is also the most variable.

National Wellbeing

Of the six National Index domains, five showed age-related change. The one that did not is Social Conditions. The pattern of change is virtually the same in each one. This is illustrated by the National Wellbeing Index (Figure 2.8 and A2.13), with lower satisfaction in the 36-45 and 46-55y groups.

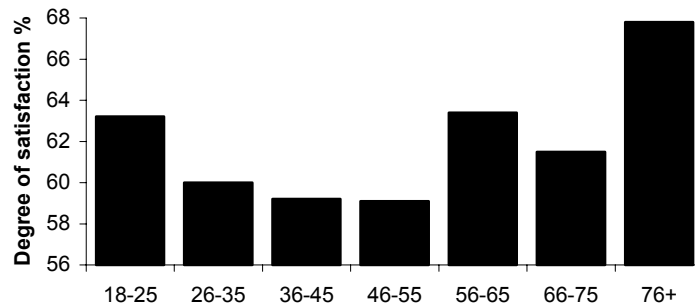


Figure A6.2.1.1: National Wellbeing Index

Table 2.2 has been prepared to further investigate the pattern of age-related differences in the National domains. This lists the age-group ranking of satisfaction with each national domain from highest (First rank) to lowest.

Table A6.2.1.2: National Domain Rankings by Age Group

Domain	18-25	26-35	36-45	46-55	56-65	66-75	76+
Economic Situation	3	5	7	6	2	4	1
State of environment	2	5	7	6	3	4	1
Social conditions	2	5	7	6	3	4	1
How Australia is governed	4	5	7	6	2	3	1
Business	2	4	7	6	3	5	1
National security	2	5	6	7	3	4	1
Total	15	29	41	37	16	24	6

The following observations can be made:

- (a) These rankings are remarkably consistent between the six domains. This pattern is more regular than seen with the Personal Index domains. It is particularly interesting to note that How Australia is Governed also conformed to this pattern. This domain was noted in Report 3.1 to be the only domain to significantly decrease in comparison with Survey 2.

This age-dependent regularity may indicate that the basis for making satisfaction judgments is more highly linked to age rather than to differences in satisfaction between the National domains. However, as can be seen from Figure 2.8, this regularity is not simply (linearly) related to age. Rather, it is similar to the pattern of age-related differences shown by Standard of Living (Figure 2.3). This raises the possibility that satisfaction with the National domains is highly influenced by satisfaction with personal economic circumstances. If this is so, then the interpretation of differing degrees of satisfaction with the National domains needs to be done with caution.

A6.2.2 Relevance of Personal Index domains to Life as a Whole

The following analysis has been undertaken to understand the contribution of each Personal Index domain to the prediction of Life as a Whole.

Table A6.2.2.1: Life as a Whole predicted by the Personal domains through multiple regression

	1	2	3	4	5	6	7
1. Life as a Whole							
2. Standard of Living	.58						
3. Health	.36	.33					
4. Achievements	.54	.40	.32				
5. Relationships	.46	.32	.20	.38			
6. Safety	.33	.31	.28	.25	.22		
7. Community	.31	.26	.19	.30	.30	.28	
8. Future security	.49	.49	.31	.40	.25	.43	.33

	Standard β	p =	sr ² %
Standard	.30	.000	6.0
Health	.09	.000	0.6
Achievements	.23	.000	3.8
Relationships	.21	.000	3.4
Safety	.04	.036	0.1
Community	.03	.101	0.1
Security	.14	.000	1.3
Adjusted R ² = .516 (15.3% unique and 36.3% shared variance)			

The following observations can be made:

1. While all of the coefficients shown in the correlation matrix are highly significant, some of them are quite low. For example, Relationships shares only 4% of its variance in common with Health.
2. All of the personal domains are linked to Life as a Whole through a combination of unique and shared variance (.31 to .58).
3. The seven domains together are able to explain 51.6% of the variance in Life as a Whole. This is a strong result.
4. There are very large differences between the domains in the extent to which they contribute unique predictive variance. The strongest predictor is Standard of Living (6.0%) and the lowest is Community Connectedness (0.06%) which is actually non-significant.

