

Australian Unity Wellbeing Index Survey 16.1

**Report 16.1
March 2007**

Special Report

*“The Wellbeing of Australians –
Groups with the highest and lowest wellbeing in Australia”*

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Australian Unity Wellbeing Index, Survey 16.1, Special Report – Groups with the highest and lowest wellbeing in Australia

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Executive Summary

Overview and Aim

1. This report concerns an analysis of the cumulative data from 15 surveys using the Personal Wellbeing Index to measure Subjective Wellbeing. The total number of respondents is about 30,000 but not all data were available for all analyses due to changing variables between surveys.
2. The aim of this analysis is to determine those sub-groups with the highest and the lowest wellbeing.

Method

3. The definition of sub-groups is through the demographic variables of Income, Gender, Age, Household Composition, Relationship Status and Employment Status. Index domains are also included. While not every combination of demographic variables has been tested, the total number of combinations analysed was 3,277.
4. Extreme group mean scores are defined as lying above 79 points and below 70 points. These values are at least five standard deviations beyond the total sample mean score and are, therefore, extreme outliers. The minimum number of responses that could form such a group is one. Data are accumulated across surveys for corresponding groups.

Results

5. The initial search for the most extreme groups identified the 20 highest and the 20 lowest groups with a minimum N=10. These are termed the 'Exclusive' groups since they were based only on the previously identified extreme scores. In order to determine the true mean of each of these groups, a further analysis incorporated all respondents who met the definition of group membership. For example, an Exclusive group defined as [male, 76+ years] would contain only the accumulation of scores from individual surveys that met the extreme score criterion (<70 or >79). The Inclusive group included the scores from all survey respondents who matched the group definition of male, 76+ years.
6. The results revealed a dominance by the domains of the Personal Wellbeing Index. The extreme high groups were predicted by high scores on all domains except safety and relationships. The low groups were defined by low scores on all seven domains.
7. A further search for extreme groups was undertaken that was restricted to the demographic descriptors. The 20 highest and 20 lowest groups were identified based on a minimum cell content of N=10. The corresponding Inclusive group means were then calculated as before.
8. In order to increase the reliability of the final groups, a minimum cell content of N=20 cases was imposed.
9. Six extreme high groups were identified. These are dominated by high income and the presence of a partner. Five extreme low groups were identified. These are dominated by very low income, the absence of a partner, and unemployment.

Conclusions

10. The conclusions drawn from these analyses are as follows:
 - 10.1 The central defining characteristics of people forming the extreme high wellbeing groups is high household income and living with a partner.

- 10.2 The central defining risk factors for people forming the extreme low wellbeing groups are very low household income, not living with a partner, and unemployment.
- 10.3 None of these five demographic characteristics are sufficient to define extreme wellbeing groups on their own. They all act in combinations of at least two risk factors together.

1. Introduction

The Australian Unity Wellbeing Index is a 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 various aspects of life – both personal and national – affect our sense of wellbeing.

The 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 Australian Unity 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, achieving in life, 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 find the Personal Wellbeing Index to always fall within this range. However, satisfaction with aspects of national life are normally lower, falling in the range 55% to 65% in Australia.

The first index survey, of 2,000 adults from all parts of Australia, was conducted in April 2001. Since then 14 additional surveys have been conducted, with the most recent survey in October 2005. Copies of earlier reports can be obtained either from the Australian Unity website (www.australianunity.com.au) or from the Australian Centre on Quality of Life website at Deakin University (<http://www.deakin.edu.au/research/acqol/index.htm>).

The same core index questions, forming the Personal and the National Wellbeing Index, are asked within each survey. Each survey also includes demographic questions and a small number of additional items that change from one survey to the next. These explore specific issues of interest, either personal or national.

This Report has been compiled from the cumulative data from all relevant reports. It highlights the demographic groups with the highest and lowest wellbeing.

1.1. Understanding Personal Wellbeing

The major measurement instrument used in our surveys is the Personal Wellbeing Index (PWI). This is designed as the first level deconstruction of 'Life as a Whole'. It comprises seven questions relating to satisfaction with life domains, such as 'health' and 'standard of living'. Each question is answered on a 0-10 scale of satisfaction. The scores are then combined across the seven domains to yield an overall Index score, which is adjusted to have a range of 0-100.

On a population basis the scores that we derive from this PWI are quite remarkably stable. Appendix AI in Report 16 presents these values, each derived from a geographically representative sample of 2,000 randomly selected adults across Australia. These values range from 73.2 to 76.3, a fluctuation of only 3.1 percentage points. How can such stability be achieved?

We hypothesize that personal wellbeing is not simply free to vary over the theoretical 0-100 range. Rather, it is held fairly constant for each individual in a manner analogous to blood pressure or body temperature. This implies an active management system for personal wellbeing that has the task of

maintaining wellbeing at about 75 points on the 0-100 scale. We call this process Subjective Wellbeing Homeostasis.

The proper functioning of this homeostatic system is essential to life. At normal levels of wellbeing, which for group average scores lies in the range of 70-80%, people feel good about themselves, are well motivated to conduct their lives, and have a strong sense of optimism. When this homeostatic system fails, however, these essential qualities are severely compromised, and people are at risk of depression. This can come about through such circumstances as exposure to chronic stress, chronic pain, failed personal relationships, etc.

Having said this, the homeostatic system is remarkably robust. Many people live in difficult personal circumstances which may involve low income or medical problems, and yet manage to maintain normal levels of wellbeing. This is why the Index is so stable when averaged across the population. But as with any human attribute, some homeostatic systems are more robust than others. Or, put around the other way, some people have fragile systems which are prone to failure. Homeostatic fragility, in these terms, can be caused by two different influences. The first of these is genetic. Some people have a constitutional weakness in their ability to maintain wellbeing within the normal range. The second influence is the experience of life. Here, as has been mentioned, some experiences such as chronic stress can challenge homeostasis. Other influences, such as intimate personal relationships, can strengthen homeostasis.

In summary, personal wellbeing is under active management and most people are able to maintain normal levels of wellbeing even when challenged by negative life experiences. A minority of people, however, have weaker homeostatic systems as a result of either constitutional or experiential influences. These people are vulnerable to their environment and may evidence homeostatic failure.

The identification of sub-groups that contain a larger than normal proportion of such people is an important feature of our survey analyses.

1.2. The Survey Methodology

Each of the 15 Surveys conducted to date has involved a geographically representative national sample of people aged 18 years or over and fluent in English. They are surveyed by telephone over the 3-4 week period of data collection. Interviewers ask to speak to the person in the house who had the most recent birthday and is at least 18 years old. In general, about 14,000 calls are made, about half of which connect with a respondent. The 2,000 people who agree to provide data constitute about 26% of the people who are contacted. This response rate reflects, in part, the methodological constraint that an even geographic and gender split is maintained at all times throughout the survey. All responses are made on a 0 to 10 scale. The satisfaction responses are anchored by 0 (completely dissatisfied) and 10 (completely satisfied). Initial data screening is always completed before data analysis.

1.3. Presentation of results and type of analysis

In the presentation of results to follow, the trends that are described in the Figures are all statistically significant at $p < .05$. More detailed analyses are presented both in the designated Report and in the Appendices to that Report.

All satisfaction values are expressed as the strength of satisfaction on a scale that ranges from 0% to 100%.

In situations where homogeneity of variance assumptions has been violated, Dunnetts T3 Post-Hoc Test has been used. In the case of t-tests we have used the SPSS option for significance when equality of variance cannot be assumed.

The raw data for this and all previous reports are available from our website: <http://www.deakin.edu.au/research/acqol/index.htm>.

1.4. Internal Report Organisation

Chapter 2 describes the methodology in terms of the identification of extreme groups.

Chapter 3 identifies the initial set of the highest 20 and the lowest 20 group mean scores with each supported by a minimum N=10 responses. This yielded a set of groups dominated by the domain descriptors.

Chapter 4 describes the highest and lowest 20 group mean scores based purely on demographic criteria.

Chapter 5 provides the discussion and summary.

2. Methodology

2.1. Identification of Extreme Groups

In order to establish the initial data set, individual reports were searched for groups with an extreme value for their Personal Wellbeing Index (PWI). This is defined as groups with mean scores either <70 or >79. These values have been chosen to represent values well beyond the normal range. To the extent of our current understanding, groups who score below 70 contain a higher than normal proportion of members who are in homeostatic failure, and therefore highly susceptible to depression. At the other end of the range, 79 is usually high for a group score.

Using the mean scores of the 15 surveys as data, they produce an overall mean of 74.93 points and a standard deviation of 0.75 points. This means that a group score of 70 points lies over five standard deviations below the population mean (6.57 SDs) and a group score of 79 points lies over five standard deviations above the population mean (5.43 SDs). These values were chosen for the following reasons:

1. The lower margin of 70 points is set on the basis that other research indicates this is the value which, on average, the homeostatic system seeks to protect. Group means lying below 70 points contain a greater proportion than is normal of people who are experiencing homeostatic failure and therefore depression.
2. The upper margin of 79 has been selected to be rather less extreme, to compensate for the asymmetrical nature of the data distribution (see Figure 2.26 in Report 16).
3. The minimum deviation from the population mean of >5 standard deviations implies that there is less than a one in ten thousand chance that the value belongs to the general population sample under study. Thus, the values of <70 and >79 have been selected to identify extreme outliers.

From this exercise we created a Raw data set, presented here as Appendix A1 (see separate volume). This Appendix is organised hierarchically, with the extreme demographic groups classified in the following sequence:

- Income
- Gender
- Age
- Household Composition
- Relationship Status
- Employment Status

Each of the identified groups has a code which allows identification of both the Report from which it is drawn and the Table within the report that carries the value in question (e.g. 7:3.1 is Survey 7, Table 3.1).

When the Raw Data document indicates more than one data set for a category, a combined mean has been calculated as follows:

Survey 7 - N=10 : 65.00

Survey 8 - N=20 : 67.00

$$\text{Average} = \frac{(10 \times 65.00) + (20 \times 67.00)}{10 + 20} = 66.33$$

The combined mean is then entered into the Summary document.

Appendix A2 presents the summary of the extreme groups.

2.2. The Number of Extreme Groups

Given the large sample size of around 30,000, most of the extreme groups that were identified fulfilled the criterion of having a minimum N of 10 respondents. However, not all demographic group combinations were calculated. Those that were investigated are as follows:

Categories		Number of Cells
Gender - G	(2)	2
Age - A	(7)	7
Income - I	(7)	7
Household Composition - HC	(5)	5
Relationship Status – RS	(6)	6
Employment Status – ES	(11)	11
G x All others	(2 x 36)	72
A x All others	(7 x 31)	217
I x All others	(7 x 31)	217
HC x All others	(5 x 33)	165
RS x All others	(6 x 32)	192
ES x All others	(11 x 27)	297
G x A x I	(2 x 7 x 7)	98
G x A x HC	(2 x 7 x 5)	70
G x A x RS	(2 x 7 x 6)	84
G x A x ES	(2 x 7 x 11)	154
I x RS x ES	(7 x 6 x 11)	462
G x I x ES	(2 x 7 x 11)	154
HC x RS x I	(5 x 6 x 7)	210
HC x ES x I	(5 x 11 x 7)	385
RS x ES x I	(6 x 11 x 7)	462
Total		3,277

While most of these cells were viable during the initial identification phase, the results of which are presented in Appendix A2, far fewer made the final cut that required a minimum N of 20 (see Chapter 4).

3. Exclusive and Inclusive Groups

3.1. Exclusive groups

From the raw data document (Appendix A1 and A2), we identified the top 20 average mean scores and the bottom 20 average mean scores. These are called the ‘exclusive’ data since they only represent the over 79 and under 70 values identified from each report. Thus, they are not representative of their category but only comprise outlying values. A further criterion for inclusion is that the group must contain a minimum of 10 individual scores. These groups are presented in Appendix B1 and Figure 1 for the high group, and Appendix B2 and Figure 2 for the low group.

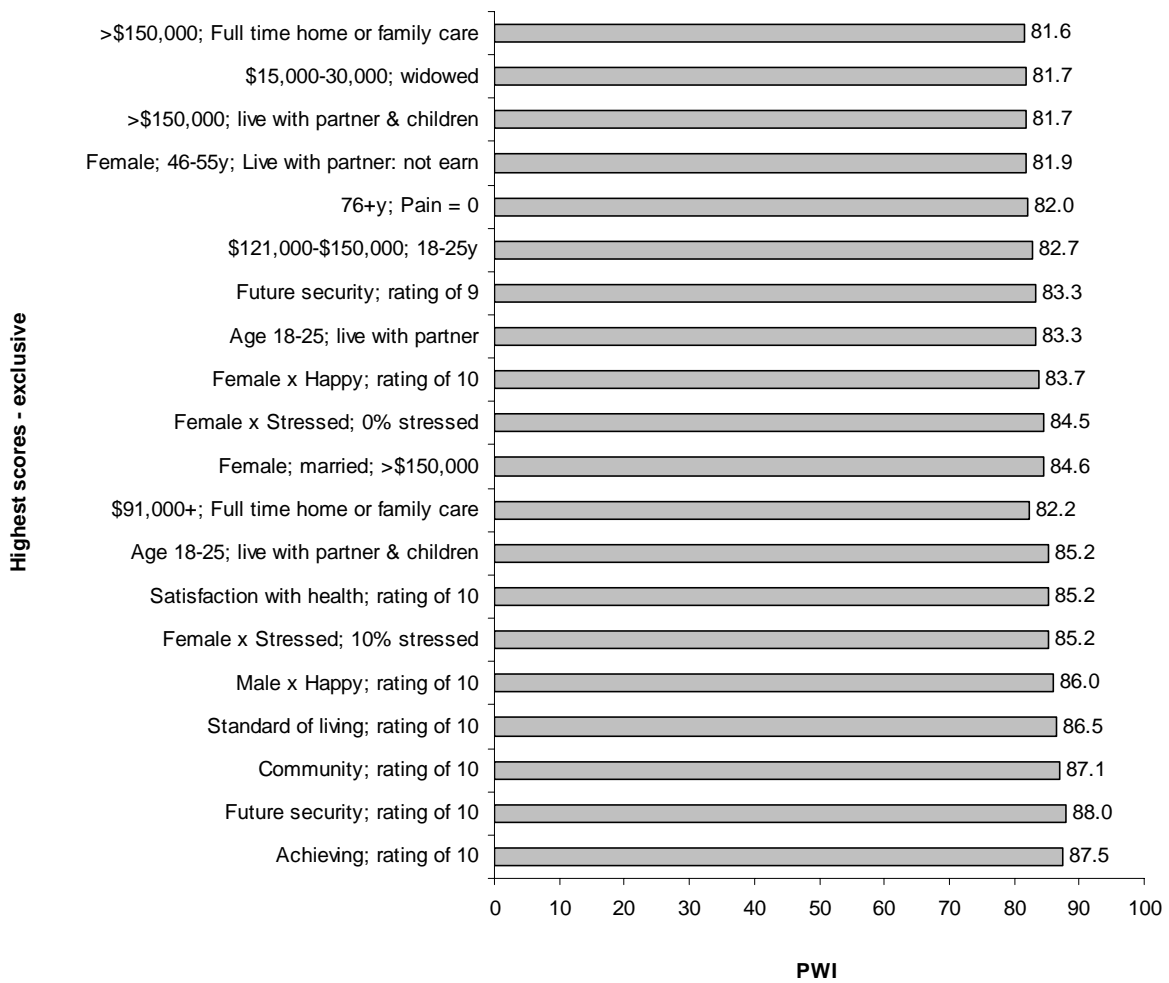


Figure 1: The Highest Exclusive Groups

It is apparent that these high scores can be further grouped according to the following categories shown in Table 1.

Table 1: The 20 Highest Exclusive Groups

	Grouping variable	Individual exclusive group
Domains	Achieving in life	10/10
	Future security	10/10, 9/10
	Community	10/10
	Standard of living	10/10
	Health	10/10
Demographics (simple)		
Demographics (complex)	Household income	\$121K-150K; 18-25y >\$150K; live with partner and children >\$150K; female, married \$91,000+ > Full time home or family care \$150,000; Full time home or family care \$15K-30K; Widowed
	Age	18-25y; live with partner and children 18-25y; live with partner < 76+y; Pain = 0 Female; 46-55y; live with partner; not earn money from work
Other	Happy; male	10/10
	Happy; female	10/10
	Stressed; female	0/10; 1/10

There are a number of observations that can be drawn from this grouping as follows:

1. Domains: A score of 10/10 on only five of the domains is associated with a very high overall level of wellbeing. Notably, this does not apply to either Relationships or Safety. The second of these is easiest to explain. When we study the extent to which each of the domains contributes to overall satisfaction with life, the safety domain never contributes beyond the other domains. It makes no unique contribution, and this is consistent with the finding here. No matter how safe someone feels, this will not flow over into an overall, very high sense of wellbeing.

The failure of high satisfaction with Relationships to yield an overall high wellbeing may well be the result of 'Domain compensation'. That is, in order to maintain normal levels of wellbeing, when people lose satisfaction with one domain, satisfaction with other domains tends to rise. However, all of the domains are not equal in this regard, and the domain of relationships seems to have a special ability to act in this compensating way. So, for example, if someone loses their job, and yet feel supported by family or friends, they may rate their relationship satisfaction as higher than they did before losing their job in order to counteract the lower satisfaction in 'Achieving' and so maintain an overall steady level of wellbeing.

As a result of this compensatory process, the people who score 10/10 on Relationship can be expected to comprise two sub-groups. One will be the people who have overall high wellbeing. The other will be people who are providing this rating in compensation for low satisfaction in one or more other domains. This latter group will bring the overall PWI score down so that it does not register as extremely high.

2. Income: The high groups defined by demographics are dominated by household income. Of the 10 demographic groups, six are involving income, and they comprise 30% of the total 20 high Personal Wellbeing Index groups.

It is notable that 4/6 of these involve a partner, but even more interesting are the two that do not. One of these is young people (18-25y) living in a high-income household (\$121-150K). This

also implies good relationships since the majority of these people would be living with their parents, presumably under harmonious circumstances. The final group, however, are very different, as widows living on a modest income (\$15-30K). The majority of these people will be elderly and will be living rent-free in a home they own. So their disposable income will be higher than normal for this income bracket.

3. Age: It is notable that it is the youngest people in a relationship who form two of these groups. It is likely to be an exciting, shared time of planning and optimism. Our data indicate that this high wellbeing dissipates as people progress towards middle age, but not for females (46-55y) who live with their partner and do not earn money from the work they do. Notably, however, this group comprises only 23 cases, and these may also be high income. The final age group are those aged 76+ years in no pain.
4. Gender: It is notable that five of the groups are gender-specific and, of these, four are female. This is consistent with our general findings of higher female wellbeing.
5. Happiness: Both males and females who register 10/10 on happiness 'How happy do you generally feel?' are in the extreme grouping. This indicates the strong link between happiness and overall domain satisfaction as measured by the PWI.
6. Stress: Low stress marks extremely high wellbeing, but only for females. This is interesting because, at the other end of the scale, males, but not females who registered 10/10 stress, may also score very high on wellbeing. This may be because 'stress' is not necessarily perceived as a negative emotion, but can also be felt as an activating emotion associated with high responsibility and importance.

The 20 groups with the lowest exclusive scores are shown in Appendix B2 and Figure 2 below:

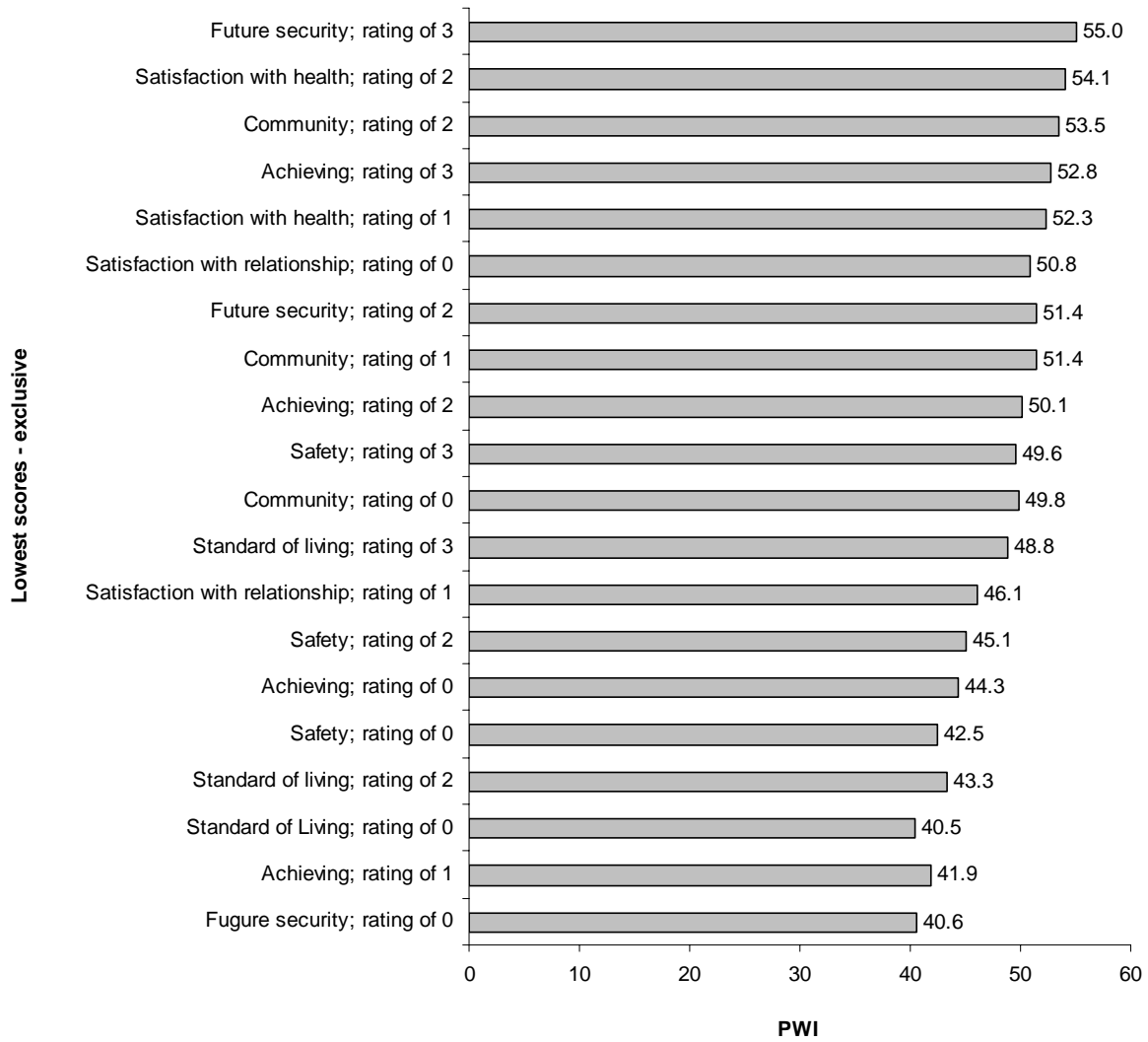


Figure 2: The lowest exclusive scores

These low scores can be further grouped as shown in Table 2.

Table 2: Grouping of exclusive and extreme low scores

Domains	Grouping variable	Individual exclusive group
	Achieving in life	0/10; 1/10; 2/10; 3/10
	Future security	0/10; 2/10; 3/10
	Community	0/10; 1/10; 2/10
	Standard of living	0/10; 2/10; 3/10
	Health	1/10; 2/10
	Safety	0/10; 2/10; 3/10
	Relationships	0/10; 1/10

It seems clear from this table that a very low level of satisfaction in any of the domains is associated with low overall wellbeing. The following observations pertain as:

1. It is important to know that these scores are not the result of people simply registering zero for every domain. This pattern of response, which is most unusual, results in data elimination prior to analysis. So all of the people who have contributed to these results showed variation in their responses to the domains
2. Unlike the high scoring groups, the low scoring groups are exclusively identified through the domain scores.
3. The two domains that did not appear in the high sub-groupings, as Safety and Relationships, appear here. In other words extreme scores for these two domains are diagnostic of low, but not of high overall wellbeing.
4. Four of the domains seem very sensitive to low satisfaction as Achieving, Future security, Standard of living, and Safety. All of these have generated a low group with a satisfaction of 3/10. The least sensitive is Relationships, where the lowest representative group scored 1/10.

Summary

The differences between the high and low exclusive scores are as follows:

1. Maximum satisfaction in the domains of safety and relationships does not predict an extremely high Personal Wellbeing Index value. On the other hand, minimum satisfaction with these domains does predict extremely low overall wellbeing.
2. For some people, their demographic circumstances predict extremely high wellbeing just as well as scoring the maximum on one or more domains. This indicates a ceiling effect which can be achieved in various ways.
3. This does not apply to the extremely low groups. None of them are defined demographically. This suggests that within any demographic group there will be some resilient people who will be elevating the mean score.

3.2. Inclusive Groups

The exclusive groups that have been identified in the previous section represent the most extreme scores we have been able to identify, where the scores from at least 10 people combine to form a group. These results, however, are exploratory and cannot be considered reliable for two reasons as:

- (a) The people who have been identified are not representative of their group. They are simply those people who, on one or more surveys, yielded a combined score that exceeded the criterion value. In order to calculate the true wellbeing for these sub-groups, all of the values from all of the people across the surveys who comprise each defined group need to be included. This will be done in the next analysis of the 'Inclusive Groups'.
- (b) The criterion number of scores to identify an exclusive group was 10. This is too small to be reliable. Just how many people are required to form a reliable estimation is uncertain, but here it will be taken as 30. This will form the basis of a subsequent analysis.

The values below comprise those from the expanded 'Inclusive' groups (Appendix C1 and C2).