Conclusions

1. 'Life as a Whole' is a highly abstract conception. The ability of the seven domains to predict 51.6% of the variance is remarkable and reasonably supportive of the idea that the domains together represent a first-level deconstruction of Life as a Whole.
2. The individual domains, however, show marked differences in their unique contributions to this prediction. It therefore seems quite possible that new, alternative domains, yet to be devised, may perform better in this respect than the domains of Safety and Community.
3. It is also possible, however, that in other cultures, or even in sub-groups of the Australian population, the domains of Safety and Community could be more relevant to the prediction of Life as a Whole.

A6.2.3 Relevance of the National domains to Life in Australia

Table A6.2.3.1: Regression of National domains against Life in Australia

Variable	2	3	4	5	6	7
1. Life in Australia	.41	.31	.36	.32	.37	.26
2. Economic		.49	.49	.61	.58	.43
3. Environment			.54	.50	.46	.37
4. Social				.51	.53	.42
5. Governed					.59	.39
6. Business						.49
7. Security						

Variable	Stand. β	p =	sr ² (%)
Economic	.24	.000	2.9
Environment	.05	.060	0.2
Social	.14	.000	1.1
Governed	.00	.936	0.0
Business	.12	.000	0.7
Security	.01	.573	0.0

Adjusted R² = .210 (4.9% unique, 16.1% shared)

It is evident from this analysis that the ability of the National Index domains to represent the variance in 'Satisfaction with Life in Australia' is far less impressive than the Personal Index domains' representation of 'Life as a Whole' (21% of the variance vs. 51%, Table A6.2.2.1). Moreover, three of the six National Index domains failed to make any independent contribution. This poor performance signals a number of observations as follows:

1. It has been assumed that 'Life in Australia' is an equivalent construct representing national life, as 'Life as a Whole' is in representing personal life. This may be a false assumption.

2. The domains are clearly not optimal in representing the first-level deconstruction of ‘Life in Australia’.

A6.2.4 Relevance of the National domains to Life as a Whole

Table A6.2.4.1: Regression of the National domains against Life as a Whole

Variable	2	3	4	5	6	7
1. Life in Australia	.33	.24	.26	.26	.30	.22
2. Economic		.49	.49	.61	.58	.43
3. Environment			.54	.50	.46	.37
4. Social				.51	.53	.42
5. Governed					.59	.39
6. Business						.49
7. Security						

Variable	Stand. β	p =	sr ² (%)
Economic	.18	.000	1.7
Environment	.05	.111	0.1
Social	.07	.019	0.3
Governed	.01	.731	0.0
Business	.12	.000	0.8
Security	.03	.288	0.1
Adjusted R ² = .131 (unique = 3.0%, shared = 10.1%)			

Clearly this is a weak solution, as would be expected. Nevertheless, two domains made a unique and significant contribution to the predictive variance. Satisfaction with the economic situation, and Business in Australia made unique contributions of 1.7% and 0.8% respectively. It is interesting that these two domains also made a unique contribution to the prediction of Life in Australia (Table A6.2.3.1) of around the same magnitude (2.9% and 0.7%).

In conclusion it seems that the weak predictive power of the National domains is roughly similar when applied either to the personal Life as a Whole or the national Life in Australia. The amount of explained variance for each dependent variable is only 7.9% different between them (13.1% vs. 21.0%), and two of the three national domains that explain unique variance in Life in Australia also explain unique variance in Life as a Whole.

This raises the issue of the extent to which people are able to evaluation National wellbeing divorced from their own personal wellbeing.

A6.3 Considering new items for the Index

A6.3.1 Should 'Spiritual/Religious Beliefs' be added to the Personal Wellbeing Index?