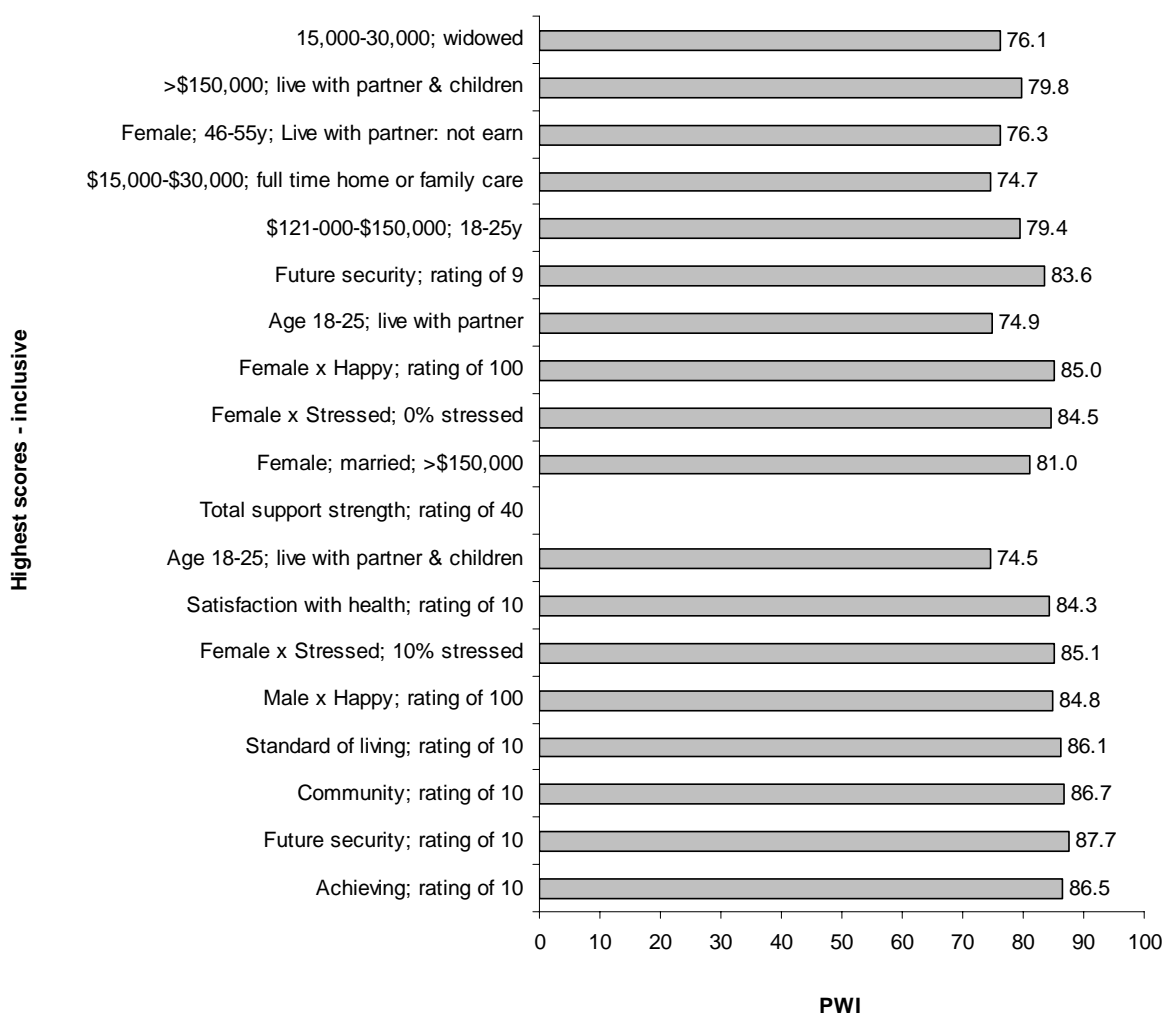


Figure 3: Highest Inclusive Scores

Table 3: High Scores: Exclusive and Inclusive Groups

Group	Exclusive			Inclusive		
	N	\bar{x}	SD	N	Mean	SD
Achieving 10/10	677	87.54	8.63	3,054	86.58	9.08
Future Security 10/10	649	88.00	8.05	3,093	87.73	8.21
9/10	712	83.31	7.61	3,509	83.63	7.24
Community 10/10	662	87.11	8.62	3,340	86.71	8.96
Safety 10/10	898	86.53	8.63	4,598	86.15	8.56
Health 10/10	1,432	85.24	9.24	4,589	84.31	9.69
\$121,000-\$150,000; 18-25	23	82.67	7.63	52	79.42	9.76
>\$150,000; live with partner & children	125	81.66	8.57	256	79.82	9.90
>\$150,000; female, married	20	84.57	7.50	148	81.00	10.27
\$91,000+; Full time home or family care	29	82.17	9.52	29	82.17	9.52
\$150,000; Full time home or family care	36	81.59	7.95			
\$15,000-\$30,000; widowed	48	81.65	11.74	359	76.13	13.96
Age 18-25; live with partner and children	28	85.15	8.45	88	74.52	13.26
Age 18-25; live with partner	36	83.33	9.01	255	74.91	12.14
Female; 46-55;with with partner: not earn	23	81.88	9.31	70	76.33	9.86
76+y; Pain = 0	32	82.03	10.50	190	79.71	11.00
Happy Male 10/10	94	85.97	8.71	297	84.82	10.59
Happy Female 10/10	119	83.67	9.80	369	85.04	9.46
Stressed Female 0/10	54	84.49	9.25	56	84.50	9.25
Stressed Female 1/10	44	85.19	8.95	44	85.19	8.95

The following observations can be made:

1. As expected, the inclusive groups show lower mean scores and higher standard deviations than the exclusive groups. This is simply a consequence of the original selection technique of the exclusive groups.
2. Of the exclusive groups defined purely on demographic grounds, only three maintained a mean score above 81 points. Both of these involved people who combined high household income (>\$91K or >\$150K) with a partner.
3. All groups that involved selection based on Personal Wellbeing Index domain scores, Happiness or Stress retained a mean score >81 points.

The 20 groups with the lowest scores are shown in Appendix C2 and in Figure 4 below:

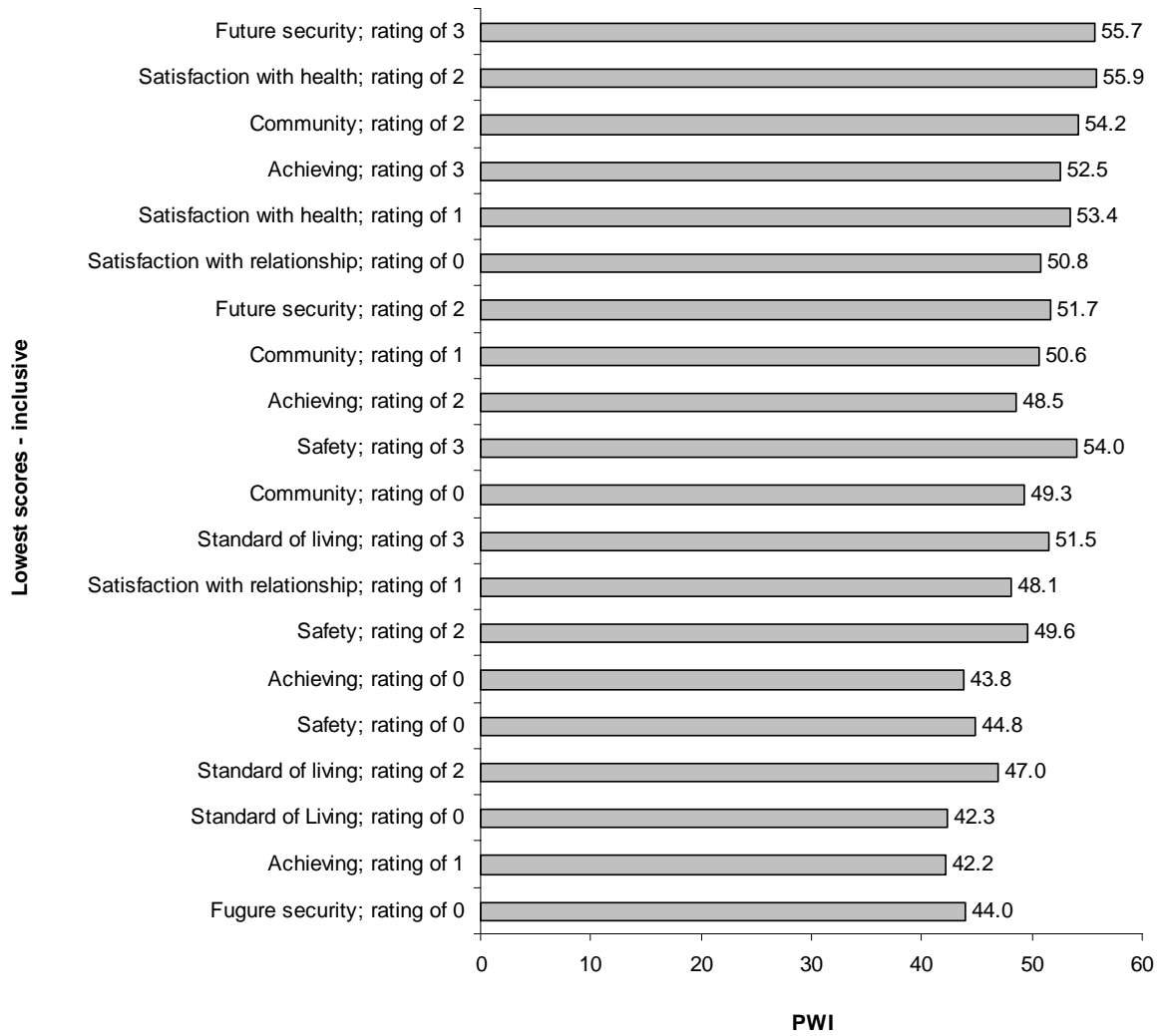


Figure 4: Lowest Inclusive Scores

These categories can be grouped as shown in Table 4.

Table 4: The Lowest 20 Exclusive and Inclusive Scores

Group		Exclusive			Inclusive		
		N	Mean	SD	N	Mean	SD
Achieving in life	0/10	68	44.38	19.07	197	43.88	17.18
	1/10	35	41.88	16.00	94	42.23	16.54
	2/10	61	50.10	12.64	268	48.56	14.00
	3/10	102	52.81	10.84	385	52.51	12.32
Future security	0/10	54	40.61	17.31	257	44.01	16.57
	2/10	91	51.40	13.71	415	51.73	13.67
	3/10	118	55.00	12.00	642	55.77	11.37
Community	0/10	57	49.82	18.19	242	49.33	18.20
	1/10	36	51.38	19.46	177	50.69	16.84
	2/10	90	53.45	16.11	434	54.21	14.67
Standard of living	0/10	32	40.54	21.44	123	42.32	18.12
	2/10	45	43.34	14.04	204	47.07	15.24
	3/10	65	48.77	11.77	363	51.53	13.13
Health	1/10	40	52.34	20.27	114	53.45	18.59
	2/10	121	54.10	17.08	382	55.97	15.89
Safety	0/10	31	42.53	21.08	147	44.86	19.47
	2/10	34	45.13	16.10	194	49.67	15.52
	3/10	57	49.57	13.50	358	54.04	14.04
Relationships	0/10	168	50.84	17.60	438	50.80	17.05
	1/10	45	46.13	14.25	137	48.16	14.83

In sharp contrast to the highest groups, these lowest group scores have changed very little in the transition from exclusive to inclusive groupings. All 20 groups remain <56 points, which is some 18 points less than the population mean of 74.93 and 25 standard deviations below this value. This is indicative of the strong distributional tail that marks these samples.

Conclusion

What is most evident from these results is that the Personal Wellbeing Index domains dominate the identification of both high and low groups. This is hardly surprising since they are the component parts of the Personal Wellbeing Index scale. The relationship between the Personal Wellbeing Index and the seven domains is shown below:

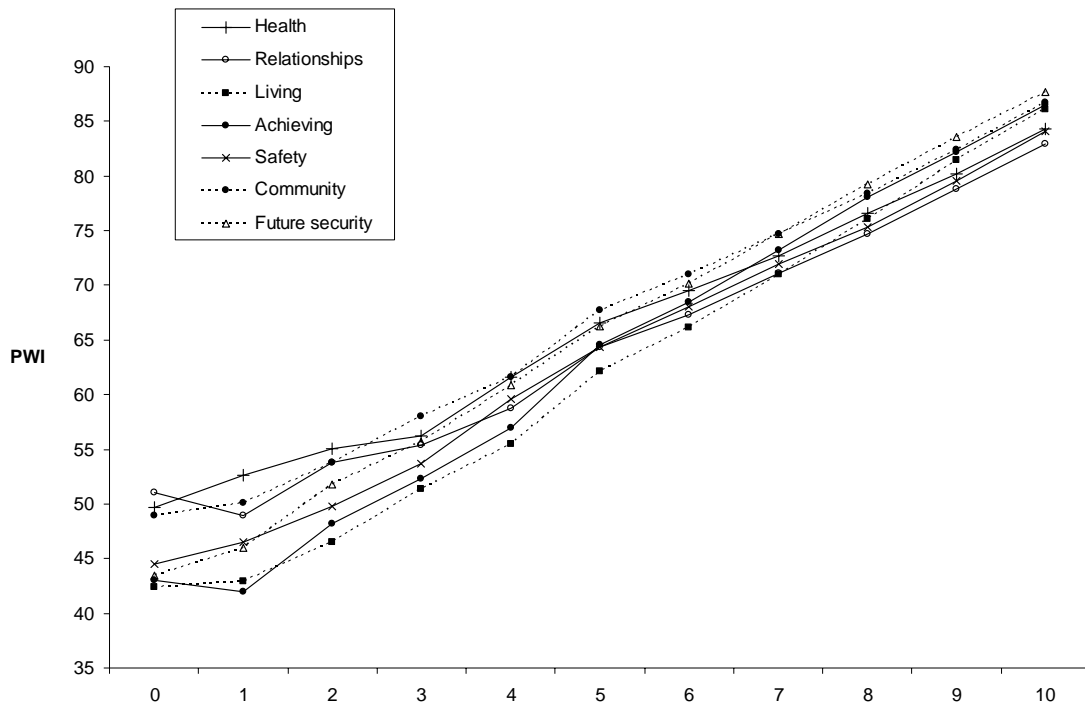


Figure 5: The Relationship Between Domain Strength and the Personal Wellbeing Index

From Figure 1 it is evident that the domains are all acting in very similar and regular ways in relation to the Personal Wellbeing Index. Thus, identifying people who have very low or very high scores on any of the seven domains is a reliable diagnosis of a very low or very high score on the overall Personal Wellbeing Index. The same situation applies to happiness, since it is so closely related to the 'satisfaction' responses used to measure subjective wellbeing.

In order to investigate high and low Personal Wellbeing Index scores beyond these sources of categorization, the selection of high and low groups has been repeated excluding both Personal Wellbeing Index domain and happiness as defining criteria. These results are shown in the next section.

4. Exclusive and Inclusive Groups Minus Domains

4.1. Exclusive Groups (demographic)

The high exclusive groups in the absence of domain or happiness criteria (demographic) are presented in Appendix D1 and in Figure 6 below. Again, the criterion for selection has been based on a minimum combined cell size of N=10.

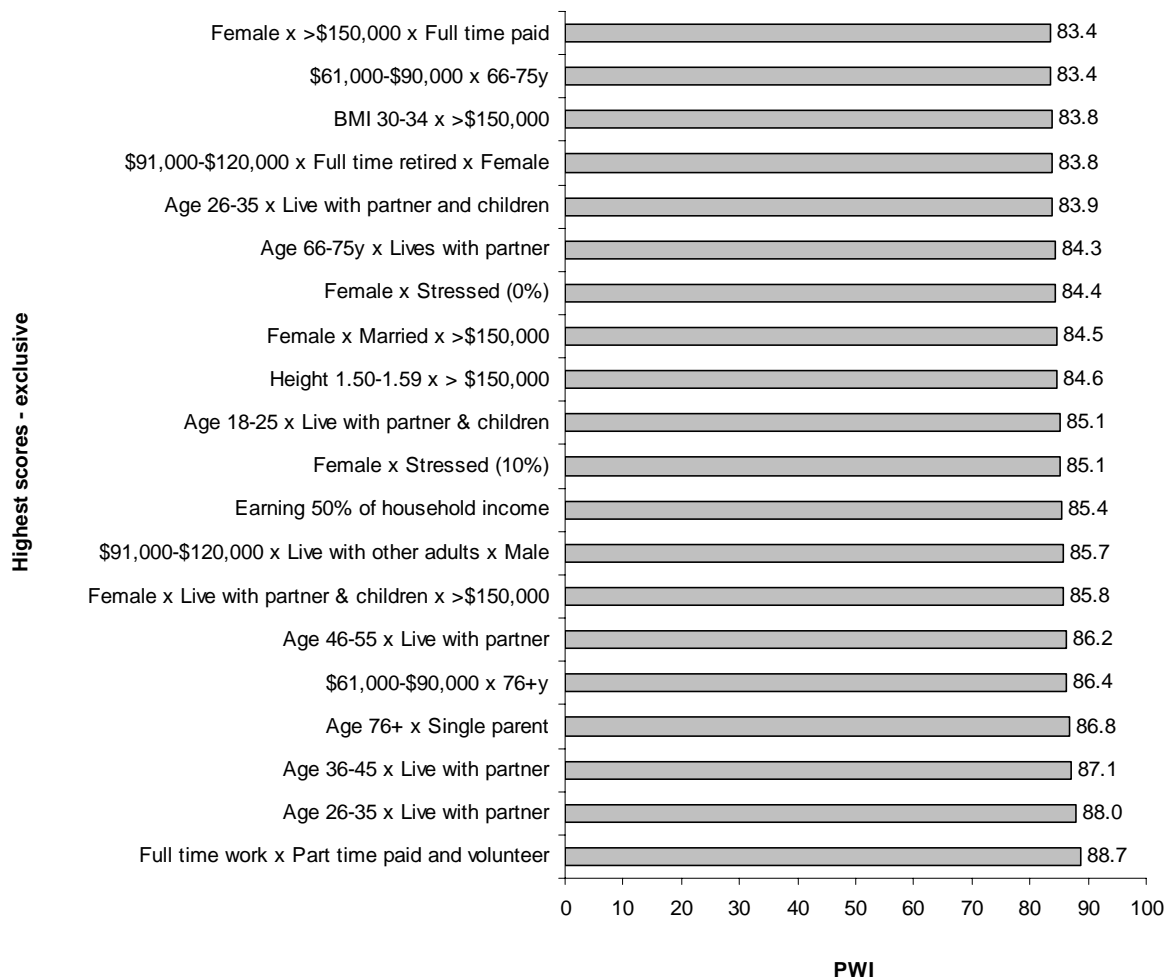


Figure 6: The Highest Exclusive Groups (demographic)

These groups can be further characterised as follows:

Table 5: High Exclusive Groups (Demographic)

Grouping variables	N	Mean	SD
Household Income			
\$61-90ZK; 76+y	11	86.47	9.33
>\$150K; Female; Partner and Children	14	85.82	7.72
\$91-120K; Male; other adults	10	85.71	7.52
>\$150K; Height 1.50 – 1.59m	19	84.66	9.14
>\$150K; Female; Married	20	84.57	7.50
\$90-120K; Female; Full time retired	18	83.89	6.96
>\$150K; Body Mass Index 30-34	10	83.86	7.94
\$61-90K; 66-75y	18	83.45	8.25
>\$150K; Female; full time paid	10	83.43	8.44
Earn 50% of income; Semi-retired	10	85.43	7.96
Age			
26-35; Live with partner	62	88.06	9.04
36-45; Live with partner	38	87.11	10.03
76y+; Single parent	17	86.80	11.56
46-55; Live with partner	107	86.26	10.71
18-25; Partner and children	23	85.15	14.51
66-75y; Live with partner	207	84.35	10.52
26-35y; Partner and children	110	83.91	10.53
Work			
Full time; Part time paid and volunteer	18	88.73	8.79
Stress			
Female; 0/10	50	84.47	9.25
Female; 1/10	41	85.19	8.95

In considering these groups, again it must be emphasized that they are not representative of their demographic group and nor are many of these groups large enough to be reliable. However, some interesting general trends can be discerned as follows:

1. Half of the groups comprise income. For the most part this involves the highest income with 5 groups involving an income of >\$150K. Three other groups stand out as:
 - (a) Two groups involve \$61-90K combined with old age (66-75y and 76+y). The disposable income for these groups is likely to be higher than is normal for this income category since many of these people will own their home.
 - (b) The 'earning 50% of income' comes from a survey in which we asked what proportion of the household income people contributed. A 50:50 split was associated with the highest levels of wellbeing. Here it is linked with being semi-retired, which probably combines the security of income from a partner with the positive experience of continued occasional employment.
2. Eight of the groups involve living with a partner. This reinforces income and having a partner as the two major demographic influences on wellbeing. In other observations concerning this category:
 - (a) People aged 76+y and who are Single Parents are most likely have a situation where their child provides them with assistance in daily living.
 - (b) A rather odd addition to this list is people living with other adults, who are also male and with a household income of \$91-120K. There are only 10 people in this cell and the result is unlikely to be demographically reliable.

3. Gender is involved in seven of these groupings with females dominating 6/1.
4. Age is involved in 8/20 groups and they tend to be either the youngest living with their partner, or the oldest. However, the middle-age groups are represented by people living only with their partner in the absence of either children or other adults. This combination involves five groups aged 18-25; 26-35; 36-45; 46-55; 66-75y. Clearly this is a highly desirable circumstance as far as personal wellbeing is concerned.
5. Very low stress defines two groups of females, but not males.
6. An extreme group of 18 people combine full-time and part-time work with volunteering.

The low exclusive groups are shown in Appendix D2 and Figure 7 below:

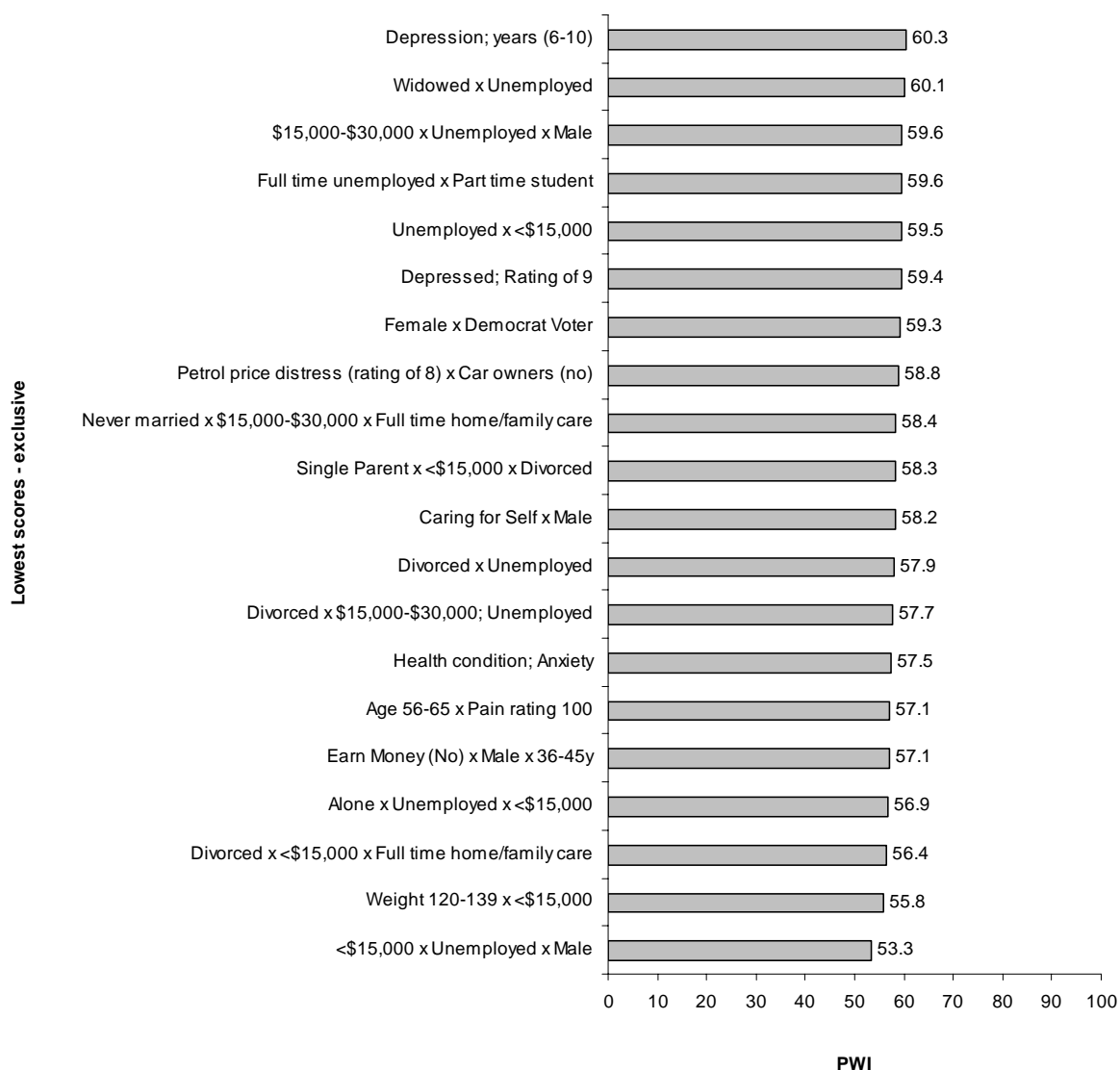


Figure 7: The Lowest Exclusive Groups (Demographic)

These groups can be further characterized as follows:

Table 6: Low Exclusive Groups (Demographic)

Grouping variables	N	Mean	SD
Income			
<\$15K; Unemployed; Male	16	53.31	18.16
<\$15K; Weight 120-139 Kg	14	55.81	23.60
<\$15K; Divorced; Full time home/family	21	56.46	12.96
<\$15K: Unemployed, Live alone	19	56.99	25.80
\$15-30K; Unemployed; Divorced	14	57.76	15.50
<\$15K; Divorced; Single parent	17	58.37	23.96
\$15-30K: Never married, Full time home/family	13	58.46	12.85
<\$15K; Unemployed	32	59.55	24.96
\$15-30K; Unemployed; Male	13	59.67	15.04
Employment			
Not earn money; Male; 36-45y	18	57.14	23.50
Unemployed; Divorced	55	57.90	22.13
Unemployed; Part time student	19	59.66	17.66
Unemployed; Widowed	13	60.11	23.37
Mental Ill-being			
(Doctor for) Anxiety and Health condition	27	57.51	19.85
Pain 10/10; 56-65y	10	57.14	12.63
Petrol price distress 8/10; No car	15	58.86	17.60
Depressed 9/10	15	59.49	20.97
Depression for 6-10y	19	60.38	13.77
Other			
Democrat voter; Female	16	59.38	12.23
Caring for self; Male	14	58.27	20.50

Observations on these groupings are as follows:

1. Unemployment features in 8/20 or 40% of these groupings. This is linked to a personal income <\$30K, but not necessarily to a household income of this level due to the possibility of other household members being employed.
2. A household income of <\$30K features in 9/20 of these groupings and an income of <\$15K features in six.
3. Mental ill-being in the form of strong anxiety, distress, depression or pain features in 5/20 groups.
4. Relationship status features in 7 groups as: Divorced (3), Live alone (1); Never married (1); Single parent (1); Widowed (1).

4.2. Inclusive Groups

4.2.1. *High Personal Wellbeing Index*

The high Personal Wellbeing Index groups have been created as previously described and are presented in Appendix E1 and Table 7 below:

Table 7: High Exclusive and Inclusive (Demographics)

Grouping variables	Exclusive			Inclusive		
	N	Mean	SD	N	Mean	SD
Household Income						
\$61-90K; 76+y	11	86.47	9.33	29	83.79	10.85
>\$150K; Female; Partner and Children	14	85.82	7.72	104	81.72	10.43
\$91-120K; Male; other adults	10	85.71	7.52	39	76.48	11.68
>\$150K; Height 1.50 – 1.59m	19	84.66	9.14	25	83.09	9.51
>\$150K; Female; Married	20	84.57	7.50	145	81.00	10.27
\$90-120K; Female; Full time retired	18	83.89	6.96	18	85.79	7.61
>\$150K; Body Mass Index 30-34	10	83.86	7.48	111	73.85	13.57
\$61-90K; 66-75y	18	83.45	8.25	96	79.55	9.68
>\$150K; Female; full time paid	10	83.43	8.44	81	79.68	10.15
Earn 50% of income; Semi-retired	10	85.43	7.96	10	85.43	7.96
Age						
26-35; Live with partner	62	88.06	9.40	430	76.00	9.89
36-45; Live with partner	38	87.11	10.03	321	75.63	11.75
76y+; Single parent	17	86.80	11.56	34	78.99	12.51
46-55; Live with partner	107	86.26	10.71	731	76.76	11.03
18-25; Partner and children	23	85.15	14.51	79	75.57	12.74
66-75y; Live with partner	207	84.35	10.52	813	78.38	10.72
26-35y; Partner and children	110	83.91	10.53	816	77.59	10.38
Work						
Full time; Part time paid and volunteer	18	88.73	8.79	34	78.15	9.39
Stress						
Female; 0/10	50	84.47	9.25	50	84.47	9.35
Female; 1/10	41	85.19	8.95	41	85.19	8.95

Observations in relation to the high inclusive groups

What is most evident is that many of the Exclusive groups, when converted to the inclusive form, incorporating all of the demographic members of their defined group, no longer make the criterion value of having a mean score >79 points. The 10 groups that do still make this criterion are shown in the form of Figures that detail their demographic characteristics in Appendix F1 and are as follows:

- \$61,000-\$90,000 x 76+y (N=29, Mean=83.79)
- Female x Live with partner & children x >\$150,000 (N=104, Mean=81.72)
- About how much of your total household income is made up of your earnings? about half (50%) x Semi-retired (N=10, Mean=85.43)
- Female x Stressed (10%) (N=38, Mean=85.19)
- Height 1.50-1.59 x >\$150,000 (N=25, Mean=83.09)
- Female x Married x >\$150,000 (N=145, Mean=81.00)

- Female x Stressed (0%) (N=47, Mean=84.47)
- \$91,000-\$120,000 x Full time retired x Female (N=18, Mean=85.79)
- \$61,000-\$90,000 x 66-75y (N=96, Mean=79.55)
- Female x >\$150,000 x Full time paid (N=81, Mean=79.68)

These groups can be further culled on two grounds as:

1. That the cell numbers are too small to be considered reliable. This criterion has been set at an N of >20.
2. That 'stress' be eliminated because it is not a demographic variable in the same spirit as the others, but rather a personal characteristic along the same lines as happiness or depression.

The result of these eliminations leaves the following six groups:

- A \$61,000-\$90,000 ; 76+y (N=29, Mean=83.79)
- B Female ; Live with partner & children ; >\$150,000 (N=104, Mean=81.72)
- C Height 1.50-1.59 ; >\$150,000 (N=25, Mean=83.09)
- D Female ; Married ; >\$150,000 (N=145, Mean=81.00)
- E \$61,000-\$90,000 ; 66-75y (N=96, Mean=79.55)
- F Female ; >\$150,000; Full time paid (N=81, Mean=79.68)

The following observations pertain:

1. All group are richer than average, with all six being defined by a household income of >\$60,000 per year.
2. Most groups are dominated by females. The gender descriptor appears in three of the groups. Of the others C is 88% female making female dominance 4/6. However, the other two groups A and E are dominated by males (87.5% and 72.4% respectively)
3. In general, these groups are overly-represented by people who are married with the minimum being 68.3% (F). However, 12.2 of group F are defacto, making the minimum proportion living with a partner as 80.5%.
4. These groups are not clearly defined by any particular age group. Some are clearly old, but others are younger than the total sample average (Group B – 42.6 years; Group C – 44.4 years; Group D – 44.1 years; Group F – 40.9 years). It is interesting that all four of these groups are heavily dominated by females. The only two groups dominated by males are much older (Group A – 79.6 years; Group E – 69.4 years). These are very substantial gender differences and give the impression that the combination of wealth and a partner are more beneficial to middle –age females, and more beneficial to older males.

Household Composition

Appendix G1 shows the breakdown of these six groups in terms of household composition. As expected, the great majority of all groups live with their partner. Unfortunately, few of the cells in this table allow for a detailed analysis because they are too small. However, the overall profile is given in Figure 8 below:

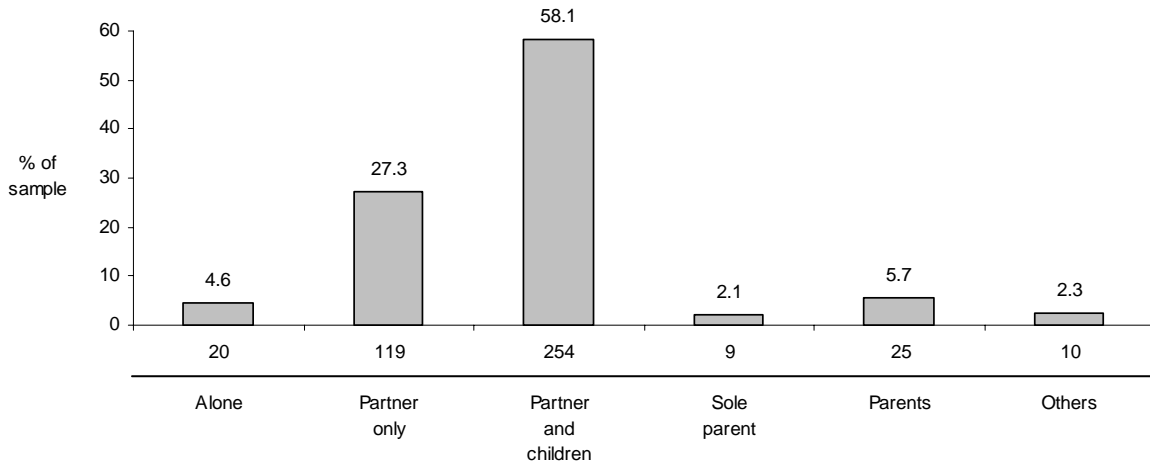


Figure 8: The percentage of the top six groups living in each type of household structure

Clearly being with a partner dominates this very high wellbeing collective with 85.4% of the combined sample.

Matching Males

In the final analysis (Appendix G2) three male groups are profiled that demographically match the female-only groups B, D and F. The comparisons are shown below in Figure 9.

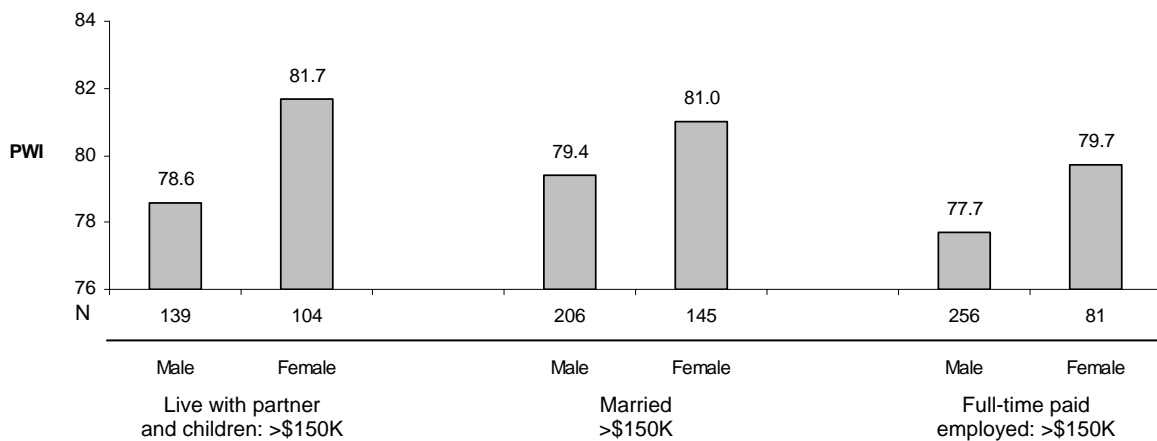


Figure 9: Male groups to match the highest and all-female groups

There is a comparative deficit for the equivalent male groups of 3.1, 1.6 and 2.1 points (average 2.3 points). The reasons for this do not seem to lie with the demographic descriptors. The male groups are slightly older (3.2, 1.3, and 3.2 years respectively) but not enough to make a systematic difference

to wellbeing. Moreover, over 80% of all three groups are living with their partner. The reason for this 2.3 point female advantage at the extreme high-end of the demographic groups is uncertain.

Conclusions

The groups of people who have the highest levels of wellbeing tend to have the following characteristics:

1. They have a minimal household income of \$60,000-\$90,000 per year. This is about double the median household income which is about \$35,000 per year.
2. They are in a relationship with their partner and they are likely to be married.

4.2.2. Low Personal Wellbeing

The low Personal Wellbeing Inclusive groups are shown below.

Table 8: Low Exclusive and Inclusive (Demographics)

Grouping variables	Exclusive			Inclusive		
	N	Mean	SD	N	Mean	SD
Income						
<\$15K; Unemployed; Male	16	53.31	18.16	73	58.14	17.65
<\$15K; Weight 120-139 Kg	14	55.81	23.60	15	55.05	15.34
<\$15K; Divorced; Full time home/family	21	56.46	12.96	27	59.37	17.34
<\$15K; Unemployed, Live alone	19	56.99	25.80	74	59.09	17.92
\$15-30K; Unemployed; Divorced	14	57.76	15.50	15	58.29	17.92
<\$15K; Divorced; Single parent	17	58.37	23.96	47	59.85	20.11
\$15-30K: Never married, Full time home/family	13	58.46	12.85	15	59.24	17.39
<\$15K; Unemployed	32	59.55	24.96	139	61.64	19.40
\$15-30K; Unemployed; Male	13	59.67	15.04	61	63.93	14.53
Employment						
Not earn money; Male; 36-45y	18	57.14	23.50	223	72.17	13.92
Unemployed; Divorced	55	57.90	22.13	63	59.68	19.61
Unemployed; Part time student	19	59.66	17.66	40	62.39	19.13
Unemployed; Widowed	13	60.11	23.37	23	65.59	19.54
Mental Ill-being (Doctor for)						
Anxiety; Health condition	27	57.51	19.85	52	66.07	18.12
Pain 10/10; 56-65y	10	57.14	12.63	19	65.34	14.20
Petrol price distress 8/10; No car	15	58.86	17.60	15	58.86	17.60
Depressed 9/10	15	59.49	20.97	15	59.81	20.16
Depression for 6-10y	19	60.38	13.77	38	65.15	14.52
Other						
Democrat voter; Female	16	59.38	12.23	18	73.02	12.23
Caring for self; Male	14	58.27	20.50	15	59.05	20.47

Observations in relation to the low inclusive groups

It is evident that several of these inclusive groups fail to make the minimum N of 20. Moreover some group means have risen substantially within the more inclusive groups. Thus, in order to identify a smaller group of extremely low scores, only those group means that remain under 60 points will be retained. These groups are as follows:

- A - <\$15,000, Unemployed, Male (N = 73, Mean = 58.14)
- B - <\$15,000, Divorced, Full-time home (N = 27, Mean = 59.37)
- C - <\$15,000, Unemployed, Live Alone (N = 74, Mean = 59.09)
- D - <\$15,000, Divorced, Single Parent (N = 47, Mean = 59.85)
- E - Unemployed, Divorced (N = 63, Mean = 59.68)

Details of these groups are found in Appendix E2 and figures in Appendix F2. The following observations pertain:

1. All groups have very low income.
2. A low proportion of these groups are living with their partner as: A-17.8%; B-0%; C-0%; D-0%; E-0%.
3. The results for gender are mixed as the % of female is: A-0%; B-89%; C-43%; D-90%; E-65%. It seems clear that gender is not a defining characteristic of these groups.
4. The other obvious characteristics of these groups is that they are overly represented by people who are not in paid employment. Three are specifically characterised as unemployed while the other two are full-time home or single parents.

Conclusion

The combination of a very low income and the lack of a partner is a high risk-factor for extremely low wellbeing. If divorce or unemployment is added, this defines the groups who have the lowest wellbeing in our total sample.

5. Who has the Highest and Lowest Wellbeing?

There are two matters to clarify in discussing these results. The first is that this analysis has dealt only with group averages. What this means is that, because there is a wide-spread of values within each group, some people will have normal-level wellbeing even though they are within one of the extreme groups.

The second matter of importance is that the groups have been defined using a restricted range of demographic criteria. Obviously, therefore, the inclusion of other demographic characteristics may create different extreme groups from the ones reported here.

Within these caveats in mind, the following general conclusions can be drawn.

1. The most powerful two demographics are relationships and household income. Their relative power over wellbeing is taken up later. However, it is clear both are powerful risk factors for high and low wellbeing. The extreme high groups are all characterised by wealthy people living with their partner. The extreme low groups are all characterised by poor people living either alone or with children.

This is consistent with the role of money as a flexible resource to defend wellbeing, and the role of an intimate relationship to act as a buffer to adversity.

2. The influence of gender seems pretty irrelevant in terms of extreme wellbeing. This is hardly surprising. Any effects of gender in a society like Australia are going to be subtle, and the gross insult to wellbeing delivered by poverty and loneliness will overwhelm any such influences. At the other end of the spectrum, the extreme high groups are being pushed hard against their genetic ceilings and where weak influences can not be expected to make a difference.
3. The other major risk factor for extreme low wellbeing is unemployment. The fact of unemployment, however, may signal an enhanced probability of other factors which are themselves risks factors for low wellbeing. These include either a medical or psychological disability and the circumstances of separation or divorce triggered by the unemployment.
4. It is clear that these extreme groups, both high and low, are defined by factors in combination. Low income, the lack of a partner and unemployment are all risk factors in their own right but, in isolation, each one does not have the power to decrease wellbeing for most people. In combination, however, they are lethal and the pairing of any two of these factors has a very high probability of causing the defeat of wellbeing maintenance and, so, a high risk of depression.
5. The relative effectiveness of the variables in combination to influence wellbeing is shown below, with reference data drawn from the accumulative tables in Report 16.

5.1. High Extreme Groups

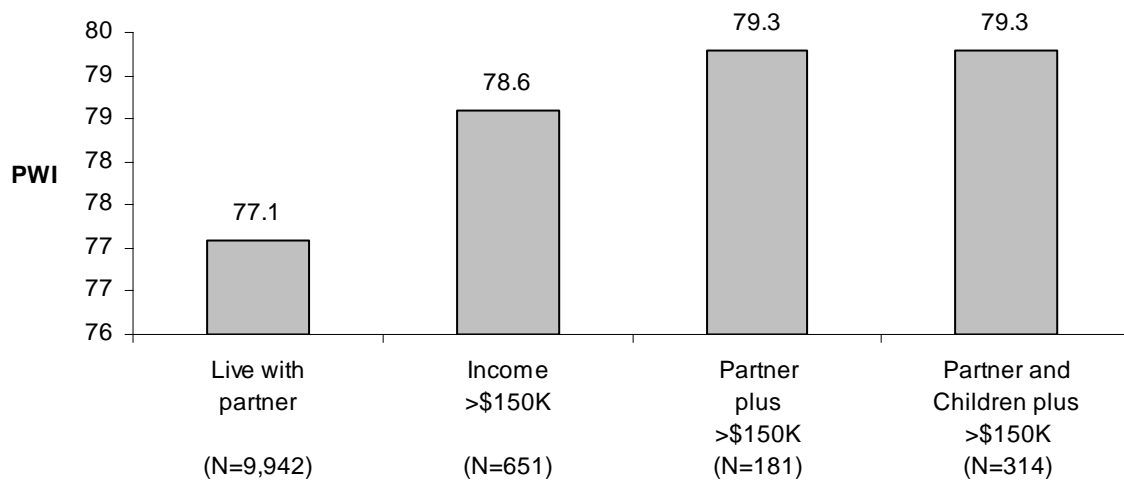


Figure 10: High Extreme: Income vs. Partner

The increment from partner to >\$150K is 1.5 points, and from >\$150K to [Partner + >\$150K] is 0.7 points. It seems evident from this that a very high household income is more strongly associated with high wellbeing than living with a partner. However, this is not so.

The 'partner' group here is all people with a partner irrespective of income. The >\$150K group, on the other hand, also mainly comprises people who have a partner (about 76%). So the comparison in Figure 10 is confounded. A different interpretation of the results in Figure 10 is that the inclusion of non-partnered people in the >\$150K group reduced SWB by 0.7 points.

Thus, a reasonable overall interpretation of these results is as follows:

- (a) For people who have a partner, >\$150 raises SWB from those with an average income by about 2.2 points
- (b) For people who do not have a partner, the increase is less marked and may well be non-significant.
- (c) So, for the highest levels of wellbeing, it is very important to have BOTH high income AND a partner.

5.2. Low Extreme Group

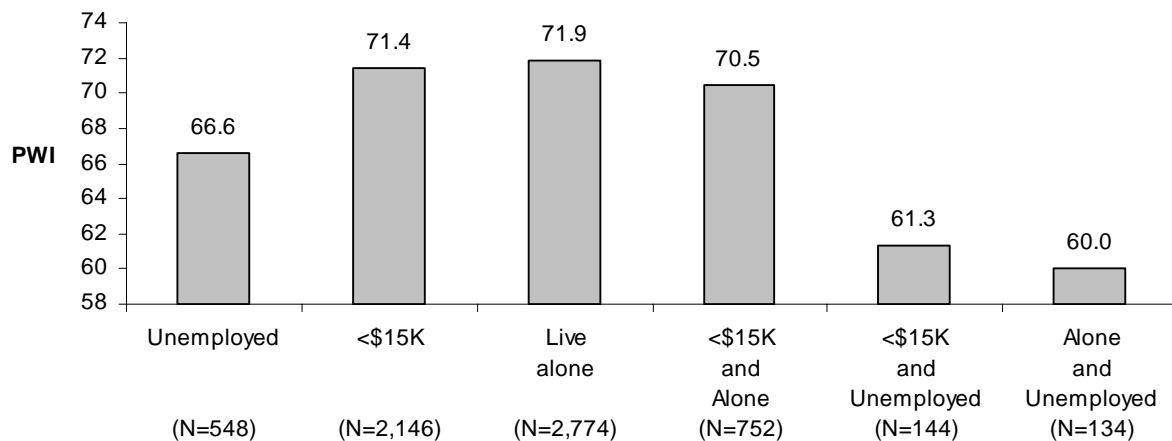


Figure 11: Low Extreme: Unemployment vs. Income vs. Live Alone

From this analysis it is clear that the strongest threat to personal wellbeing is unemployment, most particularly when this is coupled with low household income or living alone (which are both strongly related to one another).

6. The extreme groups (6 high and 5 low) can be combined within their categories to define the extremes of the effective wellbeing range for the Australian population. These are as follows:
- Extreme high (N = 480) mean = 80.92 points.
 - Extreme low (N = 284) mean = 59.13 points.

Thus, if these approximations are rounded to 81 points and 59 points, the total possible range for the means of groups defined by demographic criteria is 22 points. This is consistent with the idea of strong genetic control to impose individual set-points for subjective wellbeing. However, the lower margin of this range is very uncertain. It may be an artifact caused by the fact that people with a level of wellbeing that is a certain distance below their set-point will generally refuse to complete the survey.

5.3. Love vs. Money

So, in summary, which is the most powerful protector of wellbeing? Is it having a relationship or is it being rich?

While both of these are important, having a partner is more important than money as the figure below shows.

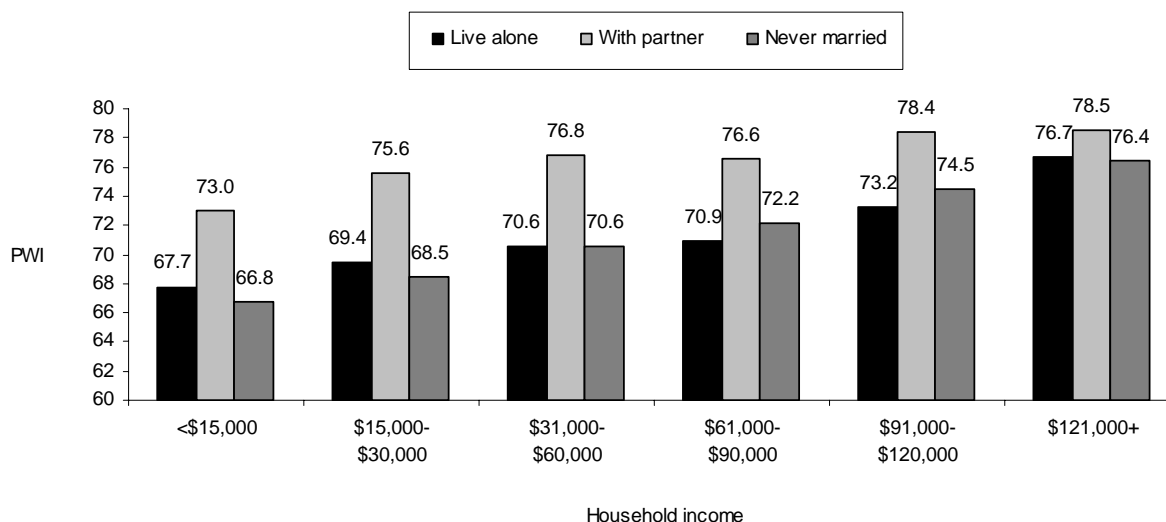


Figure 12: Love vs. Money

This Figure shows the relative changes in wellbeing that follow rising household income in three groups that differ in terms of their marital status. One group lives with a partner while the other two do not. While the 'live alone' group obviously do not live with a partner, the status of the 'Never married' group is not quite so clear. It is likely that a small minority will be living defacto, but the majority will be living without a partner either by themselves, with their parents, or with other people..

The following observations can be made:

1. The Live Alone and the Never Married groups are not statistically different from one another at any level of income.
2. The Partner group has higher wellbeing than the non-partner groups at every level of income.
3. The difference between the groups is highest at the lowest levels of income. That is, despite the fact that two people are living on this low household income, their wellbeing is higher than someone who is only having to support themselves.
4. From the lowest to the highest income, the wellbeing of the Partner group increases by only 5.5 points. In contrast, the wellbeing of the Live Alone group increases by 9.0 points and the Never Married by 9.6 points.

In conclusion, the power of money to increase wellbeing depends on both the natural ceiling that exists for subjective wellbeing and the presence of a Partner. This ceiling for group average scores is about 82 points, as has been previously shown, and this restrict the upward shift in SWB that can be achieved with any additional resource. Thus, the closer any group is to this ceiling, the more difficult it is for their SWB to rise further.

The presence of a partner, combined with the lowest income, yields an average SWB of 73.1 points. This is about 9 points below the absolute maximum ceiling score. Thus, as their income increases, they do not have much room to move and their SWB rises only another 5.5 points.

The low income groups without a partner, on the other hand, start at a much lower level of wellbeing. At the lowest income their SWB is about 15 points below the ceiling. Consequently, they have more potential for their wellbeing to rise as their income increases. In fact their rise in SWB is almost double that of the partnered group.

Most importantly, however, at each income level the wellbeing of the non-partner groups remains below the groups with a partner. This difference remains even at the highest level of income, so we conclude - love has a stronger influence on wellbeing than money.

Appendix A1: Wellbeing Being Extremes - Raw Data

See separate document attached.

Appendix A2: Wellbeing Being Extremes - Summary

See separate document attached.

Appendix B1: Exclusive High Groups

	Survey	Sample	N	Mean	SD	Age	Gender	Income
1	13, 14, 15	Achieving; Rating of 10	677	87.54	8.63	M = 50.48, SD = 18.4	male 42.7% female 57.3%	<15 11.7% 15-30 13.7% 30-60 19.6% 60-90 16% 90+ 10.3%
2	13, 14, 15	Future security; Rating of 10	649	88.00	8.05	M = 51.21, SD = 18.54	male 46.8% female 53.2%	<15 13.7% 15-30 14.8% 30-60 17.6% 60-90 16.2% 90+ 10.6%
3	13, 14, 15	Community; Rating of 10	662	87.11	8.62	M = 50.6, SD = 18.08	male 40.8% female 59.2%	<15 12.5% 15-30 16.6% 30-60 23.4% 60-90 14.8% 90+ 7.7%
4	13, 14, 15	Standard of living; Rating of 10	898	86.53	8.63	M = 51.26, SD = 18.52	male 43.3% female 56.7%	<15 10.9% 15-30 13.8% 30-60 18.8% 60-90 15.5% 90+ 12.4%
5	11	Male X Happy; Rating of 100	94	85.97	8.71	M = 52.76, SD = 20.27	male 100% female %	<15 18.8% 15-30 14.6% 30-60 25% 60-90 13.5% 90+ 2.1%
6	9	Female X Stressed; 10% Stressed	44	85.19	8.95	M = 56.57, SD = 16.93	male % female 100%	<15 18.2% 15-30 9.1% 30-60 22.7% 60-90 6.8% 90+ 2.3%
7	11, 12, 13, 14, 15	Satisfaction with health; Rating of 10	1432	85.24	9.24	M = 47.39, SD = 18.05	male 45.3% female 54.7%	<15 9.6% 15-30 13.3% 30-60 22.3% 60-90 16.8% 90+ 8.7%
8	11, 12, 15	Age 18-25; Live with partner & children	28	85.15	8.45	M = 23.11, SD = 1.87	male 28.6% female 71.4%	<15 0% 15-30 14.3% 30-60 28.6% 60-90 35.7% 90+ 0%
9	13	Female; Married; >\$150,000	20	84.57	7.50	M = 44.40, SD = 7.81	male % female 100%	<15 % 15-30 % 30-60 % 60-90 % 90+ 100%
10	9	Female X Stressed; 0% Stressed	54	84.49	9.25	M = 62.57, SD = 16.02	male % female 100%	<15 33.9% 15-30 8.9% 30-60 5.4% 60-90 5.4% 90+ 8.9%
11	11	Female X Happy; Rating of 100	119	83.67	9.80	M = 54.08, SD = 18.52	male % female 100%	<15 21% 15-30 21% 30-60 17.6% 60-90 12.6% 90+ 1.7%

Appendix B1: Exclusive High Groups continued

	Survey	Sample	N	Mean	SD	Age	Gender	Income
12	11	Age 18-25; Live with partner	36	83.33	9.01	M = 22.44, SD = 2.1	male 36.1% female 63.9%	<15 8.3% 15-30 11.1% 30-60 33.3% 60-90 19.4% 90+ 8.3%
13	13, 14, 15	Future security; Rating of 9	712	83.31	7.61	M = 48.94, SD = 17.05	male 53.1% female 46.9%	<15 5.8% 15-30 12.6% 30-60 23% 60-90 19.2% 90+ 13.1%
14	10, 13, 14	\$121,000-\$150,000; 18-25y	23	82.67	7.63	M = 20.87, SD = 2.62	male 60.9% female 39.1%	<15 % 15-30 % 30-60 % 60-90 % 90+ 100%
*15	9, 10, 14	\$91,000+; Full time home or family care	29	82.17	9.52	M = 42.24, SD = 10.50	male 6.9% female 93.1%	<15 % 15-30 % 30-60 % 60-90 % 90+ 100%
*16	12, 14	76+y; Pain rating 0	32	82.03	10.5	M = 80.27, SD = 3.26	Male 45.7% female 54.3%	<15 29.6% 15-30 39.5% 30-60 9.9% 60-90 2.5% 90+ 1.2%
17	7	Female; 46-55y; Live with partner: Not earn	23	81.88	9.31	M = 51.61, SD = 2.45	male % female 100%	<15 13% 15-30 17.4% 30-60 4.3% 60-90 0% 90+ 0%
18	9, 10, 12, 13	>\$150,000; Live with partner & children	125	81.66	8.57	M = 54.57, SD = 64.45	male 53.6% female 46.4%	<15 % 15-30 % 30-60 % 60-90 % 90+ 100%
19	10	\$15,000-30,000; Widowed	48	81.65	11.74	M = 75.17, SD = 11.56	male 43.8% female 56.3%	<15 % 15-30 100% 30-60 % 60-90 % 90+ %
*20	10, 11, 12, 13, 14, 15	>\$150,000; Full time home or family care	36	81.59	7.95	M = 43.50, SD = 7.35	male 0% female 100%	<15 % 15-30 % 30-60 % 60-90 % 90+ 100%