The survey-specific item 'Spiritual/Religious Beliefs' (S/R) was included in this survey to determine whether it was able to explain variance in addition to that explained by the Personal Wellbeing Index. The reason this item does not normally form part of the Index is that a significant proportion of people state that they do not have this dimension in their life.

In this survey people were allowed to skip this item if it had no relevance for them. As a consequence, 1,576 people provided a satisfaction response to this S/R item, representing 77% of the total sample. These respondents provided a degree of satisfaction with this item (73.4) very similar to the mean for the Personal Wellbeing Index (75.2).

The first analysis is a standard multiple regression. This explores the extent to which satisfaction with S/R can be predicted from the other variables in the survey.

Table 6.3.1.1: Standard Regression analysis for variables predicting spiritual wellbeing (N=1174)

Variable	B	SE B	β
Life as a whole	.00	.06	.00
Standard of living	.02	.06	.02
Health	-.03	.04	-.02
Achievements in life	.04	.06	.03
Personal relationships	-.09	.07	-.06
Safety	.01	.05	.01
Community connectedness	.09	.04	.07
Future security	.09	.06	.07
Partner relationship	.16	.06	.12**
Family relationship	-.07	.06	-.05
Friends relationship	.23	.06	.13***
Financial security	.05	.05	.04
Life in Australia	-.16	.05	-.11**
Economic situation	.04	.06	.03
State of the environment	-.14	.05	-.10**
Social conditions	.10	.06	.07
How Australia is governed	.02	.05	.02
Business	-.08	.06	-.06
National security	.08	.05	.06
Government family support	.09	.05	.08
Employers family support	-.01	.05	-.01

Note $\underline{R}^2 = \text{Adjusted } \underline{R}^2 = .05$ ($p < .001$).

^aUnique variability = .03; shared variability is .04.

** $p < .01$ *** $p < .001$

The large number of variables that are included weakens this exploratory analysis. Nevertheless it depicts a very weak set of relationships, such that the other variables in combination are only able to explain 5% of the variance in S/R.

The next analysis investigated whether S/R was able to add independent variance to the Personal Wellbeing Index in the prediction of satisfaction with Life as a Whole. The correlation between the Personal Wellbeing Index and S/R is .18.

Table 6.3.1.2: Hierarchical regression predicting Life as a whole from the Personal Index domains and Spiritual/Religious beliefs

Variable	1	2	3	4	5	6	7	8	9
1. Life as a whole	-	.58	.36	.54	.46	.33	.31	.49	.13
2. Standard of living		-	.33	.40	.32	.31	.26	.49	.13
3. Health			-	.32	.20	.28	.19	.31	.06
4. Achievements				-	.38	.25	.30	.40	.12
5. Relationships					-	.22	.30	.25	.08
6. Safety						-	.28	.43	.07
7. Community							-	.33	.12
8. Future sec.								-	.16
9. Spiritual									-

		β	p =	sr ² (%)	R ² change	change p	Adjusted R ²
Step 1:	Standard of living	.30	.001	6.0	.518	.000	.511
	Health	.09	.000	0.6			
	Achievements	.23	.000	3.8			
	Relationships	.21	.000	3.4			
	Safety	.04	.036	0.1			
	Community	.03	.101	0.1			
	Future sec.	.14	.000	1.3			
Step 2:	Standard of living	.30	.006	6.0	.000	.403	.516
	Health	.09	.000	0.6			
	Achievements	.23	.000	3.8			
	Relationships	.21	.000	3.4			
	Safety	.04	.035	0.1			
	Community	.03	.113	0.1			
	Future sec.	.14	.000	1.2			
	Spiritual	.01	.403	0.0			

As can be seen from Table 7.2 above, S/R was unable to add any unique variance to the prediction of Life as a Whole.