Appendix B2: Exclusive Low Groups

	Survey	Sample	N	Mean	SD	Age	Gender	Income
1	13, 14, 15	Future Security; Rating of 0	54	40.61	17.31	M = 44.67, SD = 17.02	male 60% female 40%	<15 36.4% 15-30 25.5% 30-60 14.5% 60-90 7.3% 90+ 0%
2	13, 14, 15	Achieving; Rating of 1	35	41.88	16	M = 48.74, SD = 15.55	male 45.7% female 54.3%	<15 20% 15-30 22.9% 30-60 25.7% 60-90 8.6% 90+ 8.6%
3	13, 14, 15	Standard of Living; Rating of 0	32	40.54	21.44	M = 43.28, SD = 16.18	male 43.8% female 56.3%	<15 43.8% 15-30 18.8% 30-60 18.8% 60-90 0% 90+ 3.1%
4	13, 14, 15	Standard of living; Rating of 2	45	43.34	14.04	M = 46.31, SD = 16.87	male 53.3% female 46.7%	<15 35.6% 15-30 28.9% 30-60 11.1% 60-90 8.9% 90+ 4.4%
5	13, 14, 15	Safety; Rating of 0	31	42.53	21.08	M = 46.32, SD = 21.87	male 38.7% female 61.3%	<15 29% 15-30 25.8% 30-60 6.5% 60-90 9.7% 90+ %
6	13, 14, 15	Achieving; Rating of 0	68	44.38	19.07	M = 54.13, SD = 17.83	male 47.1% female 52.9%	<15 39.7% 15-30 22.1% 30-60 11.8% 60-90 7.4% 90+ 2.9%
7	13, 14, 15	Safety; Rating of 2	34	45.13	16.10	M = 45.56, SD = 15.94	male 44.1% female 55.9%	<15 26.5% 15-30 20.6% 30-60 17.6% 60-90 5.9% 90+ 5.9%
8	12, 13, 14, 15	Satisfaction with relationship; Rating of 1	45	46.13	14.25	M = 46.67, SD = 15.79	male 55.6% female 44.4%	<15 31.1% 15-30 24.4% 30-60 17.8% 60-90 8.9% 90+ 6.6%
9	13, 14, 15	Standard of living; Rating of 3	65	48.77	11.77	M = 43.08, SD = 12.92	male 47.7% female 52.3%	<15 21.5% 15-30 10.8% 30-60 33.8% 60-90 12.3% 90+ 0%
10	13, 14, 15	Community; Rating of 0	57	49.82	18.19	M = 43, SD = 18.89	male 59.6% female 40.4%	<15 24.6% 15-30 22.8% 30-60 10.5% 60-90 17.5% 90+ 5.3%
11	13, 14, 15	Safety; Rating of 3	57	49.57	13.5	M = 49.61, SD = 16.1	male 38.6% female 61.4%	<15 12.3% 15-30 19.3% 30-60 33.3% 60-90 12.3% 90+ 5.3%

Appendix B2: Exclusive Low Groups continued

	Survey	Sample	N	Mean	SD	Age	Gender	Income
12	13, 14, 15	Achieving; Rating of 2	61	50.10	12.64	M = 43.13, SD = 17.26	male 47.5% female 52.5%	<15 26.2% 15-30 13.1% 30-60 29.5% 60-90 8.2% 90+ 3.3%
13	13, 14, 15	Community; Rating of 1	36	51.38	19.46	M = 46.25, SD = 16.81	male 44.4% female 55.6%	<15 19.4% 15-30 16.7% 30-60 25% 60-90 8.3% 90+ 8.3%
14	13, 14, 15	Future security; Rating of 2	91	51.40	13.71	M = 47.45, SD = 16.18	male % female %	<15 17.6% 15-30 16.5% 30-60 30.8% 60-90 17.6% 90+ 4.4%
15	12, 13, 14, 15	Satisfaction with relationship; Rating of 0	168	50.84	17.6	M = 50.19, SD = 15	male 45.8% female 54.2%	<15 29.8% 15-30 22% 30-60 22.6% 60-90 10.7% 90+ 1.2%
16	11, 12, 13, 14, 15	Satisfaction with health; Rating of 1	40	52.34	20.27	M = 57.55, SD = 16.71	male 50% female 50%	<15 27.5% 15-30 27.5% 30-60 12.5% 60-90 7.5% 90+ 12.5%
17	13, 14, 15	Achieving; Rating of 3	102	52.81	10.84	M = 46.23, SD = 16.9	male 57.8% female 42.2%	<15 22.5% 15-30 18.6% 30-60 20.6% 60-90 11.8% 90+ 8.7%
18	13, 14, 15	Community; Rating of 2	90	53.45	16.11	M = 41.42, SD = 16.32	male 47.8% female 52.2%	<15 12.2% 15-30 15.6% 30-60 27.8% 60-90 14.4% 90+ 7.8%
19	11, 12, 13, 14, 15	Satisfaction with health; Rating of 2	121	54.10	17.08	M = 51.87, SD = 17.41	male 42.1% female 57.9%	<15 22.3% 15-30 29.8% 30-60 15.7% 60-90 9.7% 90+ 5%
20	13, 14, 15	Future security; Rating of 3	118	55.00	12.0	M = 45.70, SD = 15.20	male 50% female 50%	<15 11% 15-30 22.9% 30-60 28% 60-90 9.3% 90+ 8.5%

Appendix C1: Inclusive High Group

	Sample	N	M	SD	Age	Gender	Income
1	Achieving; Rating of 10	3054	86.58	9.08	M = 52.98, SD = 18	male 41.4% female 58.6%	<15 1.5% 15-30 16.9% 30-60 18.6% 60-90 11.5% 90+ 5.3%
2	Future security; Rating of 10	3093	87.73	8.21	M = 53.9, SD = 22.44	male 46% female 54%	<15 1.4% 15-30 17.1% 30-60 17.9% 60-90 11.8% 90+ 6.1%
3	Community; Rating of 10	3340	86.71	8.96	M = 53.81, SD = 21.58	male 39.9% female 60.1%	<15 1.9% 15-30 18.3% 30-60 20.2% 60-90 11.2% 90+ 4.5%
4	Standard of living; Rating of 10	4598	86.15	8.56	M = 53.21, SD = 21.51	male 40.9% female 59%	<15 1.6% 15-30 15.5% 30-60 18.7% 60-90 11.8% 90+ 6.8%
5	Male X Happy; Rating of 100	297	84.82	10.59	M = 54.18 SD = 19.50	male 100% female %	<15 0% 15-30 18.2% 30-60 24.6% 60-90 13.5% 90+ 3.7%
6	Female X Stressed; 10% Stressed	44	85.19	8.95	M = 56.57 SD = 16.93	male % female 100%	<15 0% 15-30 9.1% 30-60 22.7% 60-90 6.8% 90+ 2.3%
7	Satisfaction with health; Rating of 10	4589	84.31	9.69	M = 47.06, SD = 17.72	male 42% female 58%	<15 1.3% 15-30 14.7% 30-60 22% 60-90 13.5% 90+ 6.4%
8	Age 18-25; Live with partner & children	88	74.52	13.26	M = 22.86, SD = 1.85	male 36.4% female 63.6%	<15 0% 15-30 17% 30-60 31.8% 60-90 26.1% 90+ 5.7%
9	Female; Married; >\$150,000	148	81.00	10.27	M = 52.54, SD = 59.65	male % female 100%	<15 % 15-30 % 30-60 % 60-90 % 90+ 100%
10	Female X Stressed; 0% Stressed	56	84.50	9.25	M = 62.57, SD = 16.02	male % female 100%	<15 0% 15-30 8.9% 30-60 5.4% 60-90 5.4% 90+ 8.9%
11	Female X Happy; Rating of 100	369	85.04	9.46	M = 53.77, SD = 18.32	male % female 100%	<15 0% 15-30 20.9% 30-60 16.8% 60-90 8.9% 90+ 3.5%

Appendix C1: Inclusive High Group continued

	Sample	N	M	SD	Age	Gender	Income
12	Age 18-25; Live with partner	255	74.91	12.14	M = 22.73 SD = 1.95	male 42.4% female 57.6%	<15 0% 15-30 14.5% 30-60 28.2% 60-90 22% 90+ 11%
13	Future security; Rating of 9	3509	83.63	7.24	M = 50.79, SD = 17.65	male 46.3% female 53.7%	<15 1.2% 15-30 14.4% 30-60 21% 60-90 14.1% 90+ 8.3%
14	\$121,000-\$150,000; 18-25y	52	79.42	9.76	M = 20.81, SD = 2.3	male 63.5% female 36.5%	<15 % 15-30 % 30-60 % 60-90 % 90+ 100%
*15	\$91,000-\$120,000; Full time home or family care	29	82.17	9.52	M = 42.24, SD = 10.50	male 6.9% female 93.1%	<15 % 15-30 % 30-60 % 60-90 % 90+ 100%
*16	76+y; Pain rating 0	190	79.91	11	M = 80.62, SD = 3.70	male 44.7% female 55.3%	<15 31.1% 15-30 34.2% 30-60 10% 60-90 1.6% 90+ 1.1%
17	Female; 46-55y; Live with partner: Not earn	70	76.33	9.86	M = 51, SD = 3	male % female 100%	<15 0% 15-30 14.3% 30-60 24.3% 60-90 15.7% 90+ 7.1%
18	>\$150,000; Live with partner & children	256	79.82	9.9	M = 49.37, SD = 45.5	male 58.2% female 41.8%	<15 % 15-30 % 30-60 % 60-90 % 90+ 100%
19	15,000-30,000; Widowed	359	76.13	13.96	M = 71.87 SD = 12.11	male 29.2% female 70.8%	<15 % 15-30 100% 30-60 % 60-90 % 90+ %
*20	>\$150,000; Full time home or family care	20	80.64	7.90	M = 42.45, SD = 8.85	male 0% female 100%	<15 % 15-30 % 30-60 % 60-90 % 90+ 100%

Appendix C2: Inclusive Low Group

	Sample	N	Mean	SD	Age	Gender	Income
1	Future Security; Rating of 0	257	44.01	16.57	M = 49.36, SD = 14.76	male 52.9% female 47.1%	<15 2.7% 15-30 21% 30-60 15.6% 60-90 3.1% 90+ .8%
2	Achieving; Rating of 1	94	42.23	16.54	M =49.26 , SD = 14.72	male 56.4% female 43.6%	<15 1.1% 15-30 23.4% 30-60 24.5% 60-90 5.3% 90+ 5.3%
3	Standard of Living; Rating of 0	123	42.32	18.12	M = 46.79, SD = 15.56	male 48.8% female 51.2%	<15 4.1% 15-30 21.1% 30-60 13% 60-90 .8% 90+ .8%
4	Standard of living; Rating of 2	204	47.07	15.24	M = 49.10, SD = 15.53	male 50.5% female 49.5%	<15 3.4% 15-30 21.6% 30-60 12.3% 60-90 7.4% 90+ 2%
5	Safety; Rating of 0	147	44.86	19.47	M = 52.5, SD = 17.34	male 46.9% female 53.1%	<15 4.8% 15-30 19% 30-60 10.9% 60-90 4.8% 90+ 1.4%
6	Achieving; Rating of 0	197	43.88	17.18	M = 52.31, SD = 17.02	male 47.7% female 52.3%	<15 2% 15-30 23.9% 30-60 13.2% 60-90 4.6% 90+ .5%
7	Safety; Rating of 2	194	49.67	15.52	M = 50.28, SD = 18.53	male 41.8% female 58.2%	<15 3.1% 15-30 23.2% 30-60 15.5% 60-90 8.2% 90+ 1.5%
8	Satisfaction with relationship; Rating of 1	137	48.16	14.83	M = 44.21 SD = 15.43	male 53.3% female 46.7%	<15 2.9% 15-30 22.6% 30-60 22.6% 60-90 5.8% 90+ 1.5%
9	Standard of living; Rating of 3	363	51.53	13.13	M = 47.08, SD = 14.27	male 49.6% female 50.4%	<15 2.5% 15-30 20.4% 30-60 21.2% 60-90 4.7% 90+ 1.9%
10	Community; Rating of 0	242	49.33	18.20	M = 45.49 SD = 18.20	male 56.6% female 43.4%	<15 3.3% 15-30 18.2% 30-60 15.7% 60-90 11.2% 90+ 3.7%
11	Safety; Rating of 3	358	54.04	14.04	M = 49.93, SD = 17	male 43.3% female 56.7%	<15 3.9% 15-30 18.4% 30-60 21.8% 60-90 8.9% 90+ 2.5%

Appendix C2: Inclusive Low Group continued

	Sample	N	Mean	SD	Age	Gender	Income
12	Achieving; Rating of 2	268	48.56	14	M = 48.25, SD = 16.93	male 54.1% female 45.9%	<15 3.7% 15-30 17.5% 30-60 22.4% 60-90 7.8% 90+ 3.4%
13	Community; Rating of 1	177	50.69	16.84	M = 45.53, SD = 17.98	male 55.9% female 44.1%	<15 2.8% 15-30 15.8% 30-60 22% 60-90 7.3% 90+ 2.3%
14	Future security; Rating of 2	415	51.73	13.67	M = 47.24, SD = 16.40	male 49.4% female 50.6%	<15 2.9% 15-30 19% 30-60 21.9% 60-90 11.1% 90+ 2.2%
15	Satisfaction with relationship; Rating of 0	438	50.80	17.05	M = 49.61, SD = 14.92	male 47.9% female 52.1%	<15 3.7% 15-30 21.5% 30-60 18.5% 60-90 7.1% 90+ .7%
16	Satisfaction with health; Rating of 1	114	53.45	18.59	M = 54.85, SD = 15.58	male 43% female 57%	<15 4.4% 15-30 19.3% 30-60 12.3% 60-90 9.6% 90+ 3.5%
17	Achieving; Rating of 3	385	52.51	12.32	M = 47.66, SD = 17.1	male 59.7% female 40.3%	<15 1.6% 15-30 21.3% 30-60 20.3% 60-90 9.1% 90+ 2.9%
18	Community; Rating of 2	434	54.21	14.67	M = 45.15, SD = 17.10	male 55.1% female 44.7%	<15 3% 15-30 16.4% 30-60 22.8% 60-90 8.1% 90+ 4.4%
19	Satisfaction with health; Rating of 2	382	55.97	15.89	M = 52.92, SD = 16.33	male 43.7% female 56.3%	<15 2.9% 15-30 23% 30-60 14.7% 60-90 7.9% 90+ 3.1%
20	Future security; Rating of 3	642	55.77	11.37	M = 47.30, SD = 14.51	male 50.3% female 49.7%	<15 3.1% 15-30 20.9% 30-60 25.5% 60-90 8.4% 90+ 2.8%

Appendix D1: Exclusive High Minus Domains and Happiness

	Survey	Group	N	M	SD
1	10,12,14,15	Full time X Part time paid and volunteer	(18)	(88.73)	8.79
2	11	Age 26-35 X Live with partner	(62)	(88.06)	9.40
3	11	Age 36-45 X Live with partner	(38)	(87.11)	10.03
4	11,14,15	Age 76+ X Single Parent	(17)	(86.80)	11.56
5	10,14,15	\$61,000-\$90,000 X 76+y	11	86.47	9.33
6	11	Age 46-55 X Live with partner	(107)	(86.26)	10.71
7	13	Female X Live with partner & children X >\$150,000	(14)	(85.82)	7.72
8	14	\$91,000-\$120,000 X Live with other adults X Male	(10)	(85.71)	7.52
9	15	About how much of your total household income is made up of your earnings? about half (50%) X Semi-retired	10	85.43	7.96
10	9	Female X Stressed (10%)	(41)	(85.19)	8.95
11	11,12,15	Age 18-25 X Live with partner & children	(23)	(85.15)	14.51
12	12,13,14,15	Height 1.50-1.59 X >\$150,000	(19)	(84.66)	9.14
13	13	Female X Married X >\$150,000	20	84.57	7.50
14	9	Female X Stressed (0%)	(50)	(84.47)	9.25
15	11,15	Age 66-75y X Lives with partner	(207)	(84.35)	10.52
16	11	Age 26-35 X Live with partner and children	(110)	(83.91)	10.53
17	10,11,12,13,15	\$91,000-\$120,000 X Full time retired X Female	(18)	(83.89)	6.96
18	12,14	BMI 30-34 X >\$150,000	10	83.86	7.48
19	9,11,12	\$61,000-\$90,000 X 66-75y	18	83.45	8.25
20	13	Female X >\$150,000X Full time paid	10	83.43	8.44

Appendix D2: Exclusive Low Groups Minus Domains and Happiness

	Survey	Group	N	M	SD
1	14,15	<\$15,000 x unemployed x male	16	53.31	18.16
2	11,12,13,14,15	Weight 120-139 x <\$15,000	14	(55.81)	23.60
3	14	Divorced x <\$15,000 x Full time home/family care	21	(56.46)	12.96
4	14,15	Alone x Unemployed x <\$15,000	19	(56.99)	25.80
5	12	Earn Money(No) x Male x 36-45y	18	(57.14)	23.50
6	13,14,15	Age 56-65 x Pain rating 100	10	(57.14)	12.63
7	10,15	Health Condition; Anxiety	27	57.51	19.85
8	14	Divorced x \$15,000-\$30,000; Unemployed	14	(57.76)	15.50
9	9,10,11,12,13,14	Divorced x Unemployed	55	(57.90)	22.13
10	13	Caring For Self x Male	14	(58.27)	20.50
11	14,15	Single Parent x <\$15,000 x Divorced	17	(58.37)	23.96
12	14	Never married x \$15,000-\$30,000 x Full time home/family care	13	(58.46)	12.85
13	15	Petrol price distress (rating of 8) x Car owners (no)	15	58.86	17.60
14	7	Female x Democrat Voter	16	(59.38)	12.23
15	11	Depressed; Rating of 9	15	59.49	20.97
16	14,15	Unemployed x <\$15,000	32	(59.55)	24.96
17	11,12,13,15	Full time unemployed x Part time student	19	(59.66)	17.66
18	14,15	\$15,000-\$30,000 x unemployed x Male	13	59.67	15.04
19	9,11,12,13,15	Widowed x Unemployed	13	(60.11)	23.37
20	14,15	Depression; years (6-10)	19	60.38	13.77

Appendix E1: Personal Wellbeing Extremes – Highest (Inclusive Group)

	Group	PWI			Age			Gender	Income	Marital Status
		N	M	SD	N	M	SD			
1	Full time X Part time paid and volunteer	34	78.15	9.39	33	44.58	9.91	male: 47.1% female: 52.9%	<\$15: 6.3% \$15-\$30: 6.3% \$31-\$60: 15.6% \$61-90: 31.3% \$91-\$120: 34.4% \$121-\$150: 6.3% >\$150: 0%	married: 70.6% de facto: 5.9% never mar: 14.7% separated: 5.9% divorced: 2.9% widowed: 0%
2	Age 26-35 X Live with partner	430	76.00	9.89	433	30.35	2.86	male: 55.2% female: 44.8%	<\$15: 0.5% \$15-\$30: 4.4% \$31-\$60: 25.9% \$61-90: 31.0% \$91-\$120: 22.6% \$121-\$150: 7.4% >\$150: 8.2%	married: 53.8% de facto: 40.2% never mar: 5.5% separated: 0% divorced: 0.5% widowed: 0%
3	Age 36-45 X Live with partner	321	75.63	11.75	324	40.71	3.00	male: 55.9% female: 44.1%	<\$15: 2.5% \$15-\$30: 7.8% \$31-\$60: 17.4% \$61-90: 29.9% \$91-\$120: 23.8% \$121-\$150: 10.0% >\$150: 8.5%	married: 62.1% de facto: 30.7% never mar: 4.0% separated: 0.9% divorced: 2.2% widowed: 0%
4	Age 76+ X Single Parent	34	78.99	12.51	36	81.78	4.09	male: 21.6% female: 78.4%	<\$15: 53.8% \$15-\$30: 30.8% \$31-\$60: 7.7% \$61-90: 3.8% \$91-\$120: 3.8% \$121-\$150: 0% >\$150: 0%	married: 5.4% de facto: 0% never mar: 0% separated: 0% divorced: 5.4% widowed: 89.2%
5	\$61,000-\$90,000 X 76+y	29	83.79	10.85	32	79.69	10.85	male: 87.5% female: 12.5%	<\$15: 0% \$15-\$30: 0% \$31-\$60: 0% \$61-90: 100.0% \$91-\$120: 0% \$121-\$150: 0% >\$150: 0%	married: 85.0% de facto: 0% never mar: 0% separated: 0% divorced: 0% widowed: 15.0%

Appendix E1: Personal Wellbeing Extremes – Highest (Inclusive Group) continued

	Group	PWI			Age			Gender	Income	Marital Status
		N	M	SD	N	M	SD			
6	Age 46-55 X Live with partner	731	76.76	11.03	752	51.51	2.78	male: 44.4% female: 55.6%	<\$15: 4.3% \$15-\$30: 11.3% \$31-\$60: 34.1% \$61-90: 26.2% \$91-\$120: 13.4% \$121-\$150: 6.0% >\$150: 4.7%	married: 85.2% de facto: 12.7% never mar: 0.8% separated: 0.3% divorced: 1.1% widowed: 0%
7	Female X Live with partner & children X >\$150,000	104	81.72	10.43	101	42.61	7.03	male: 0% female: 100%	<\$15: 0% \$15-\$30: 0% \$31-\$60: 0% \$61-90: 0% \$91-\$120: 0% \$121-\$150: 0% >\$150: 100%	married: 97.1% de facto: 2.9% never mar: 0% separated: 0% divorced: 0% widowed: 0%
8	\$91,000-\$120,000 X Live with other adults X Male	39	76.48	11.68	41	33.66	11.85	male: 100% female: 0%	<\$15: 0% \$15-\$30: 0% \$31-\$60: 0% \$61-90: 0% \$91-\$120: 100% \$121-\$150: 0% >\$150: 0%	married: 19.5% de facto: 12.2% never mar: 58.5% separated: 2.4% divorced: 7.3% widowed: 0%
9	About how much of your total household income is made up of your earnings? about half (50%) X Semi-retired	10	85.43	7.96	10	63.20	6.61	male: 50.0% female: 50.0%	<\$15: 0% \$15-\$30: 20.0% \$31-\$60: 30.0% \$61-90: 30.0% \$91-\$120: 0% \$121-\$150: 10.0% >\$150: 10.0%	married: 80.0% de facto: 0% never mar: 20.0% separated: 0% divorced: 0% widowed: 0%
10	Female X Stressed (10%)	38	85.19	8.95	41	55.15	16.22	male: 0% female: 100%	<\$15: 25.0% \$15-\$30: 16.7% \$31-\$60: 37.5% \$61-90: 12.5% \$91-\$120: 4.2% \$121-\$150: 0% >\$150: 4.2%	married: 65.8% de facto: 2.6% never mar: 5.3% separated: 2.6% divorced: 7.9% widowed: 15.8%

Appendix E1: Personal Wellbeing Extremes – Highest (Inclusive Group) continued

	Group	PWI			Age			Gender	Income	Marital Status
		N	M	SD	N	M	SD			
11	Age 18-25 X Live with partner & children	79	75.57	12.74	81	22.81	1.89	male: 35.8% female: 64.2%	<\$15: 4.2% \$15-\$30: 19.7% \$31-\$60: 35.2% \$61-90: 31.0% \$91-\$120: 7.0% \$121-\$150: 1.4% >\$150: 1.4%	married: 40.7% de facto: 45.7% never mar: 12.3% separated: 1.2% divorced: 0% widowed: 0%
12	Height 1.50-1.59 X >\$150,000	25	83.09	9.51	25	44.44	10.61	male: 12.0% female: 88.0%	<\$15: 0% \$15-\$30: 0% \$31-\$60: 0% \$61-90: 0% \$91-\$120: 0% \$121-\$150: 0% >\$150: 100%	married: 76.0% de facto: 8.0% never mar: 8.0% separated: 4.0% divorced: 4.0% widowed: 0%
13	Female X Married X >\$150,000	145	81.00	10.27	143	44.18	9.38	male: 0% female: 100%	<\$15: 0% \$15-\$30: 0% \$31-\$60: 0% \$61-90: 0% \$91-\$120: 0% \$121-\$150: 0% >\$150: 100%	married: 100% de facto: 0% never mar: 0% separated: 0% divorced: 0% widowed: 0%
14	Female X Stressed (0%)	47	84.47	9.35	50	63.14	16.27	male: 0% female: 100%	<\$15: 50.0% \$15-\$30: 13.9% \$31-\$60: 8.3% \$61-90: 8.3% \$91-\$120: 8.3% \$121-\$150: 5.6% >\$150: 5.6%	married: 52.1% de facto: 4.2% never mar: 4.2% separated: 2.1% divorced: 8.3% widowed: 29.2%
15	Age 66-75y X Lives with partner	813	78.38	10.72	852	70.33	2.89	male: 54.9% female: 45.1%	<\$15: 16.1% \$15-\$30: 50.9% \$31-\$60: 24.8% \$61-90: 5.4% \$91-\$120: 1.8% \$121-\$150: 0.3% >\$150: 0.6%	married: 96.9% de facto: 1.9% never mar: 0.1% separated: 0.1% divorced: 0.5% widowed: 0.5%

Appendix E1: Personal Wellbeing Extremes – Highest (Inclusive Group) continued

	Group	PWI			Age			Gender	Income	Marital Status
		N	M	SD	N	M	SD			
16	Age 26-35 X Live with partner and children	816	77.59	10.38	830	31.97	2.56	male: 39.4% female: 60.6%	<\$15: 0.9% \$15-\$30: 5.5% \$31-\$60: 39.8% \$61-90: 32.6% \$91-\$120: 13.3% \$121-\$150: 3.4% >\$150: 4.5%	married: 86.4% de facto: 12.2% never mar: 0.7% separated: 0.5% divorced: 0.2% widowed: 0%
17	\$91,000-\$120,000 X Full time retired X Female	18	85.79	7.61	19	65.00	9.89	male: 0% female: 100%	<\$15: 0% \$15-\$30: 0% \$31-\$60: 0% \$61-90: 0% \$91-\$120: 100% \$121-\$150: 0% >\$150: 0%	married: 63.2% de facto: 10.5% never mar: 0% separated: 0% divorced: 5.3% widowed: 21.1%
18	BMI 30-34 X >\$150,000	111	73.85	13.57	126	69.98	2.88	male: 50.0% female: 50.0%	<\$15: 29.2% \$15-\$30: 46.9% \$31-\$60: 16.7% \$61-90: 4.2% \$91-\$120: 0% \$121-\$150: 1.0% >\$150: 2.1%	married: 59.5% de facto: 0.8% never mar: 6.3% separated: 2.4% divorced: 10.3% widowed: 20.6%
19	\$61,000-\$90,000 X 66-75y	96	79.55	9.68	98	69.40	2.85	male: 72.4% female: 27.6%	<\$15: 0% \$15-\$30: 0% \$31-\$60: 0% \$61-90: 100% \$91-\$120: 0% \$121-\$150: 0% >\$150: 0%	married: 73.1% de facto: 4.5% never mar: 4.5% separated: 0% divorced: 6.0% widowed: 11.9%
20	Female X >\$150,000X Full time paid	81	79.68	10.15	82	40.91	11.34	male: 0% female: 100%	<\$15: 0% \$15-\$30: 0% \$31-\$60: 0% \$61-90: 0% \$91-\$120: 0% \$121-\$150: 0% >\$150: 100%	married: 68.3% de facto: 12.2% never mar: 13.4% separated: 1.2% divorced: 4.9% widowed: 0%

Appendix E2: Personal Wellbeing Extremes – Lowest (Inclusive Group)

Group	PWI			Age			Gender	Income	Marital Status
	N	M	SD	N	M	SD			
1 <\$15,000 X unemployed X male	73	58.14	17.65	75	45.09	13.09	male: 100% female: 0%	<\$15: 100% \$15-\$30: 0% \$31-\$60: 0% \$61-90: 0% \$91-\$120: 0% \$121-\$150: 0% >\$150: 0%	married: 15.1% de facto: 2.7% never mar: 54.8% separated: 8.2% divorced: 15.1% widowed: 4.1%
2 Weight 120-139 X <\$15,000	15	55.05	15.34	16	56.75	15.23	male: 68.8% female: 31.3%	<\$15: 100% \$15-\$30: 0% \$31-\$60: 0% \$61-90: 0% \$91-\$120: 0% \$121-\$150: 0% >\$150: 0%	married: 25.0% de facto: 0% never mar: 50.0% separated: 0% divorced: 6.3% widowed: 18.8%
3 Divorced X <\$15,000 X Full time home/family care	27	59.37	17.34	28	48.54	8.90	male: 10.7% female: 89.3%	<\$15: 100% \$15-\$30: 0% \$31-\$60: 0% \$61-90: 0% \$91-\$120: 0% \$121-\$150: 0% >\$150: 0%	married: 0% de facto: 0% never mar: 0% separated: 0% divorced: 100% widowed: 0%
4 Alone X Unemployed X <\$15,000	74	59.09	17.92	75	47.61	13.66	male: 56.6% female: 43.4%	<\$15: 100% \$15-\$30: 0% \$31-\$60: 0% \$61-90: 0% \$91-\$120: 0% \$121-\$150: 0% >\$150: 0%	married: 2.7% de facto: 0% never mar: 48.6% separated: 8.1% divorced: 27.0% widowed: 13.5%
5 Earn Money(No) X Male X 36-45y	223	72.17	13.92	228	41.00	2.85	male: 100% female: 0%	<\$15: 5.7% \$15-\$30: 7.6% \$31-\$60: 22.4% \$61-90: 27.6% \$91-\$120: 21.9% \$121-\$150: 7.6% >\$150: 7.1%	married: 61.8% de facto: 11.0% never mar: 13.6% separated: 5.7% divorced: 7.9% widowed: 0%

Appendix E2: Personal Wellbeing Extremes – Lowest (Inclusive Group) continued

Group	PWI			Age			Gender	Income	Marital Status
	N	M	SD	N	M	SD			
6 Age 56-65 X PAIN rating 100	19	65.34	14.20	19	59.16	2.19	male: 63.2% female: 36.8%	<\$15: 50.0% \$15-\$30: 31.3% \$31-\$60: 6.3% \$61-90: 12.5% \$91-\$120: 0% \$121-\$150: 0% >\$150: 0%	married: 57.9% de facto: 0% never mar: 5.3% separated: 5.9% divorced: 31.6% widowed: 0%
7 Health Condition; Anxiety	52	66.07	18.12	53	45.66	14.79	male: 40.7% female: 59.3%	<\$15: 23.1% \$15-\$30: 25.6% \$31-\$60: 38.5% \$61-90: 10.3% \$91-\$120: 2.6% \$121-\$150: 0% >\$150: 0%	married: 42.6% de facto: 11.1% never mar: 16.7% separated: 5.6% divorced: 16.7% widowed: 7.4%
8 Divorced X \$15,000-\$30,000; Unemployed	15	58.29	17.92	14	50.07	9.28	male: 40.0% female: 60.0%	<\$15: 0% \$15-\$30: 100% \$31-\$60: 0% \$61-90: 0% \$91-\$120: 0% \$121-\$150: 0% >\$150: 0%	married: 0% de facto: 0% never mar: 0% separated: 0% divorced: 100% widowed: 0%
9 Divorced X Unemployed	63	59.68	19.61	64	50.92	9.73	male: 35.4% female: 64.6%	<\$15: 58.2% \$15-\$30: 27.3% \$31-\$60: 10.9% \$61-90: 1.8% \$91-\$120: 0% \$121-\$150: 0% >\$150: 1.8%	married: 0% de facto: 0% never mar: 0% separated: 0% divorced: 100% widowed: 0%
10 Caring For Self X Male	15	59.05	20.47	15	57.07	14.41	male: 100% female: 0%	<\$15: 27.3% \$15-\$30: 36.4% \$31-\$60: 18.2% \$61-90: 18.2% \$91-\$120: 0% \$121-\$150: 0% >\$150: 0%	married: 60.0% de facto: 6.7% never mar: 6.7% separated: 6.7% divorced: 13.3% widowed: 6.7%

Appendix E2: Personal Wellbeing Extremes – Lowest (Inclusive Group) continued

Group	PWI			Age			Gender	Income	Marital Status
	N	M	SD	N	M	SD			
11 Single Parent X <\$15,000 X Divorced	47	59.85	20.11	46	48.24	11.40	male: 10.4% female: 89.6%	<\$15: 100% \$15-\$30: 0% \$31-\$60: 0% \$61-90: 0% \$91-\$120: 0% \$121-\$150: 0% >\$150: 0%	married: 0% de facto: 0% never mar: 0% separated: 0% divorced: 100% widowed: 0%
12 Never married X\$15,000-\$30,000 X Full time home/family care	15	59.24	17.39	16	34.88	11.14	male: 18.8% female: 81.3%	<\$15: 0% \$15-\$30: 100% \$31-\$60: 0% \$61-90: 0% \$91-\$120: 0% \$121-\$150: 0% >\$150: 0%	married: 0% de facto: 0% never mar: 100% separated: 0% divorced: 0% widowed: 0%
13 Petrol price distress (rating of 8) x Car owners (no)	15	58.86	17.60	15	41.73	21.90	male: 26.7% female: 73.3%	<\$15: 15.4% \$15-\$30: 38.5% \$31-\$60: 38.5% \$61-90: 0% \$91-\$120: 7.7% \$121-\$150: 0% >\$150: 0%	married: 13.3% de facto: 0% never mar: 53.3% separated: 13.3% divorced: 6.7% widowed: 13.3%
14 Female X Democrat Voter	18	73.02	12.23	18	41.22	11.71	male: 0% female: 100%	<\$15: 17.6% \$15-\$30: 23.5% \$31-\$60: 41.2% \$61-90: 11.8% \$91-\$120: 5.9% \$121-\$150: 0% >\$150: 0%	married: 47.1% de facto: 17.6% never mar: 11.8% separated: 5.9% divorced: 11.8% widowed: 5.9%
15 Depressed; Rating of 9	15	59.81	20.16	15	54.87	17.77	male: 66.7% female: 33.3%	<\$15: 33.3% \$15-\$30: 16.7% \$31-\$60: 33.3% \$61-90: 8.3% \$91-\$120: 8.3% \$121-\$150: 0% >\$150: 0%	married: 46.7% de facto: 6.7% never mar: 6.7% separated: 13.3% divorced: 13.3% widowed: 13.3%

Appendix E2: Personal Wellbeing Extremes – Lowest (Inclusive Group) continued

Group	PWI			Age			Gender	Income	Marital Status
	N	M	SD	N	M	SD			
16 Unemployed X <\$15,000	139	61.64	19.40	142	45.19	14.06	male: 52.4% female: 47.6%	<\$15: 100% \$15-\$30: 0% \$31-\$60: 0% \$61-90: 0% \$91-\$120: 0% \$121-\$150: 0% >\$150: 0%	married: 14.4% de facto: 2.9% never mar: 43.9% separated: 7.9% divorced: 23.0% widowed: 7.9%
17 Full time unemployed X Part time student	40	62.39	19.13	40	35.05	14.69	male: 62.5% female: 37.5%	<\$15: 19.4% \$15-\$30: 25.8% \$31-\$60: 29.0% \$61-90: 16.1% \$91-\$120: 6.5% \$121-\$150: 0% >\$150: 3.2%	married: 27.0% de facto: 16.2% never mar: 45.9% separated: 2.7% divorced: 8.1% widowed: 0%
18 \$15,000-\$30,000 X unemployed X Male	61	63.93	14.53	61	44.95	12.68	male: 100% female: 0%	<\$15: 0% \$15-\$30: 100% \$31-\$60: 0% \$61-90: 0% \$91-\$120: 0% \$121-\$150: 0% >\$150: 0%	married: 44.3% de facto: 11.5% never mar: 27.9% separated: 4.9% divorced: 9.8% widowed: 1.6%
19 Widowed X Unemployed	23	65.59	19.54	23	58.74	12.65	male: 30.4% female: 69.6%	<\$15: 57.9% \$15-\$30: 26.3% \$31-\$60: 10.5% \$61-90: 5.3% \$91-\$120: 0% \$121-\$150: 0% >\$150: 0%	married: 0% de facto: 0% never mar: 0% separated: 0% divorced: 0% widowed: 100%
20 Depression; years (6-10)	38	65.15	14.52	40	40.30	14.20	male: 45.0% female: 55.0%	<\$15: 34.2% \$15-\$30: 7.9% \$31-\$60: 31.6% \$61-90: 15.8% \$91-\$120: 2.6% \$121-\$150: 7.9% >\$150: 0%	married: 30.0% de facto: 12.5% never mar: 27.5% separated: 10.0% divorced: 17.5% widowed: 2.5%

Appendix F1: High Inclusive Groups

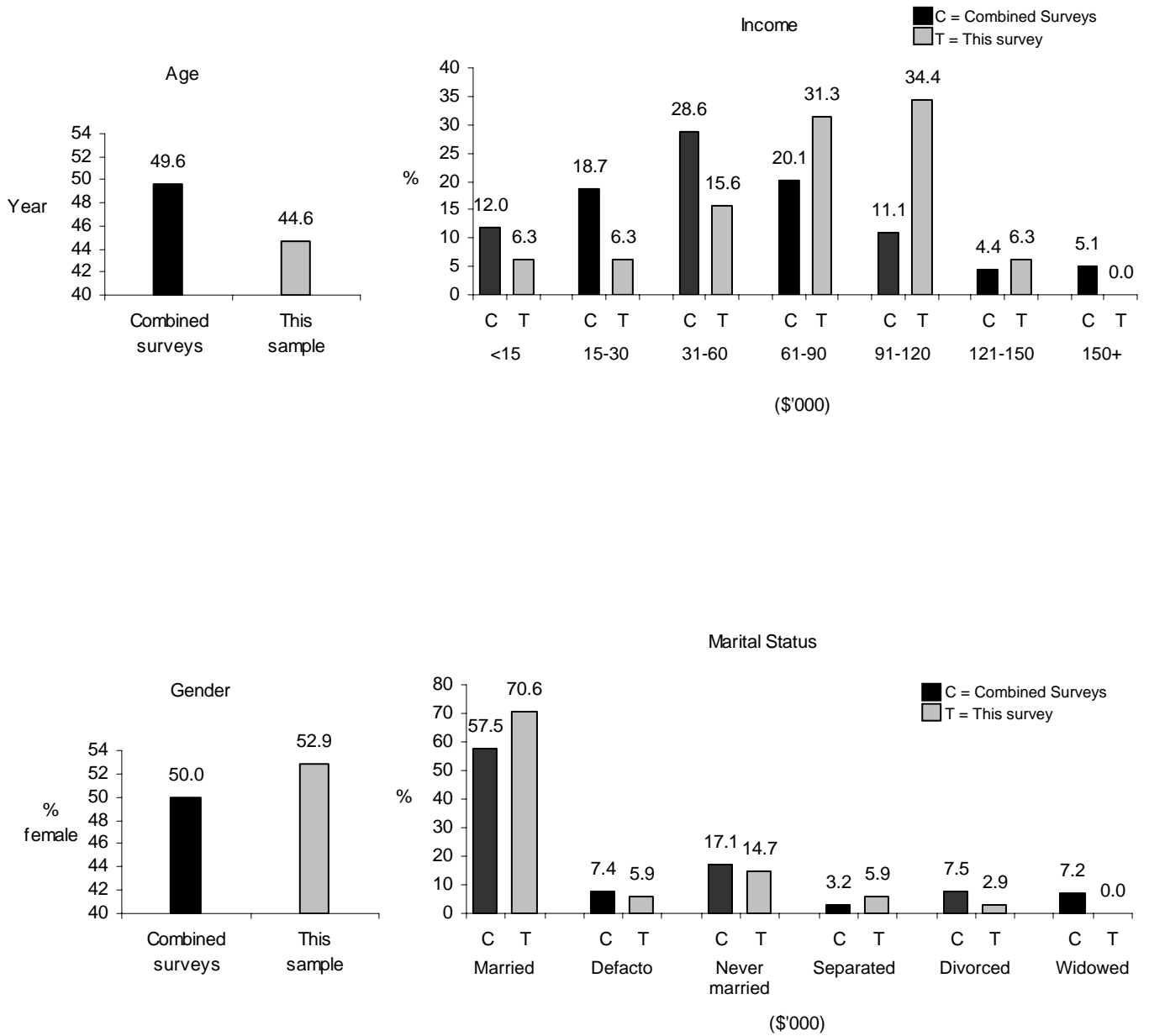


Figure 13: Full-time x Part-time Paid and Volunteer (N=34)