Conclusion

Satisfaction with Spiritual/Religious beliefs appear not to be a useful addition to the Personal Wellbeing Index.

A6.3.2 Should ‘Specific Relationships’ be added to the Personal Wellbeing Index?

In this survey, three new items involved specific personal relationships as: Satisfaction with Partner, Family, and Friends. The multiple regression testing those against Life as a Whole is presented below.

Table 6.3.2.1: Regression of Personal domains and specific relationships against Life as a Whole

Variable	2	3	4	5	6	7	8	9	10	11
1. Life as a whole	.58	.36	.54	.46	.33	.31	.49	.43	.35	.35
2. Standard		.33	.40	.32	.31	.26	.49	.30	.24	.26
3. Health			.32	.20	.28	.19	.31	.16	.22	.20
4. Achievements				.39	.25	.30	.40	.29	.34	.30
5. Relationships					.22	.30	.25	.75	.42	.38
6. Safety						.28	.43	.21	.18	.19
7. Community							.33	.26	.27	.37
8. Security								.24	.23	.23
9. Partner									.45	.40
10. Family										.50
11. Friends										

	Standard β	p =	sr ² %
Standard	.29	.000	5.6
Health	.08	.000	0.6
Achievements	.23	.000	3.5
Relationships	.12	.000	0.6
Safety	.03	.092	0.1
Community	.01	.530	0.0
Security	.14	.000	1.2
Partner	.10	.001	0.4
Family	.03	.153	0.1
Friends	.05	.037	0.1

Adjusted R² = .526 (12.2% unique, 40.4% shared)

Observations on these analyses are as follows:

1. In the correlation matrix, the domain of Relationships correlates with Partner (.75), and much less with Family (.42) and Friends (.38).
2. This dominance of partner is evident also in the regression where Partner makes a significant unique contribution to Life as a Whole. Moreover, the strength of this contribution (0.4%) is comparable with Relationships (0.6%).
3. In comparing this solution to the regression without the specific relationships (A6.2.2) the following differences are evident:
 - (a) The inclusion of specific relationships increases the explained variance by 1.0% (from 51.6% to 52.6%).

- (b) It decreases the unique variance by 3.1% (from 15.3% to 12.2%). This decrease is evident in the domains of Standard of Living (-0.4%), Achievements (-0.2%), Relationships (-2.8%), Community (-0.1%), and Security (-0.1%).

Conclusion

Satisfaction with Partner should not be included as a domain in the Personal Wellbeing Index for the following reasons:

1. Its inclusion adds trivially (1.0%) to the explained variance.
2. Satisfaction with Partner is effectively captured by the domain of Relationships (see Section 6).
3. Some people do not have a partner, so the inclusion of this item in a national survey is problematic for such people.

A6.3.3 Should ‘Government Support to Families’ be added to the National Wellbeing Index?

Table A6.3.3.1: Hierarchical regression predicting Life in Australia from the National Index and Government support to families

Variable	2	3			
1. Life in Australia	.46	.33			
2. National Index		.69			
3. Government support					
	Stand.β	p =	R ² change	change p	Adjusted R ²
Step 1:			.208	.000	.207
National Index	.46	.000			
Step 2:			.001	.286	.207
National Index	.43	.000			
Government Support	.03	.286			

It can be concluded that Government support to families would add no unique variance to the National Index. Thus, it should not be considered further as an additional domain.

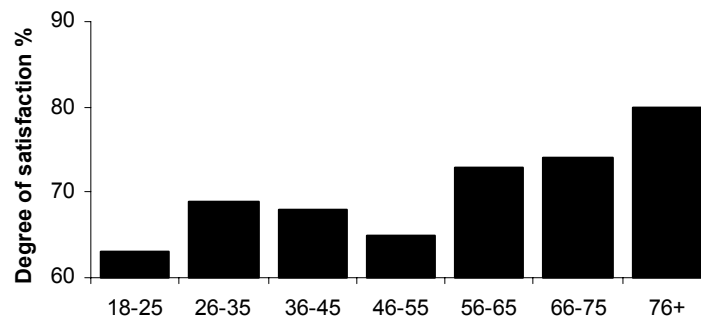
A6.3.4 Should ‘Employer Support to Families’ be added to the National Wellbeing Index?