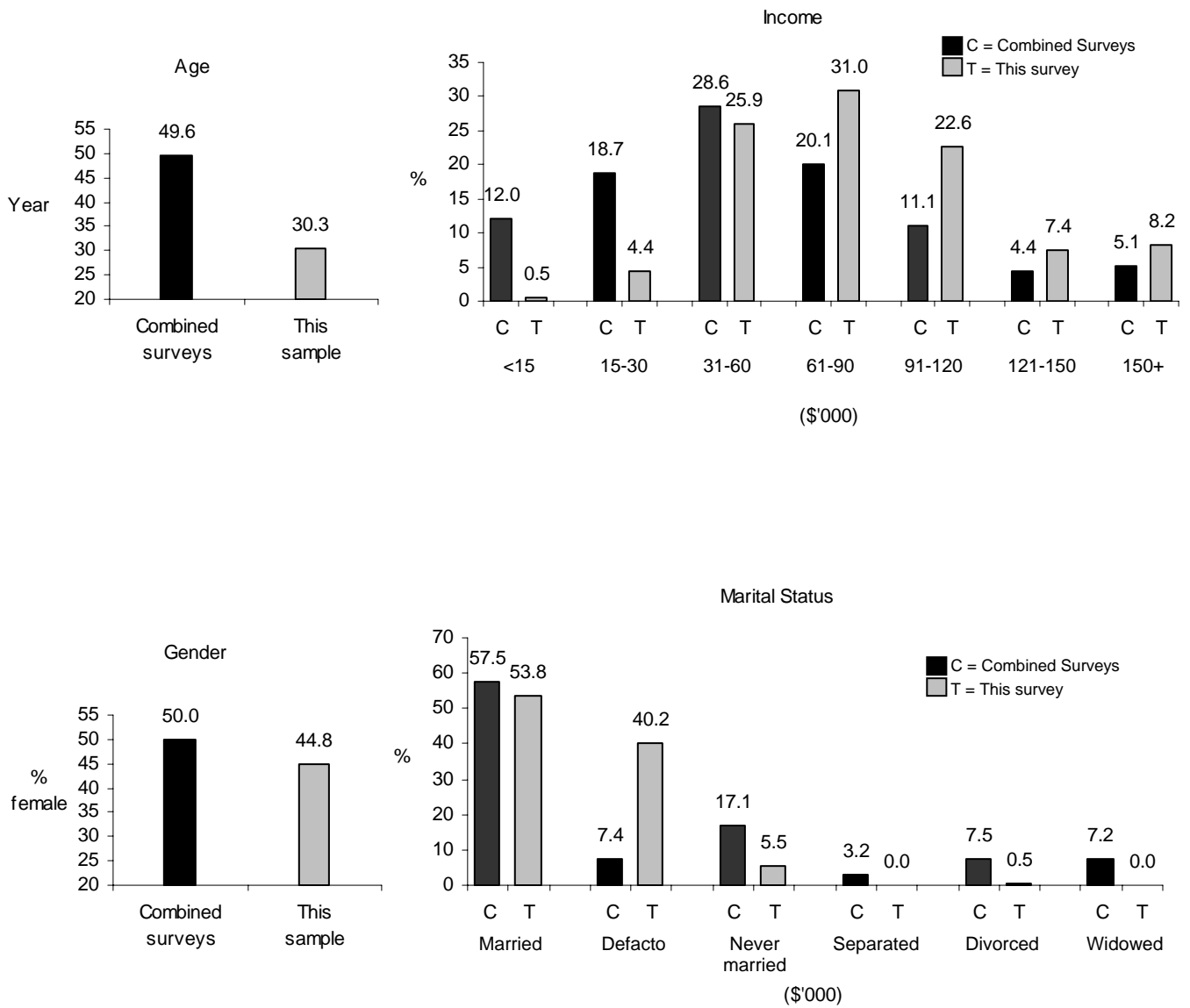


Figure 14: Age 26-35 x Live with Partner

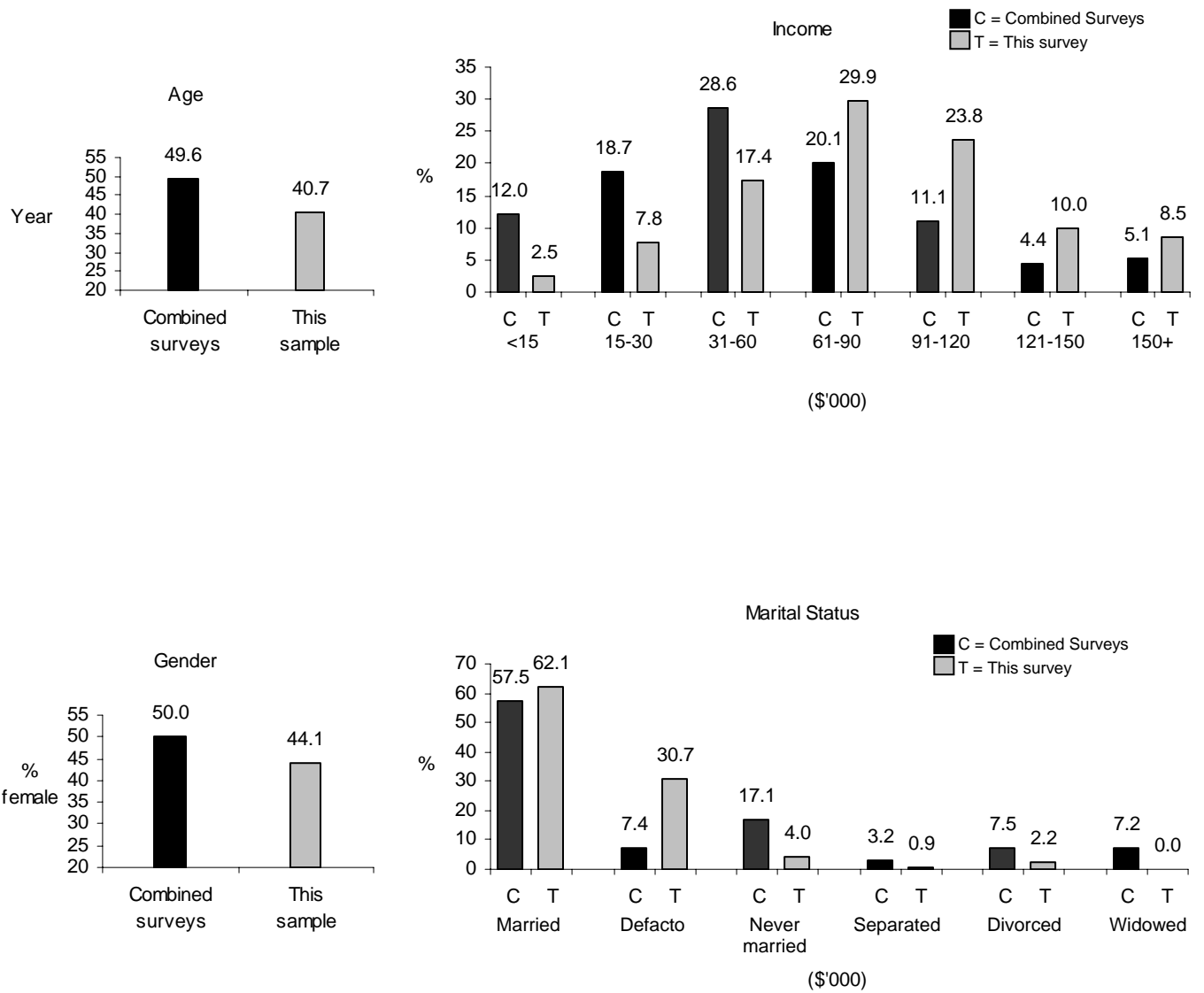


Figure 15: Age 36-45 x Live with Partner

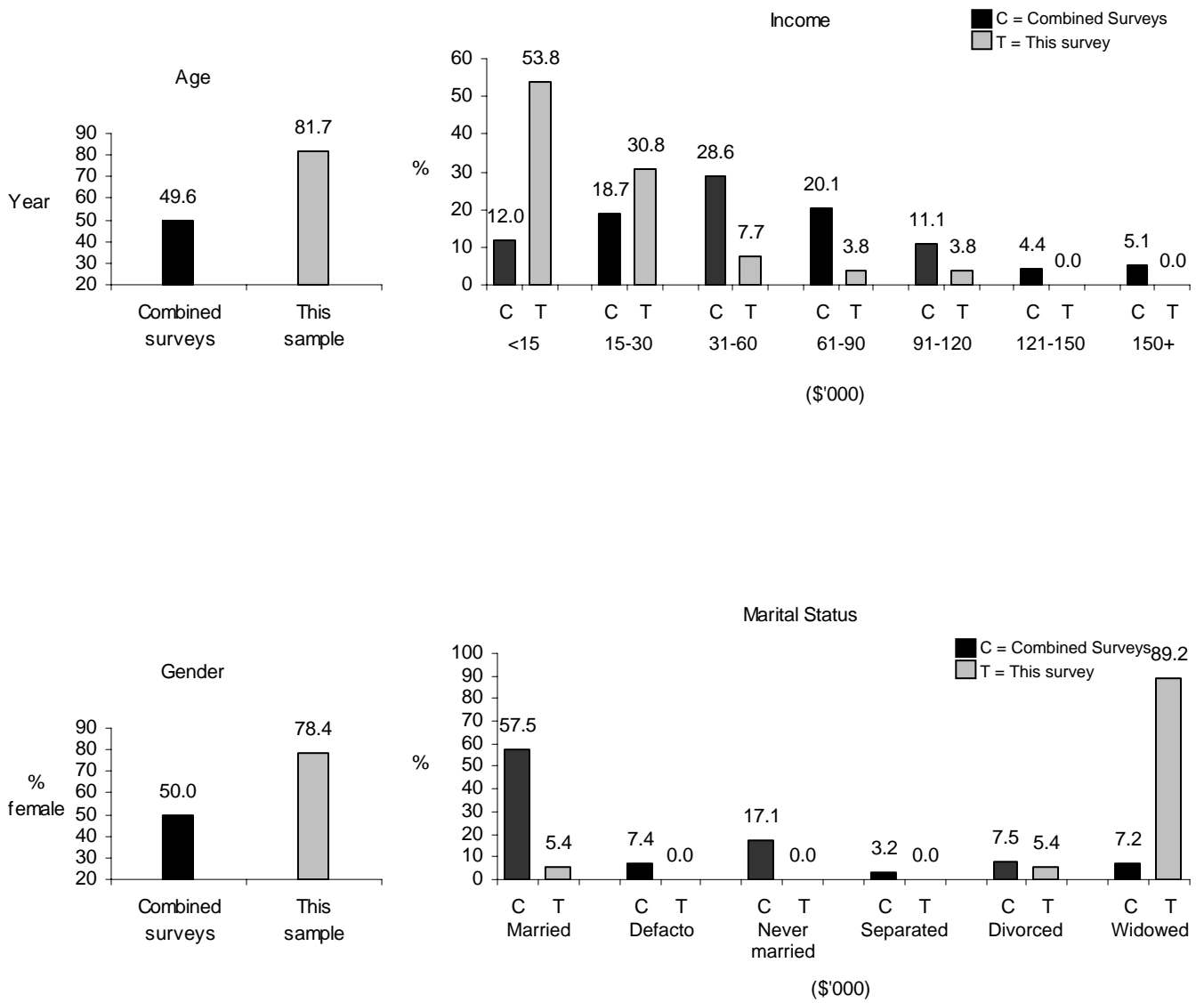


Figure 16: Age 76+ x Single Parent

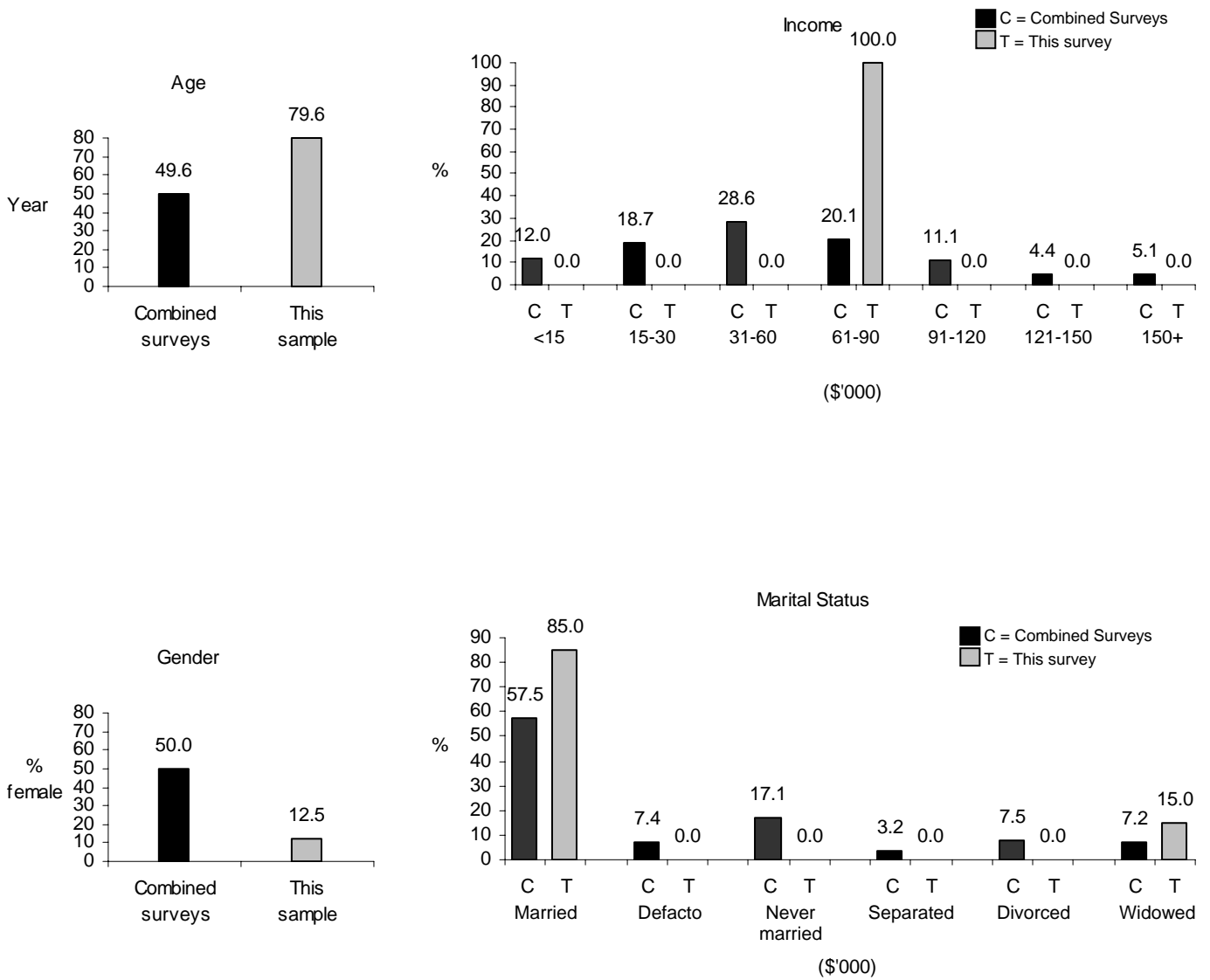


Figure 17: \$61,000-\$90,000 x 76+y

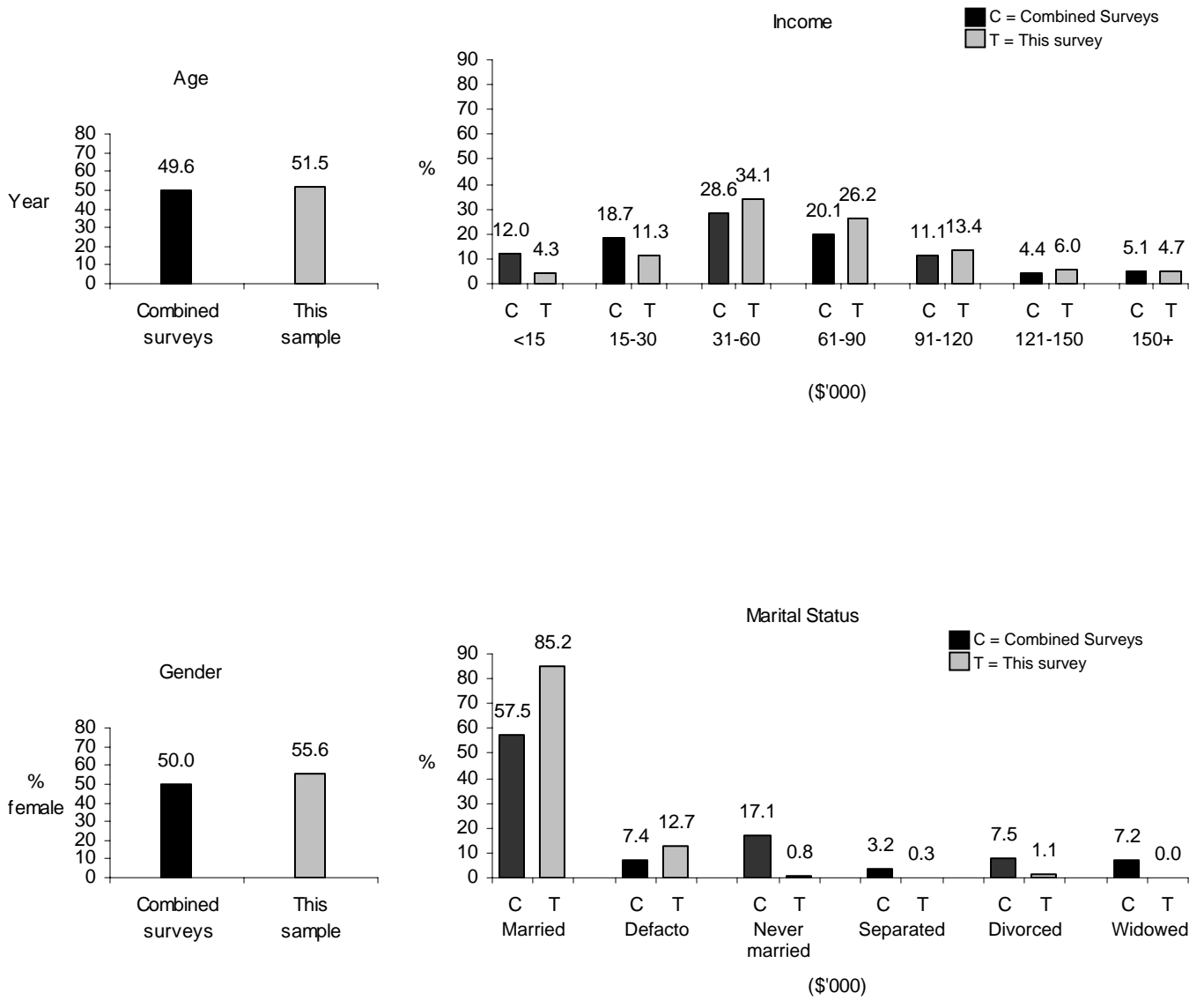


Figure 18: Age 46-55 x Live with Partner

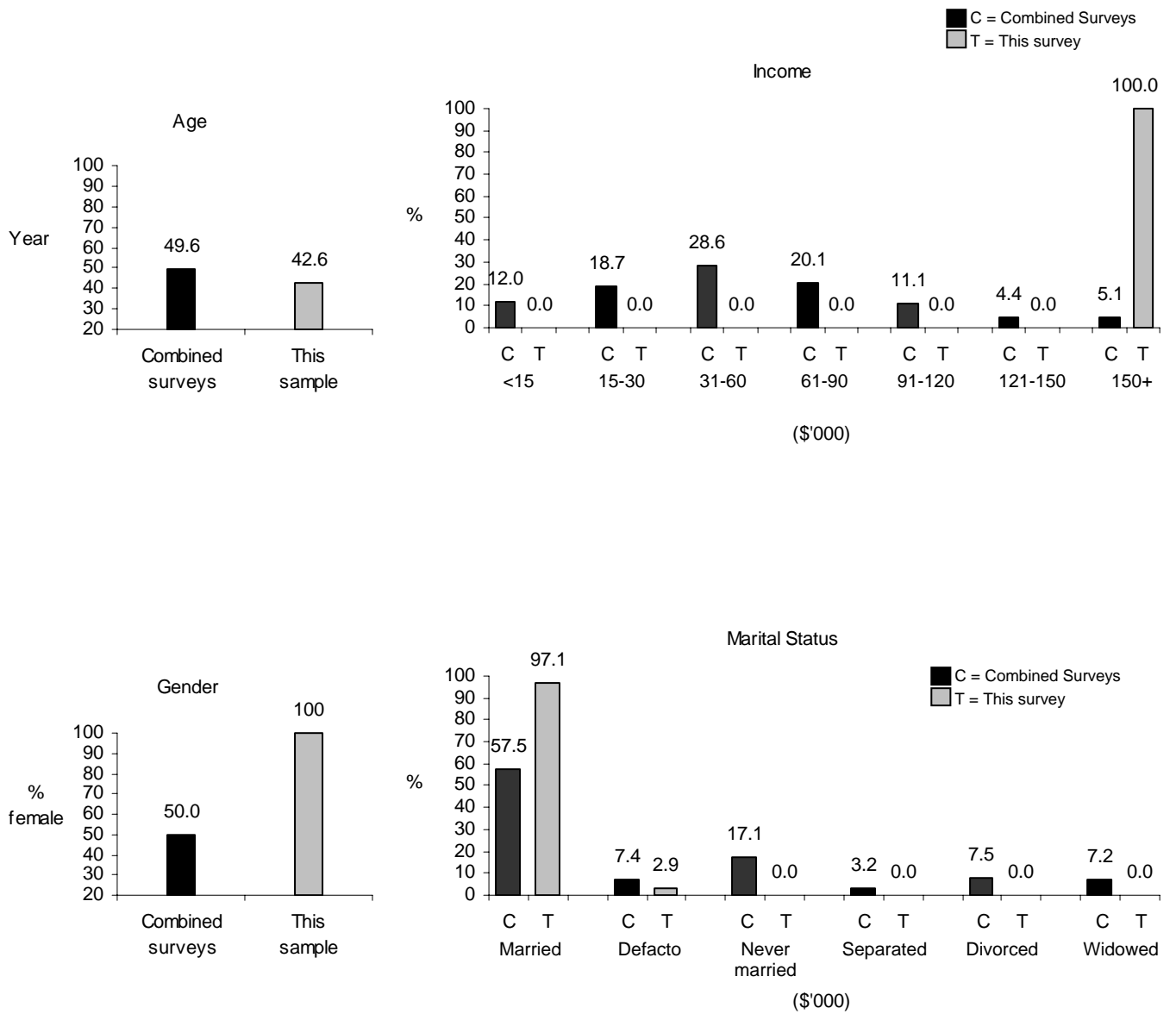


Figure 19: Female x Live with Partner & Children x >\$150,000

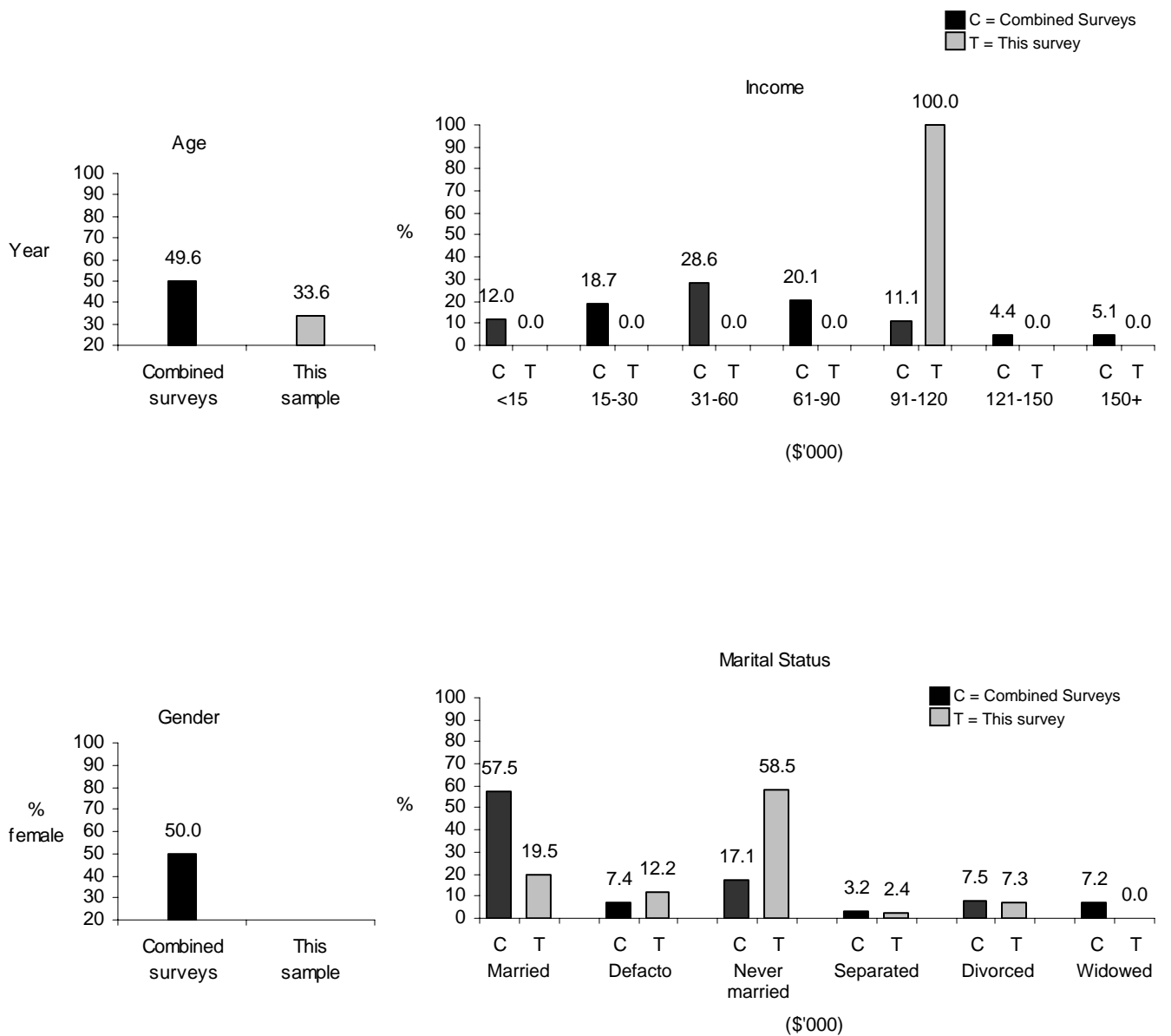


Figure 20: \$91,000-\$120,000 x Live with Other Adults x Male

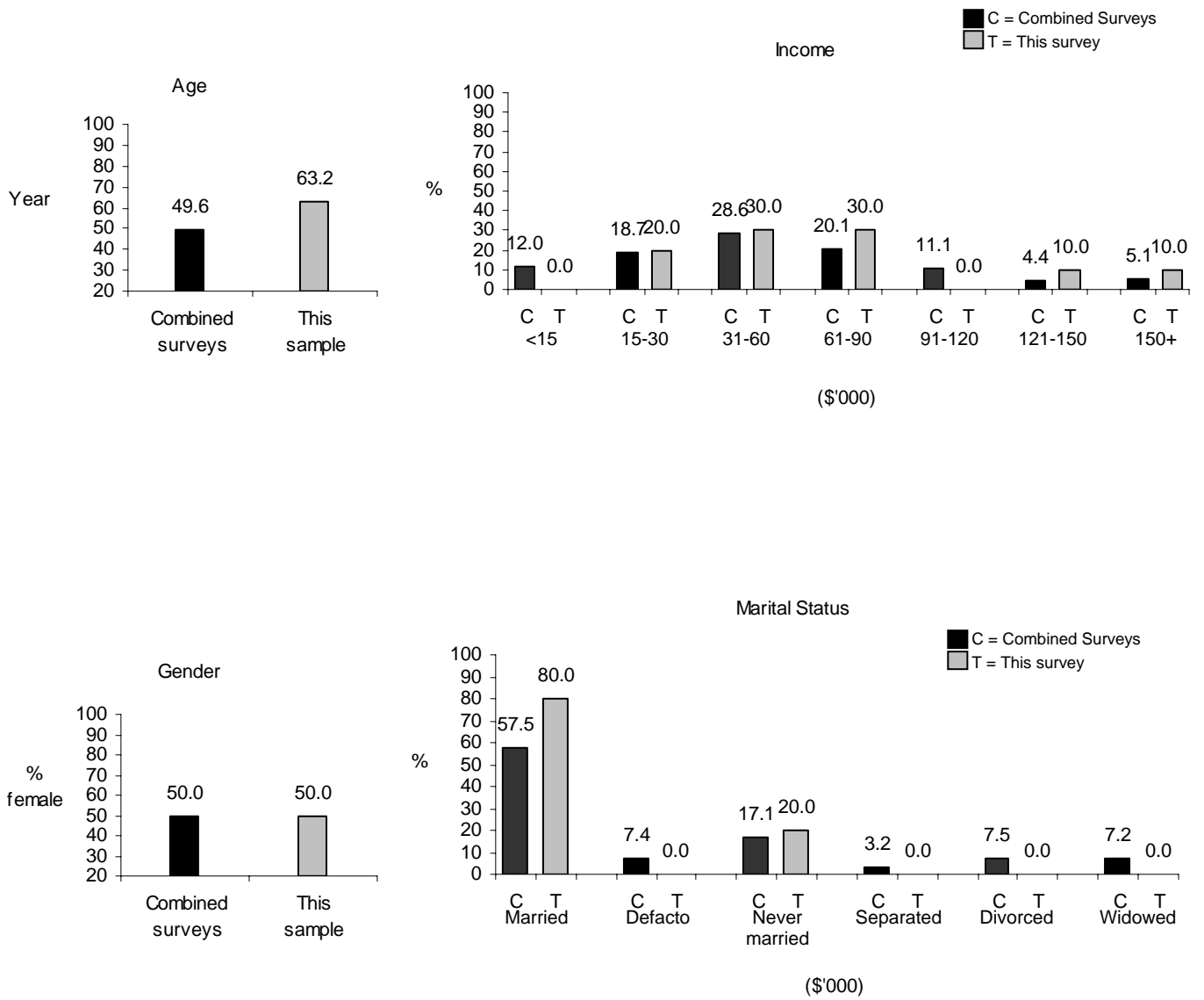


Figure 21: About how much of your Total Household Income is made up of Your Earnings? About half (50%) x Semi-retired

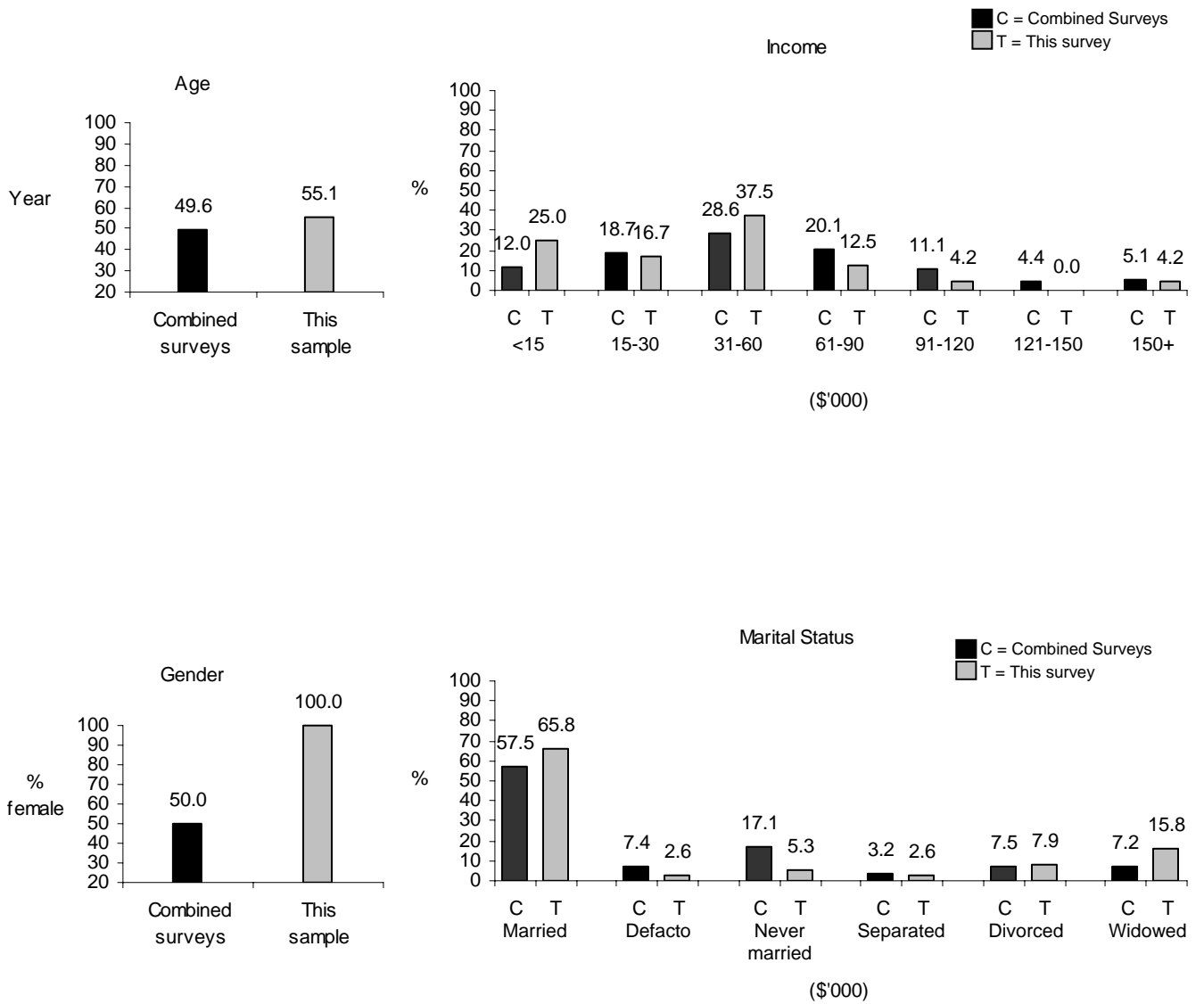


Figure 22: Female x Stressed (10%)