Table A6.3.4.1: Hierarchical regression predicting Life in Australia from the National Index and Employer support to families

Variable			2	3		
1. Life in Australia			.46	.30		
2. National Index				.57		
3. Government support						
	Stand. β	p =	sr ² (%)	R ² change	change p	Adjusted R ²
Step 1:				.212	.000	.211
National Index	.46	.000	21.2			
Step 2:				.002	.037	.213
National Index	.43	.000	12.3			
Employer support	.06	.037	0.2			

A6.4 Substituting Financial Security for Future Security

Financial security (Figure 2.6 and A2.12) had been included in this survey to determine its relationship with **Future Security** (Figure 2.7 and A2.8). The pattern of age-differences are generally comparable between the two measures except for the youngest group (18-25y). They showed the lowest Financial Security, but their level of Future Security was no different from the older groups.



FigureA6.4.1: Age differences in 'Financial Security'

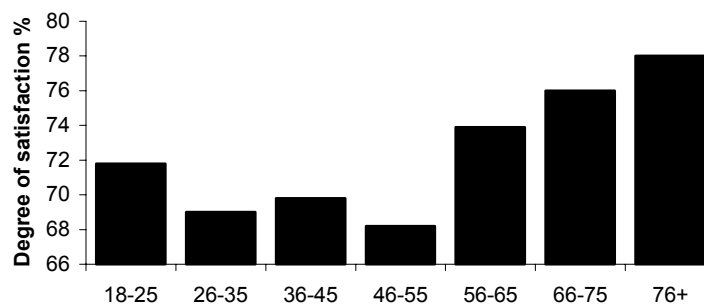


Figure A6.4.2: Age differences in 'Future Security'

The statistical comparisons of these data within each age grouping are shown in Table A6.2.1 below.

Table A6.4.1: Age group means & SDs

	Total	Age groups						
		18-25	26-35	36-45	46-55	56-65	66-75	76+
	$\bar{x} \pm SD$	$\bar{x} \pm SD$	$\bar{x} \pm SD$	$\bar{x} \pm SD$	$\bar{x} \pm SD$	$\bar{x} \pm SD$	$\bar{x} \pm SD$	$\bar{x} \pm SD$
Future	71.0±20.2	71.3±18.8	68.8±18.7	69.2±19.6	68.1±21.4	73.2±20.5	75.7±19.8	77.3±18.5
Financial	69.1±22.1	63.5±21.6	69.0±20.4	68.2±21.8	66.1±22.9	72.3±21.3	72.6±21.7	79.3±20.1
Difference	1.9±(-1.9)	7.8±(-2.8)	-0.2±(-1.7)	1.0±(-2.2)	2.0±(-1.5)	0.9±(-0.8)	3.1±(-1.9)	-2.0±(-1.6)

Observations:

- (a) The overall means are very similar.

- (b) Future has a smaller range of mean values (68.1 to 77.3 = 9.2) than Financial (63.5 to 79.3 = 15.8). Thus, Financial shows the greater sensitivity to age-group differences.
- (c) Financial has a small but consistently higher within-group variance.

Table A6.4.2: Income group means & SDs

	<u>Household income groups</u>				
	<15K	15-30K	30-60K	60-90K	90K
	$\bar{x} \pm SD$	$\bar{x} \pm SD$	$\bar{x} \pm SD$	$\bar{x} \pm SD$	$\bar{x} \pm SD$
Future	68.1±23.8	70.1±22.5	70.8±18.2	72.3±16.5	75.7±16.8
Financial	59.9±26.4	66.6±23.7	69.5±19.6	74.0±17.9	78.9±15.7
Difference	8.2±(-2.6)	3.5±(-1.2)	1.3±(-1.4)	-1.7±(-1.4)	-3.2±(1.1)

Observations:

- (a) Future has a smaller range of mean values (68.1 to 75.7 = 7.6) than Financial (59.9 to 78.9 = 19.0).
- (b) In $4/5$ groups, Financial has a small but higher within-group variance.

Table A6.4.3: Marital status group means & SDs

	<u>Marital status group</u>					
	Never	de facto	Married	Separated	Divorced	Widowed
	$\bar{x} \pm SD$	$\bar{x} \pm SD$	$\bar{x} \pm SD$	$\bar{x} \pm SD$	$\bar{x} \pm SD$	$\bar{x} \pm SD$
Future	68.4±20.0	70.7±18.9	72.5±19.3	62.1±27.0	65.0±23.3	74.5±20.3
Financial	63.1±23.9	66.9±22.7	72.4±19.9	59.4±25.3	57.7±26.2	72.7±21.9
Difference	5.3±(-3.9)	3.8±(-3.8)	0.1±(-0.6)	2.7±(1.7)	7.3±(-2.9)	1.8±(-1.6)

Observations:

- (a) Future has a smaller range of mean values (62.1 to 74.5 = 12.4) than Financial (57.7 to 72.7 = 15.0).
- (b) In $5/6$ groups, Financial has a small but higher within-group variance.

Table A6.4.4: Household structure group means & SDs

	<u>Household structure</u>			
	Alone	Partner	Partner plus	Non-partner
	$\bar{x} \pm SD$	$\bar{x} \pm SD$	$\bar{x} \pm SD$	$\bar{x} \pm SD$
Future	69.6±22.1	73.7±19.8	70.7±19.1	67.9±21.1
Financial	64.8±25.5	74.3±19.9	69.3±20.5	62.4±24.1
Difference	4.8±(-3.4)	-0.6±(-0.1)	1.4±(-1.4)	5.5±(-3.0)

Observations:

- (a) Future has a smaller range of mean values (67.9 to 73.7 = 5.8) to Financial (62.4 to 74.3 = 11.9).
- (b) Financial has a small but consistently larger within-group variance.

Table A6.4.5: Correlation with Life as a Whole and other Personal Index domains

	Life	SOL	Health	Achieve	Relation	Safety	Commun.
Future	.49	.49	.31	.40	.25	.43	.33
Financial	.51	.59	.31	.44	.30	.28	.27
Difference							

Table A6.4.6: The prediction of Life as a Whole from Future & Financial security

Variable	Standard β	p =	sr ² %
Future security	.29	.000	5.0
Financial security	.33	.000	7.0
Adjusted R ² = .307			

Table A6.4.7: The prediction of Life as a Whole from the Personal Wellbeing Index where 'Security' comprises either 'Future' or 'Financial'

Variable	FUTURE			FINANCIAL		
	Standard β	p =	sr ² %	Standard β	p =	sr ² %
Standard	.30	.000	6.0	.29	.000	5.1
Health	.09	.000	0.6	.09	.000	0.7
Achievements	.23	.000	3.8	.24	.000	3.9
Relationships	.21	.000	3.4	.20	.000	3.2
Safety	.04	.036	0.1	.07	.000	0.4
Community	.03	.101	0.1	.04	.022	0.1
Security	.14	.000	1.3	.11	.000	0.8
Adjusted R ²	.516			.511		
(% unique, % shared)	(15.3, 36.3)			(14.2, 36.9)		

Conclusions

The correlation between Future and Financial security is high (.61) and the overall mean scores are very similar (71.0 vs. 69.1). Thus, at a general level the substitution of one variable for the other within the Personal Wellbeing Index would be expected to make little difference to the psychometric performance of the Index.