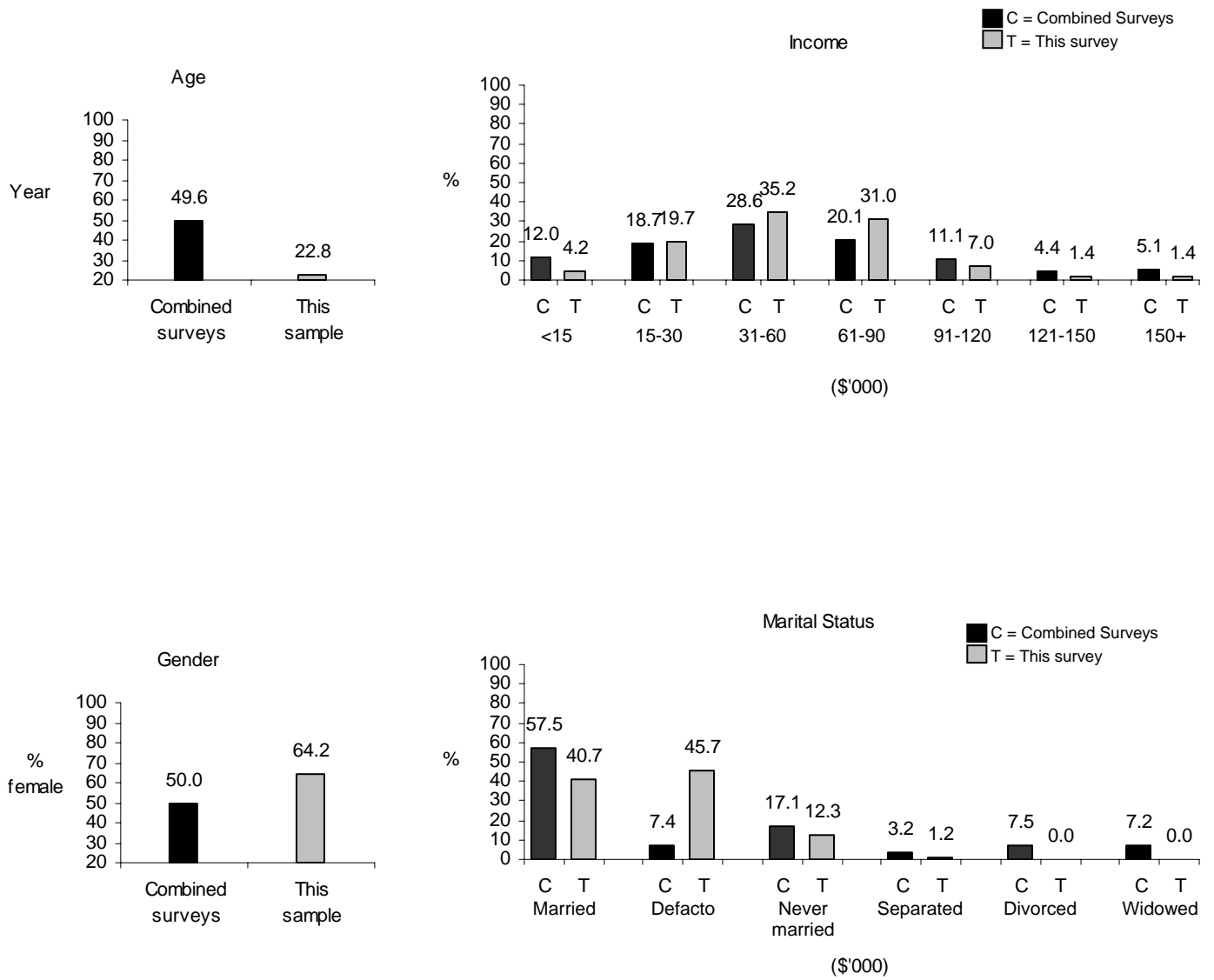


Figure 23: Age 18-25 x Live with Partner & Children

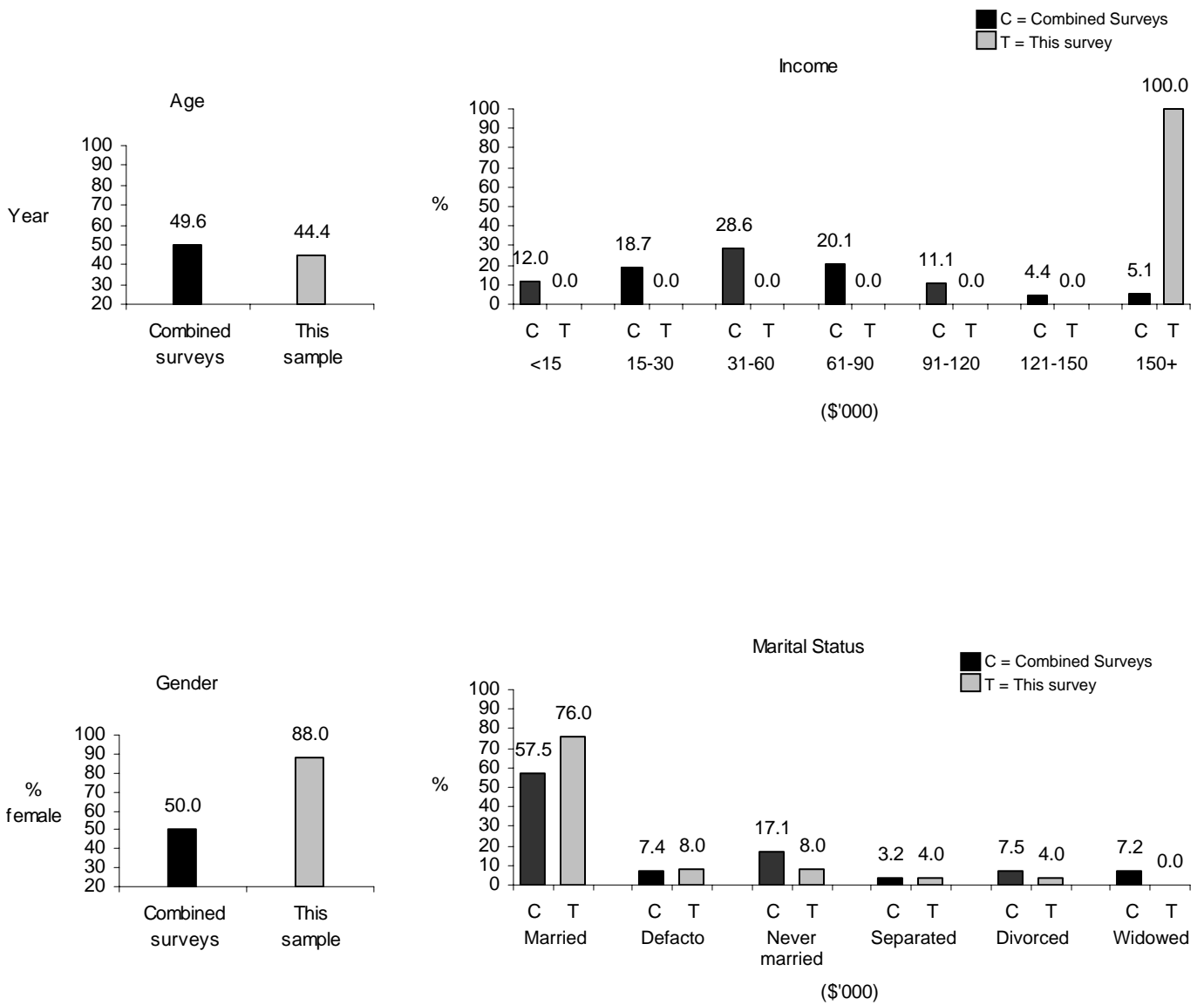


Figure 24: Height 1.50 – 1.59 x >\$150,000

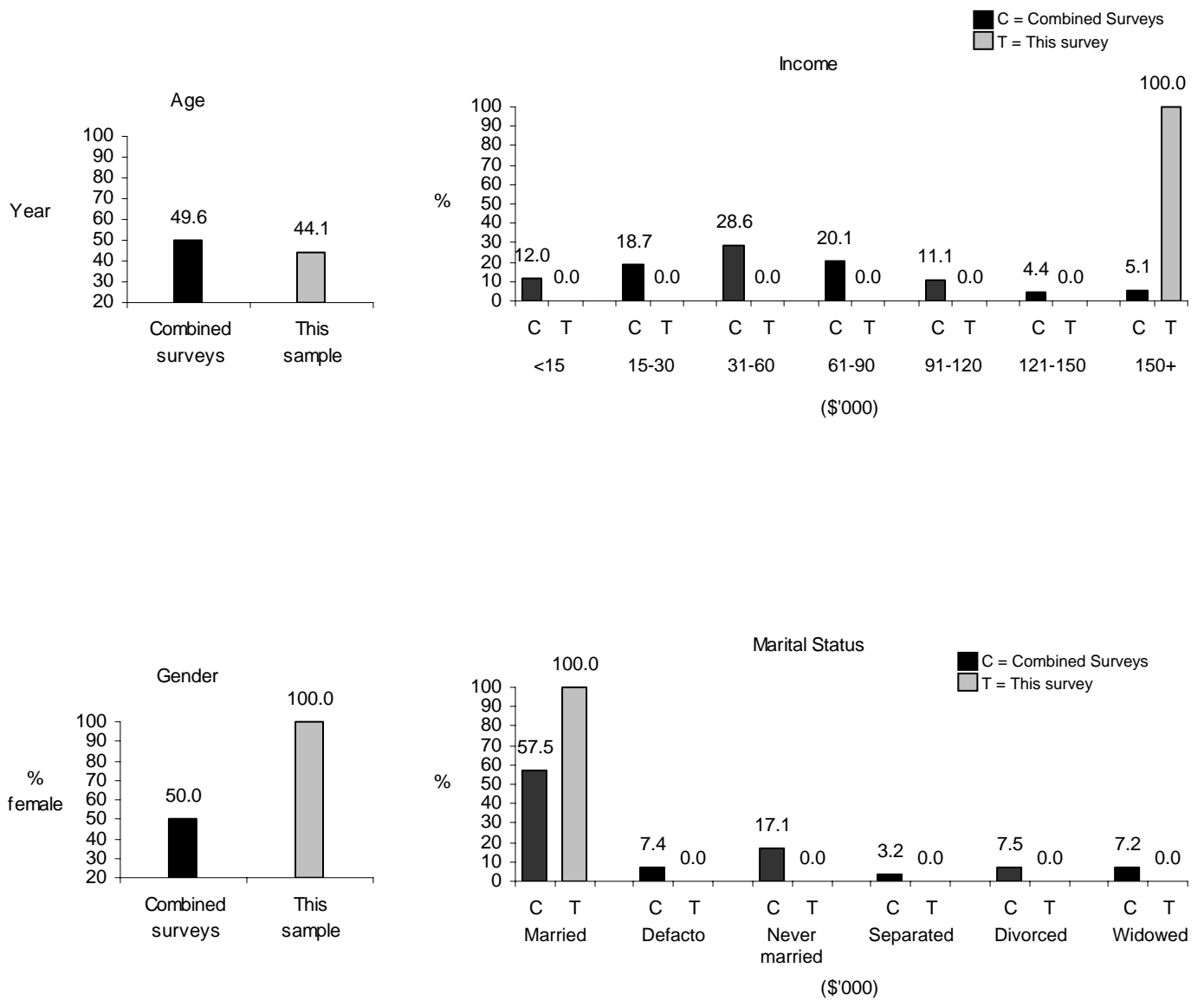


Figure 25: Female x Married x >\$150,000

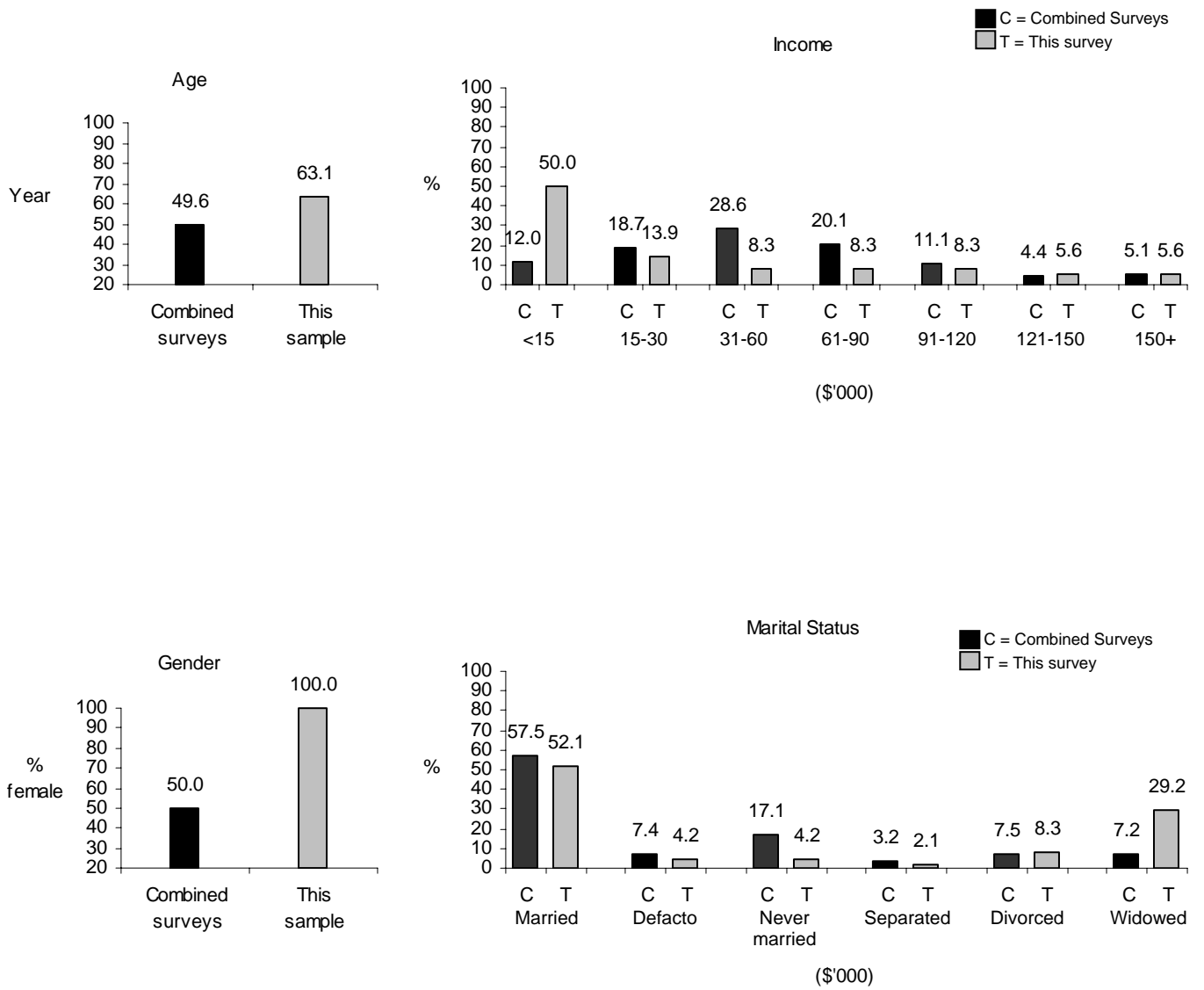


Figure 26: Female x Stressed (0%)