However, Financial does appear to be a superior variable in that it shows greater between-group and within-group variability. It is, thus, the more sensitive variable.

In addition, Financial security has other advantages over Future security as a domain in the following respects:

- (a) It shows a correlation with Standard of Living of .59. It is, thus, clearly related to but different from the other, conceptually closest, domain.
- (b) It has a closer conceptual relationship to the other domains, as a first-level deconstruction of Life as a whole. That is, future security has no clear objective counterpart, while financial security does.

On the other hand, its substitution into the regression equation predicting Life as a Whole (Table A6.3.7) shows a more complex comparative situation which can be summarized as follows:

1. The overall predictive variance fell by 0.5%.
2. The combined unique domain contribution fell by 1.1% while their shared contribution rose by 0.6%.
3. Financial Security captures less unique variance than Future Security (0.8% vs. 1.3%). This has caused a greater balance to appear in the unique contribution of the other domains. Thus, it has removed unique variance from the highest contributing domain, Standard of Living, where the contribution has fallen from 6.0% to 5.1%. It has also allowed the two lowest contributing domains to increase their unique variance. Safety has risen from 0.1% to 0.4%, while Community has risen from 0.06% to 1.30%. The latter's unique contribution is now significant.

Overall, it seems that the substitution of domains has improved the Index. While the overall predictive power in relation to Life as a Whole has fallen by 0.5%, the contribution of the domains to this prediction has been made more even.

Recommendation

That Financial security replace Future security in the Personal Wellbeing Index.

A6.5 Consistency of income effects on the Personal Wellbeing Index between Surveys 2 and 3

Since household income was not obtained in Survey 1, this comparison is limited to Surveys 2 and 3.

Table A6.5.1: Personal Wellbeing Index by Household Income

	<\$15K	\$15-30K	\$30-60K	\$60-90K	>\$90K
Survey 2					
N	408	462	592	307	204
Mean	71.5	73.3	74.8	76.8	77.5
SD	15.2	13.3	12.0	11.5	10.9
Survey 3					
N	296	411	520	252	145
Mean	71.3	74.2	75.6	76.9	79.2
SD	15.7	13.4	10.6	10.7	9.3
Difference between the means	-0.2	0.9	0.8	0.1	1.7

As can be seen, both surveys show the upward trend with income, and there is little difference between the two surveys in the mean scores of each income group. This is excellent evidence that the income effects are reliable.

A6.6 Stability of Personal Wellbeing Index prediction of Life as a Whole

The following analyses compare the ability of the seven Personal domains to predict Life as a Whole across the three surveys.

Table 6.6.1: Prediction of Life as a Whole by the Personal Index domains across the three surveys

Variable		Stand.β	p =	sr ² (%)
Standard	S1	.31	.000	6.0
	S2	.34	.000	7.0
	S3	.30	.000	6.0
	(max. difference)	(0.4)		(1.0)
Health	S1	.13	.000	1.4
	S2	.08	.000	0.5
	S3	.09	.000	0.6
	(max. difference)	(0.5)		(0.9)
Achievements	S1	.21	.000	2.9
	S2	.20	.000	2.8
	S3	.23	.000	3.8
	(max. difference)	(0.2)		(1.0)
Relationships	S1	.21	.000	3.4
	S2	.24	.000	4.2
	S3	.21	.000	3.4
	(max. difference)	(0.3)		(0.8)
Safety	S1	-.01	.432	0.0
	S2	.03	.069	0.1
	S3	.04	.036	0.1
	(max. difference)	(0.3)		(0.1)
Community	S1	.09	.000	0.6
	S2	.08	.000	0.6
	S3	.03	.101	0.1
	(max. difference)	(0.5)		(0.5)
Security	S1	.06	.005	0.2
	S2	.07	.000	0.3
	S3	.14	.000	1.3
	(max. difference)	(0.7)		(1.1)
Adjusted R²	S1	.495		
	S2	.529		
	S3	.516		
	(max. difference)	(.034)		
Unique %	S1	14.5		
	S2	15.4		
	S3	15.3		
	(max. difference)	(0.9)		

Shared %	S1	35.0
	S2	37.5
	S3	36.3
(max. difference)		(2.5)

This comparative Table shows remarkable stability in the ability of the Personal Wellbeing Index to predict Life as a Whole. The maximum Adjusted R^2 difference between the three surveys is 3.4%, or a 6.6% variation in the overall predicted variance.

This consistency is also evident at the level of domains. The maximum change in Standardized β was 0.7% (Security). It is interesting to see that Safety only contributed unique variance following September 11.

It is concluded that the ability of the Personal Wellbeing Index to predict variance in Life as a Whole is highly stable.

Appendix A7: Questionnaire

Survey #3

The Australian Unity Wellbeing Index– February 2002

“Hello, my name isI’m from Deakin University’s Australian 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.”

“Can I please speak to the person in your house who had the most recent birthday, and who is at least 18 years old.”

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

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

“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 are with life. So,-----“

(Personal wellbeing)

(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

“Turning now to various areas of your life, -----“

(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 religious or spiritual beliefs?
0 1 2 3 4 5 6 7 8 9 10

[tick this box if the question does not apply to the respondent]

10. your relationship with your partner or spouse?
0 1 2 3 4 5 6 7 8 9 10

[tick this box if the question does not apply to the respondent]

11. your relationship with your family?
0 1 2 3 4 5 6 7 8 9 10

12. your relationship with your friends?
0 1 2 3 4 5 6 7 8 9 10

13. your financial security?
0 1 2 3 4 5 6 7 8 9 10

(National wellbeing)

(National – Abstract)

“Turning now to life in Australia-----“

14. how satisfied are you with life in Australia?
0 1 2 3 4 5 6 7 8 9 10

(National Domains)

How satisfied are you with-----

15. the economic situation in Australia?
0 1 2 3 4 5 6 7 8 9 10
16. the state of the natural environment in Australia?
0 1 2 3 4 5 6 7 8 9 10
17. the social conditions in Australia?
0 1 2 3 4 5 6 7 8 9 10
18. Government in Australia?
0 1 2 3 4 5 6 7 8 9 10
19. business in Australia?
0 1 2 3 4 5 6 7 8 9 10
20. national security in Australia?
0 1 2 3 4 5 6 7 8 9 10

(National Sub-Domains)

How satisfied are you.....?

21. with how well Government supports families in Australia?
0 1 2 3 4 5 6 7 8 9 10
22. with how well Employers support families in Australia?
0 1 2 3 4 5 6 7 8 9 10

(Recent Life Events)

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

- Yes, happier
- Yes, sadder
- No

If 'yes', how strong would you rate this influence?

0 1 2 3 4 5 6 7 8 9 10
Very Weak

Very Strong

24. What about the September 11 terrorist attack in America last year? Does this make you feel sadder than usual now?

If 'yes', how strong would you rate this influence?

0 1 2 3 4 5 6 7 8 9 10
Very Weak

Very Strong

Now, just a couple more questions about yourself.

25. Interviewer – record the sex of the respondent

Male Female

26. Can you tell me your age? *Interviewer type in age.*

27. Can you please give me an idea of your household income over the past year?

< \$15,000
\$15,000 - <\$30,000
\$30,000 - <\$60,000
\$60,000 - <\$90,000
\$90,000+

28. What is your marital status now?

Never married
De facto or living together
Married
Separated but not divorced
Divorced
Widowed

29. What is the structure of your household?

You live alone
Live with a partner
Live with a partner plus other (child or adult)
Live with non-partner(s)

30. We are going to carry out another survey like this in 6 months' time. Would you be willing to help us again?

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.

Interviewer type in name.

(If NO, or YES) Thank you for helping us with this survey.