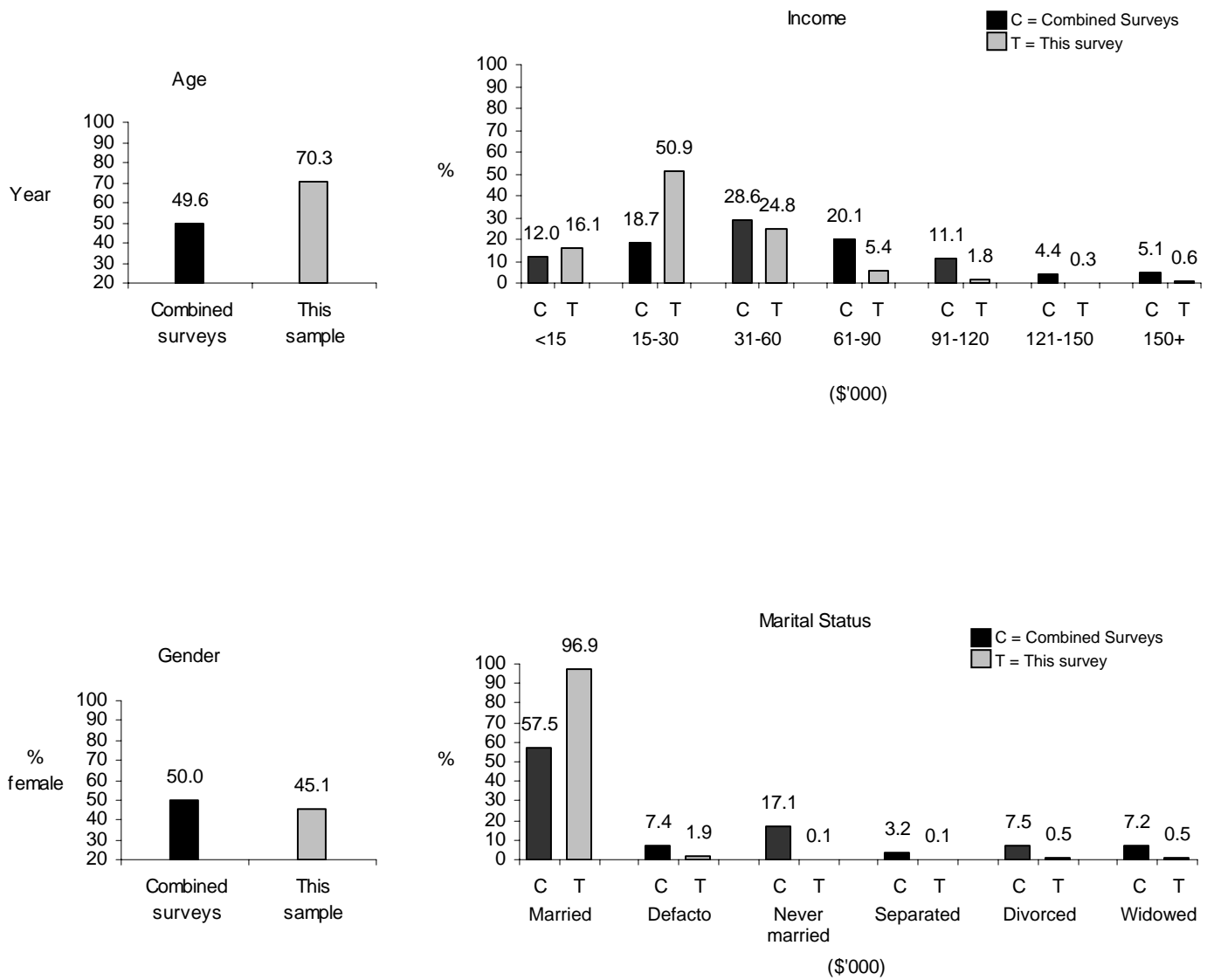


Figure 27: Age 66-75y x Lives with Partner

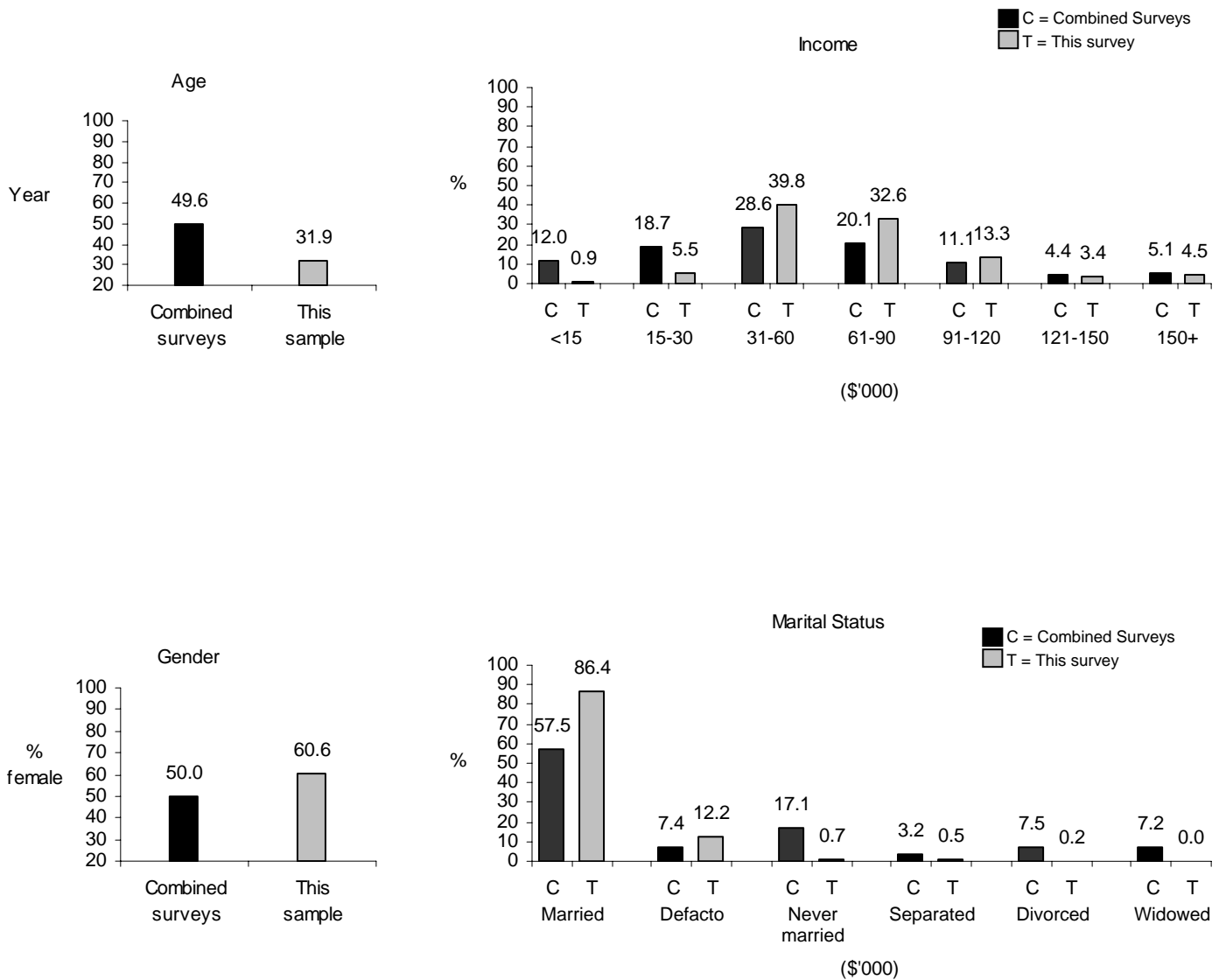


Figure 28: Age 26-35 x Live with Partner and Children

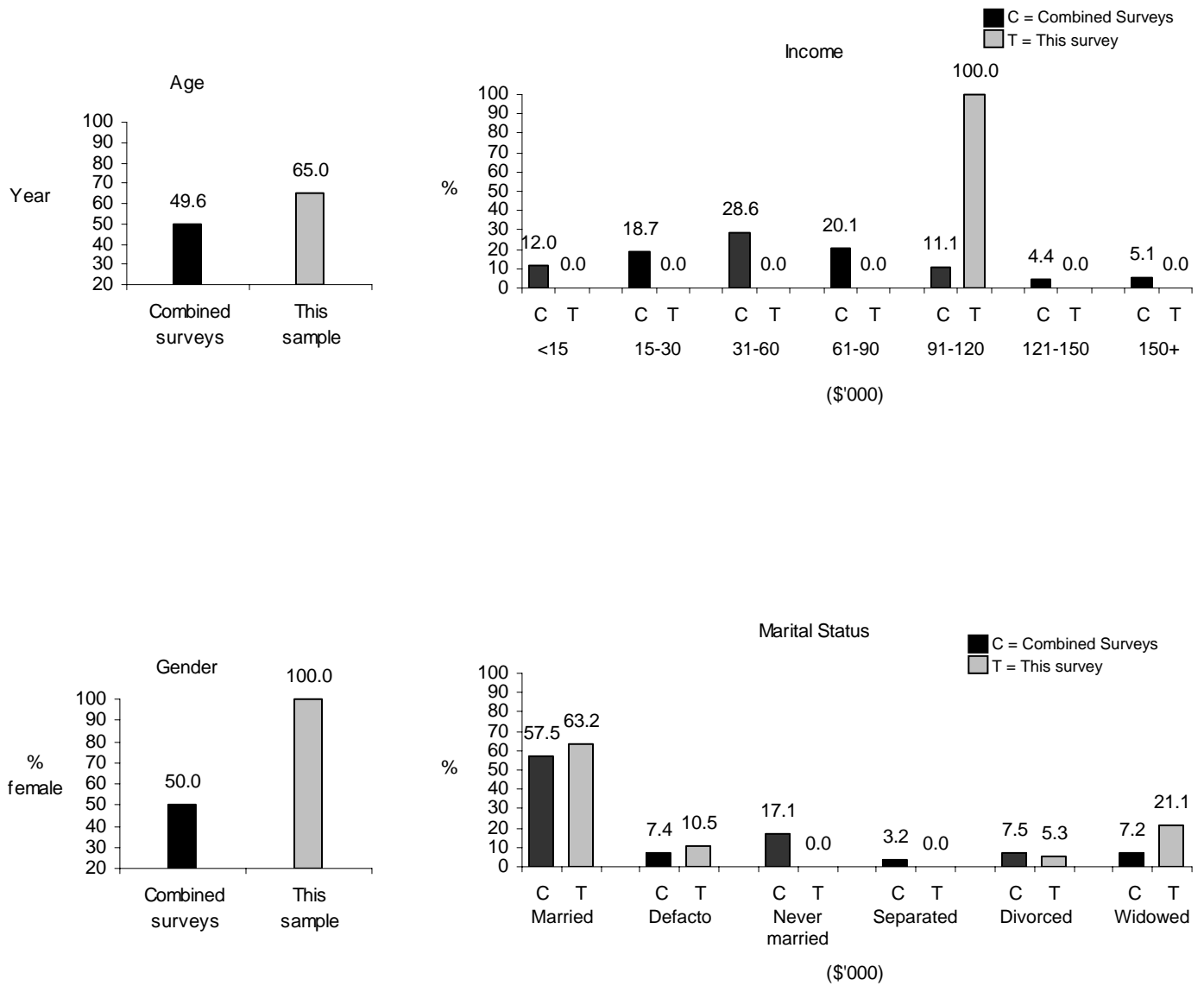


Figure 29: \$91,000-\$120,000 x Full Time Retired x Female

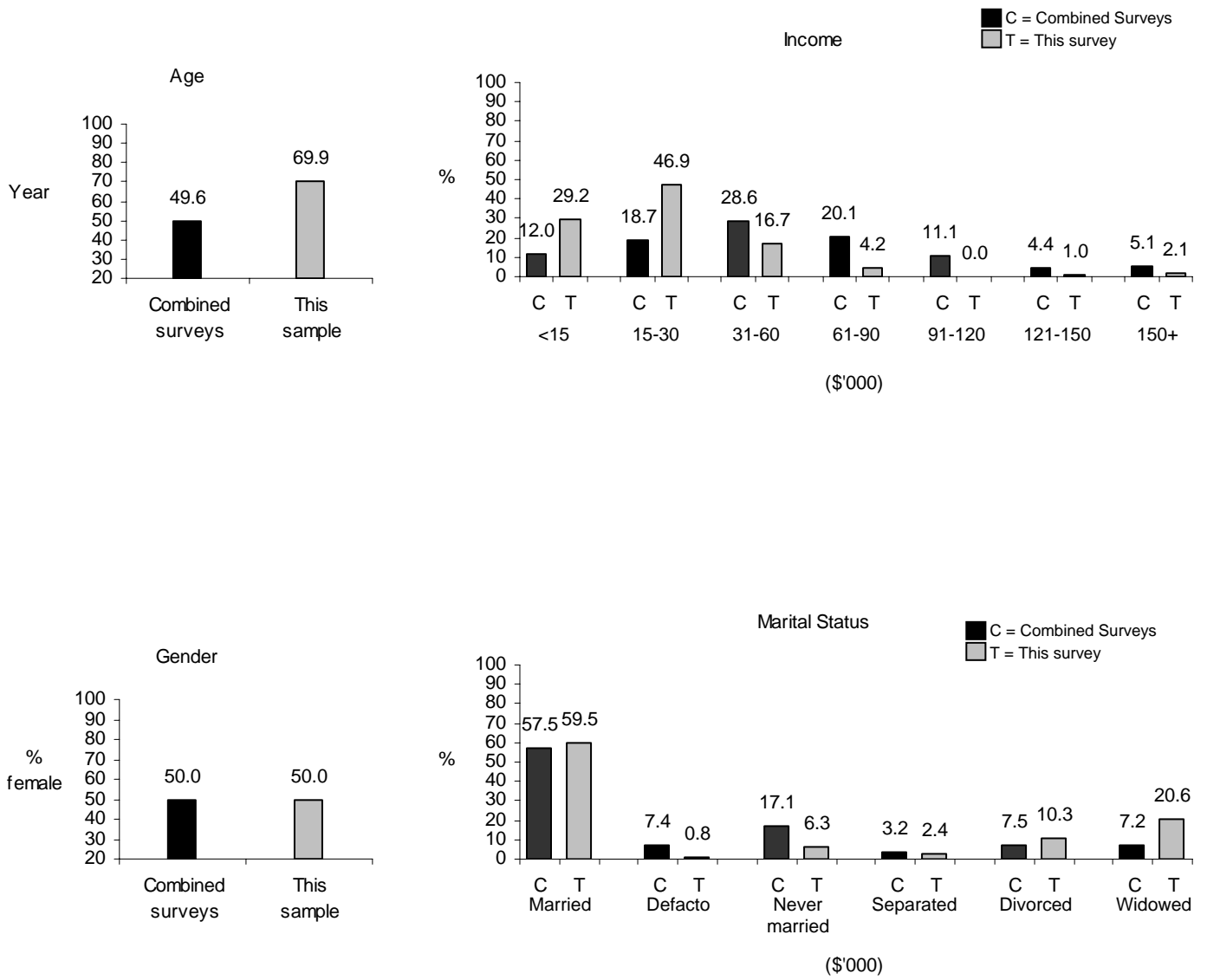


Figure 30: BMI 30-34 x >\$150,000

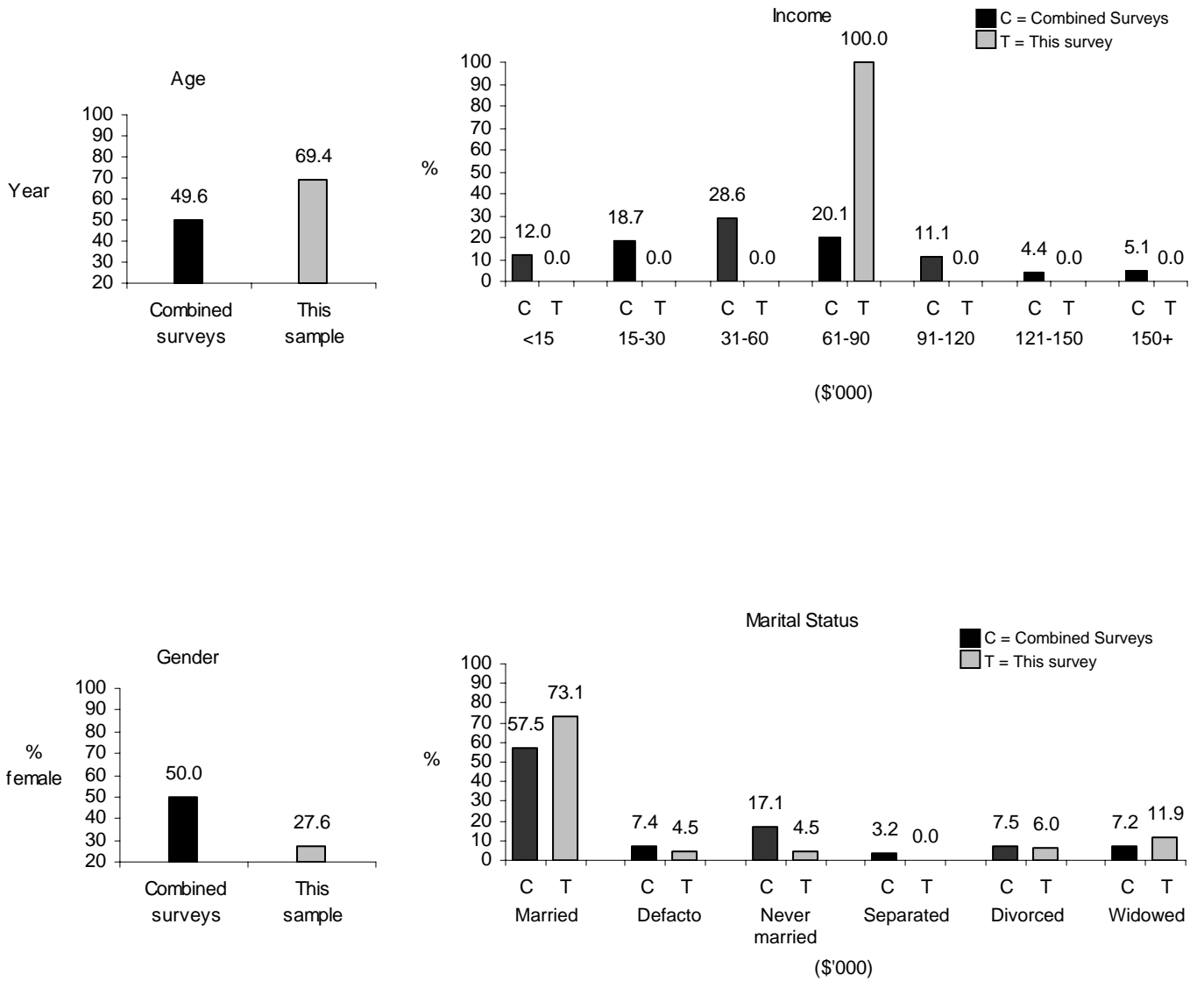


Figure 31: \$61,000-\$90,000 x 66-75y

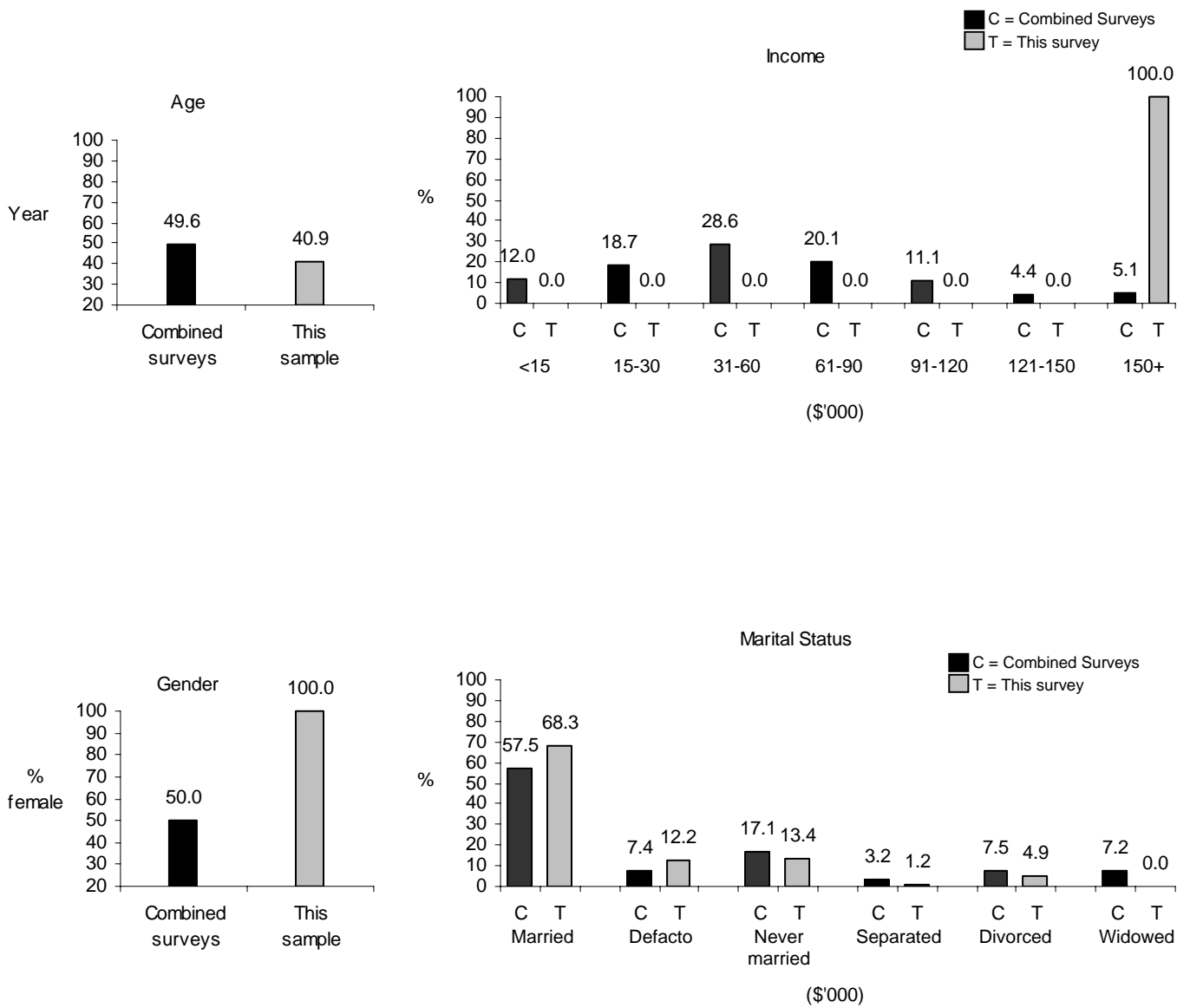


Figure 32: Female x >\$150,000 x Full Time Paid

Appendix F2: Low Inclusive Groups

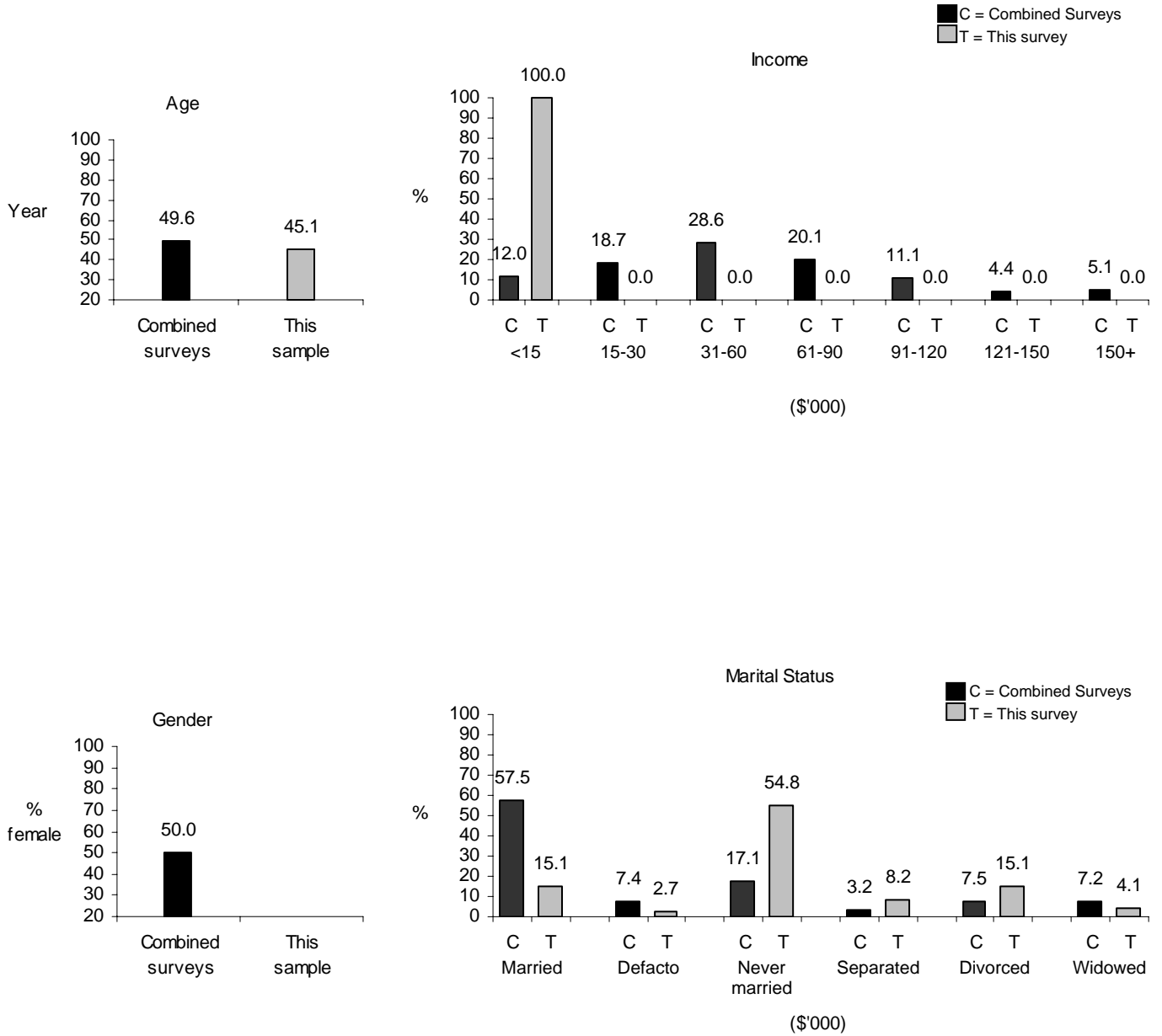


Figure 33: <\$15,000 x Unemployed x Male

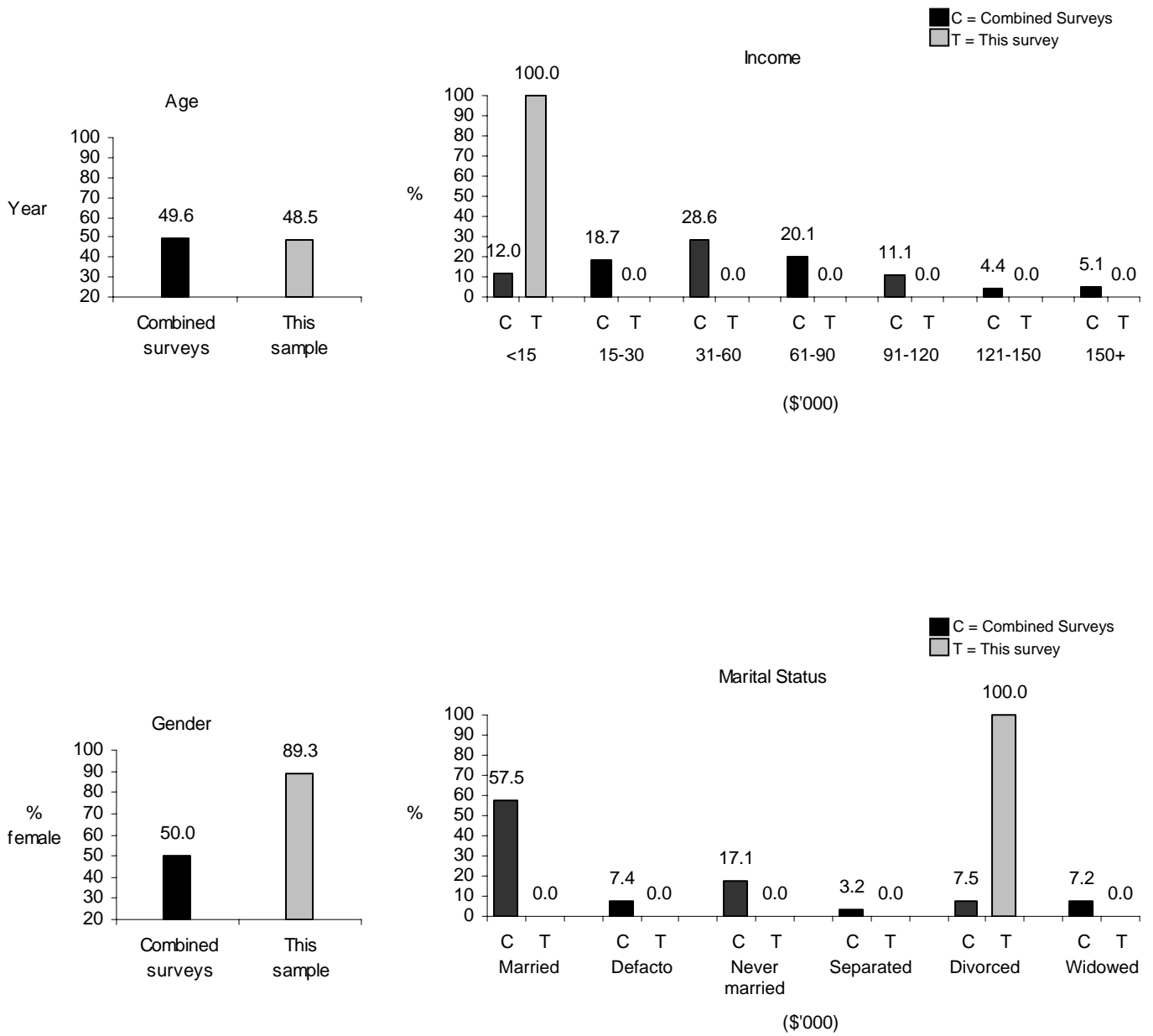


Figure 34: Divorced x <\$15,000 x Full time home/family care

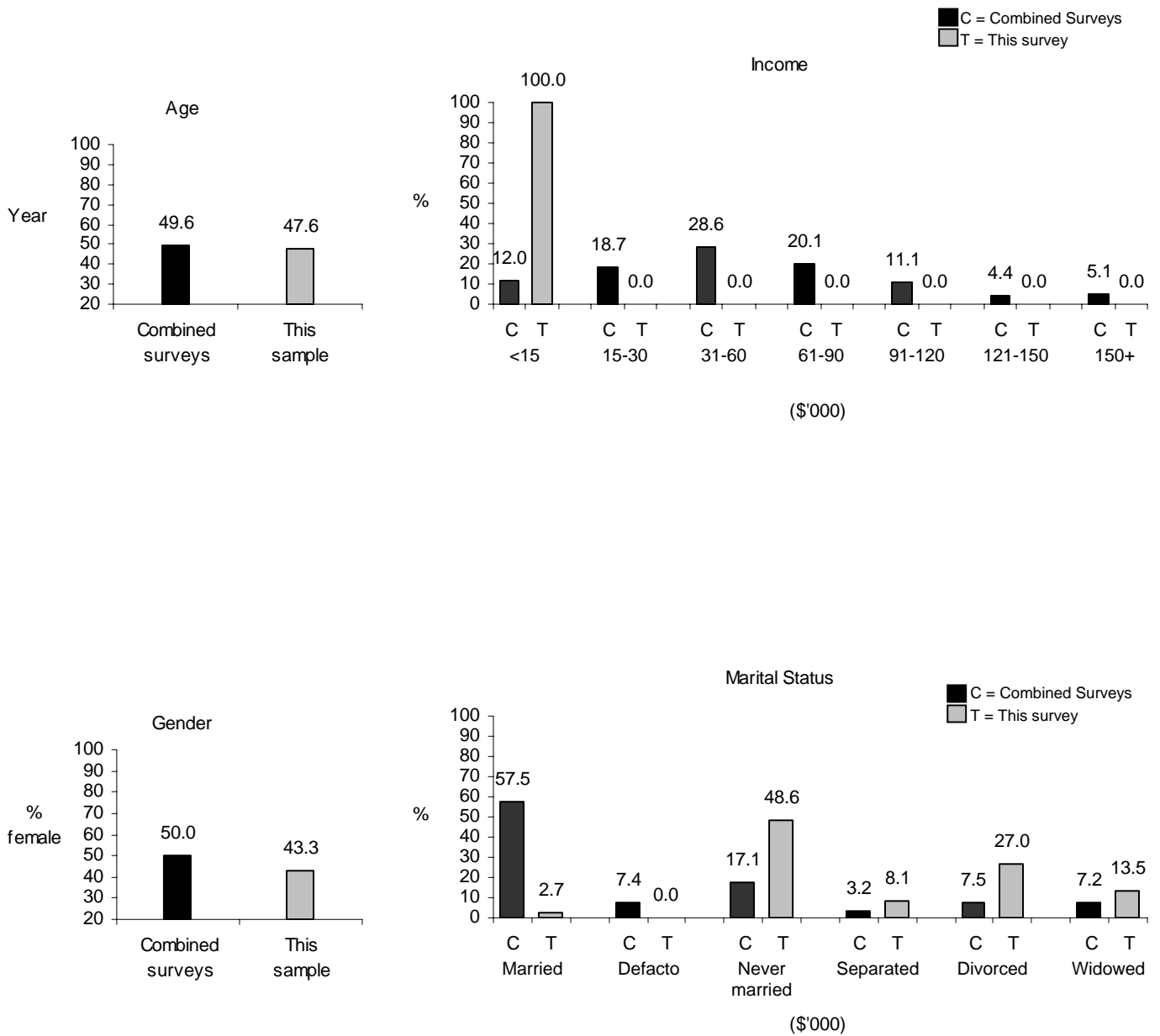


Figure 35: Unemployed x Divorced

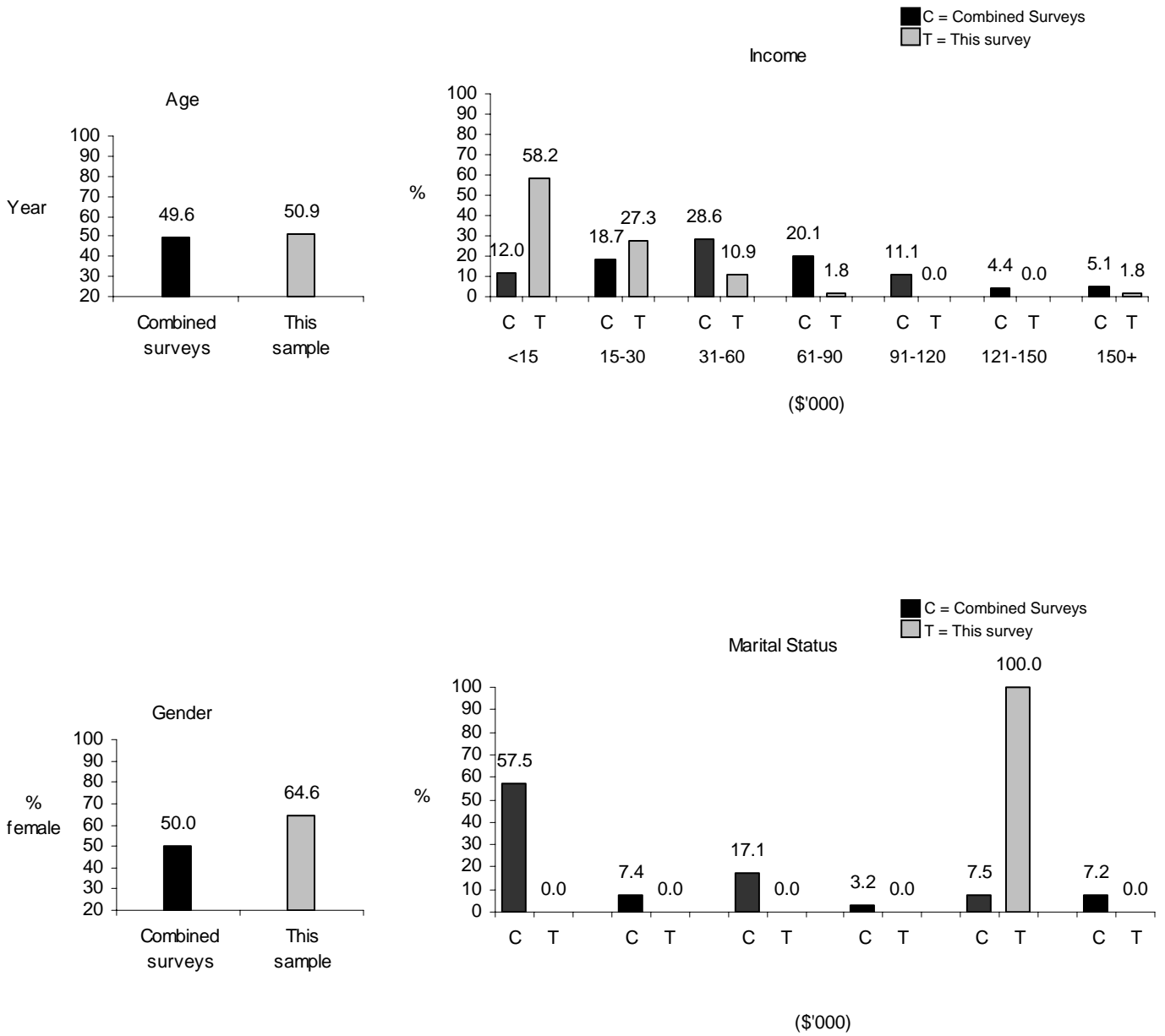


Figure 36: Unemployed x Divorced

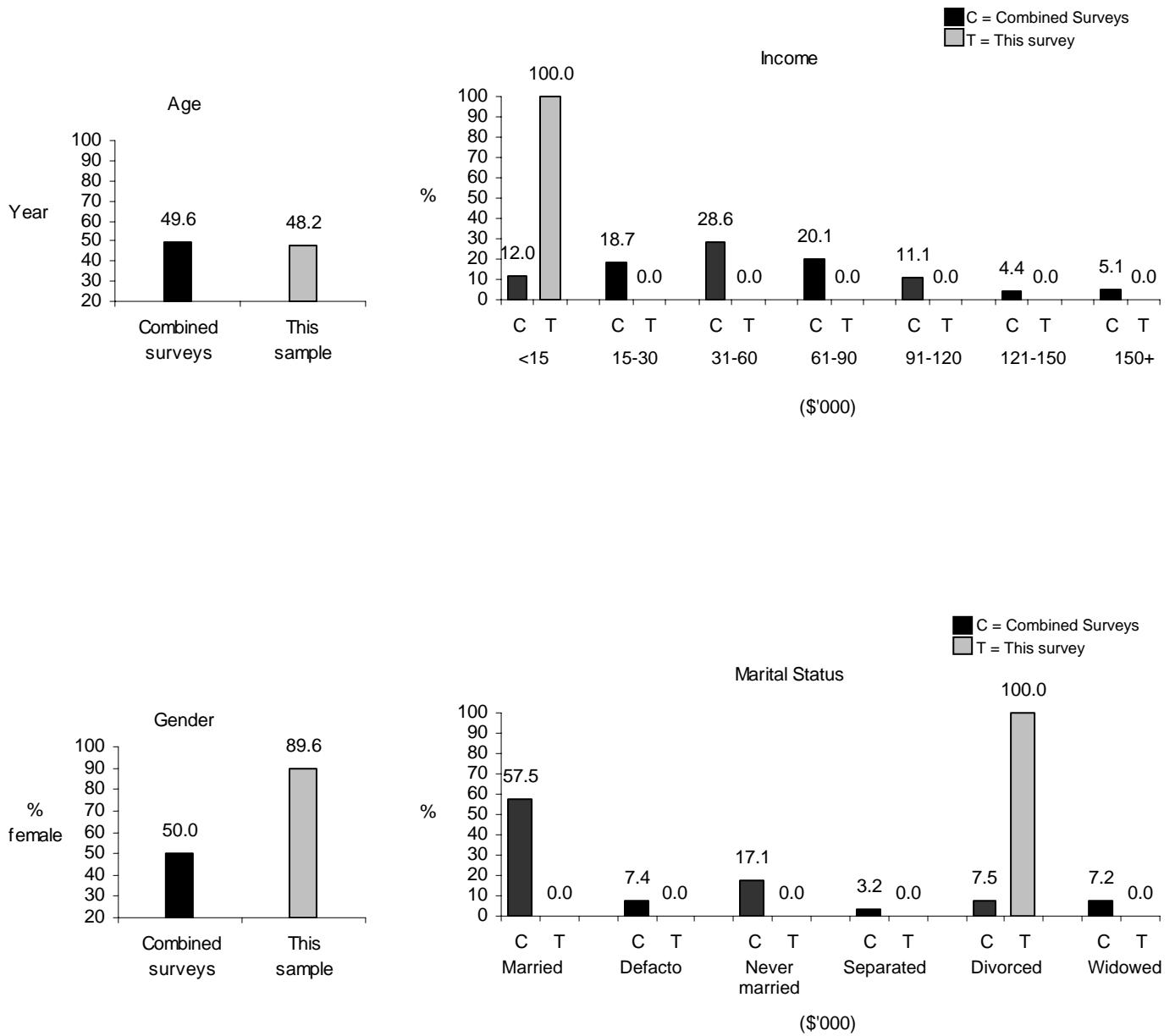


Figure 37: Single Parent x <\$15,000 x Divorced

Appendix G1: Personal Wellbeing Index x Household Structure (High Inclusive)

	Group	Household Structure	PWB		
			N	M	SD
A	\$61,000-\$90,000 X 76+ years	Live Alone	2	83.57	5.05
		Live with Partner	9	84.44	9.99
		Sole Parent	1	92.86	-
		Partner & Children	1	92.86	-
		Live with Parents	4	83.57	7.78
		TOTAL	17	85.12	8.45
B	Female X Live with Partner & Children X >\$150,000	Live Alone	-	-	-
		Live with Partner	-	-	-
		Sole Parent	-	-	-
		Partner & Children	104	81.72	10.42
		Live with Parents	-	-	-
		TOTAL	104	81.72	10.42
C	Height 1.50-1.59m X >\$150,000	Live Alone	2	76.43	9.09
		Live with Partner	9	81.43	8.81
		Partner & Children	11	87.79	7.68
		Live with Parents	2	77.86	17.17
		Others	1	70.00	-
		TOTAL	25	83.09	9.51
D	Female X Married X >\$150,000	Live with Partner	36	78.69	10.19
		Sole Parent	2	87.14	2.02
		Partner & Children	101	81.82	10.48
		Live with Parents	2	78.57	4.04
		Others	4	79.29	8.21
		TOTAL	145	81.00	10.27
E	\$61,000-\$90,000 X 66-75 years	Live Alone	12	78.21	12.57
		Live with Partner	35	79.59	8.31
		Sole Parent	4	87.14	9.97
		Partner & Children	3	84.76	10.14
		Live with Parents	8	77.32	12.01
		TOTAL	65	79.67	9.81
F	Female X >\$150,000 X Full Time Paid Employment	Live Alone	4	77.50	8.44
		Live with Partner	30	82.00	8.99
		Sole Parent	2	78.57	2.02
		Partner & Children	34	78.82	12.29
		Live with Parents	9	77.93	6.70
		TOTAL	81	79.68	10.15

Appendix G2: Males Only Matched to High Inclusive

	Sample	N	Mean	SD	Age	Marital Status
1	Male, Living with partner & children, >\$150 000.	139	78.56	9.52	M = 45.79, SD = 7.69	Married: 92.9% De Facto: 5.7% Never Married: 1.4% Separated: 0% Divorced: 0% Widowed: 0%
2	Male, Married, >\$150 000.	206	79.42	9.33	M =45.51 , SD = 10.95	Married: 100% De Facto: 0% Never Married: 0% Separated: 0% Divorced: 0% Widowed: 0%
3	Male, >\$150 000, Full time paid employment.	256	77.72	9.48	M = 44.14, SD = 11.36	Married: 70.8% De Facto: 11.9% Never Married: 11.2% Separated: 3.1% Divorced: 1.9% Widowed: 1.2%

Appendix H: Love vs. Money

	<\$15,000	\$15,000- \$30,000	\$31,000- \$60,000	\$61,000- \$90,000	\$91,000- \$120,000	\$121,000 +
Live alone	291	243	330	117	48	32
	67.73	69.41	70.65	70.92	73.27	76.74
	16.42	15.41	12.03	12.87	10.26	9.98
With partner	172	488	594	387	225	204
	73.06	75.67	76.81	76.60	78.45	78.54
	13.86	11.46	11.19	10.22	9.09	7.57
Never married	285	359	683	357	178	179
	66.80	68.54	70.68	72.20	74.59	76.42
	15.72	14.01	11.51	12.17	10.77	9.07

Appendix I: Demographic Questions

1. Interviewer – record the sex of the respondent
 Male Female

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

3. I am going to ask who lives in your household. Please indicate from the list I will read who lives with you.
 - No one, you live by yourself **[go to item 4]**
 - You live with your partner
 - with one or more children
 - with one or both of your parents
 - with one or more adults who are neither your partner nor your parent

4. I am going to ask about your marital status. Please indicate which of the following categories that apply to you at the present time.
 - Never married
 - Married
 - De facto or living together
 - Separated but not divorced
 - Divorced
 - Widowed

- 5.. I am going to ask about your work status. Please tell me which of the following categories best applies to you at the present time. Are you in-----
 - Full-time paid employment
 - Full-time retired
 - Semi retired
 - Full-time volunteer
 - Full-time home or family care
 - Full-time study
 - Unemployed

Please tell me whether any of the following part-time categories applies to you at the present time. Are you-----?

 - Part-time paid employment
 - Part-time volunteer
 - Part-time study

- 6 I will now give you a number of categories for household income. Can you please give me an idea of your household's total annual income before tax? Please stop me when I say your household income category

Less than \$15,000
\$15,000 to \$30,000
\$31,000 to \$60,000
\$61,000 to \$90,000
\$91,000 to \$120,000
\$121,000 to \$150,000
More than \$150,000