Australians' subjective wellbeing in 2024: the housing and financial divide from 'boomers' to 'zoomers'

Australian Unity Wellbeing Index (AUWI) 2024

Full Report

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EXECUTIVE SUMMARY

Deakin University, in partnership with Australian Unity, has monitored the subjective wellbeing of Australian adults (18+) for the past 24 years through the Australian Unity Wellbeing Index (AUWI). This has been achieved through 41 cross-sectional national surveys involving over 78,000 Australians since the AUWI launched in 2001.

Each year, we track subjective wellbeing through measures of personal and national wellbeing. Personal wellbeing is measured by assessing an individual's satisfaction with their life as a whole and across seven key personal life domains to create the Personal Wellbeing Index. National wellbeing is measured by assessing an individual's satisfaction with life in Australia and across six key national domains to create the National Wellbeing Index. We examine how both measures of subjective wellbeing vary by demographic groups and other groupings of interest.

The latest 2024 survey used two different methodologies: an interviewer-administered phone survey and a self-completed online survey. This dual-frame sample methodology was designed to assist our transition to online data collection, as phone responses have declined in recent years. The phone sample, recruited via random-digit dialling, enables comparison to our historical data to see changes in wellbeing over time. The online sample marks a shift to our new methodology via Australia's only national probability-based online panel, Life in Australia™.

Data collection took place between 3 June and 24 June 2024. This period was marked by a cost-of-living crisis, mortgage and rental strain in the housing market, intensifying wealth inequalities, the mounting threat of climate change, and international armed conflicts, with considerable coverage and tensions from conflicts in Eastern Europe and the Middle East felt in Australia.

Between June 2023 and June 2024, annual living costs continued to rise between 3.7% and 6.2%, with employee households (i.e., households primarily receiving wages and salaries) being hit hardest.[1] Increasing costs in housing, insurance and financial services (including mortgage interest rates), and food and non-alcoholic beverages were the main drivers.[1]

In the financial quarter ending June 2024, home ownership had become less affordable in almost every capital city,[2] and rental prices reached record highs.[3] Housing and the cost of living were major focuses of the 2024-25 federal budget, delivered prior to data collection in May.[4] The budget included the Stage 3 tax cuts aimed at relieving cost-of-living pressures for income earners.[4]

Cost-of-living pressures have brought Australia's wealth inequalities into focus, which have increased over the past few decades. For example, in 2022, Australia's bottom quintile (20%) of income recipients earned 10% of the total income but held less than 1% of the total wealth. Meanwhile, the top quintile of income recipients had over 40% of the total income and 60% of the total wealth.[5]

While Australia has historically performed well on intergenerational income mobility (i.e., each generation leaving the next one better off), a recent report by the Productivity Commission highlighted that today's younger generations are experiencing almost no income growth compared to previous generations.[6]

Internationally, the conflict in Eastern Europe and the Middle East has continued to escalate. This has borne an impact on many Australians, threatening Australia's already declining social cohesion.[7] An example of one approach to mitigating risks is the Australian Government's decision to appoint special envoys to address Antisemitism[8] and Islamophobia.[9]

Our data from 2023 showed that satisfaction with the economic situation fell to its lowest level on record, while stark age and income inequities in wellbeing emerged. Against this backdrop, in

2024, we chose to explore the relationship between subjective and objective financial factors and subjective wellbeing. We also examined several social, emotional, and relational factors.

Overall satisfaction with life 'as a whole' and 'in Australia'

Australians' overall life satisfaction remained low in 2024, close to the lowest level on record, while overall satisfaction with life in Australia reached a record low.

Australians' national wellbeing in 2024

The National Wellbeing Index measures satisfaction across six domains of national life. Australians' average scores on the Index dropped to the lowest level on record in 2024. Of the six domains, we saw declining satisfaction with the economic situation, government, business, and national security in Australia. Notably, satisfaction with the economic situation fell to an all-time low. Satisfaction with social conditions stayed stable, while satisfaction with the state of the natural environment increased.

Australians' personal wellbeing in 2024

The Personal Wellbeing Index measures satisfaction across seven domains of personal life. Australians' average scores on the Index dropped slightly in 2024. Of the seven domains, we saw declining satisfaction with standard of living, health, personal safety and community connectedness. Notably, satisfaction with health fell to an all time low. Satisfaction with achieving in life, personal relationships, and future security stayed relatively stable.

Personal wellbeing inequities

The pattern of age and income inequities that emerged in recent years persisted. Adults under 55 years had notably lower personal wellbeing than older adults. Adults in low and middle-income households also had lower personal wellbeing than higher-income households. Other groups with notably low personal wellbeing scores included adults who were unemployed, had a disability, or were separated but not divorced.

Australians' mental distress, loneliness, resilience and relational support in 2024

As well as having the lowest wellbeing, young adults (18-34-year-olds) reported the highest feelings of mental distress and loneliness, with such feelings lowest in older age groups. Measures of resilience (how quickly one recovers when something goes wrong) and relational support (how easily one can get help from people they know) were similar across ages. Mental distress and loneliness levels were also highest in people living on the lowest gross household incomes (under $33,800). This income group also reported the lowest levels of resilience and relational support.

Australians' financial wellbeing in 2024

Home ownership

People who did not own a home (e.g., were renting or living with parents) had notably lower average personal wellbeing scores than homeowners, with lower satisfaction across all Personal Wellbeing Index domains – most notably with their future security.

Amongst homeowners, those paying off a mortgage were doing worse than those living mortgage-free, with notably lower satisfaction with their standard of living, future security, and community connectedness. Only 1 in 10 homeowners under 55 years old were mortgage-free, compared to 7 in 10 homeowners 55+ years old.

Material deprivation

A large proportion (42%) of Australian adults were experiencing material deprivation – i.e., they went without at least one essential item (most commonly health care or food) because of money pressures in the past month. One in two adults under 55 years old went without essentials, compared to one in five older adults.

Material deprivation levels were highest for people in the lowest-earning households. However, higher-earning households were not exempt, with 1 in 3 people on household incomes over $104,000 going without essentials. People experiencing material deprivation had notably lower average personal wellbeing.

Financial satisfaction

Financial satisfaction was lowest in younger age groups. Millennials (aged 25-44 years old) were the least satisfied with their ability to afford the things they needed and to save money. People with the lowest financial satisfaction (i.e., the bottom 25th percentiles) had notably lower personal wellbeing. They were less satisfied with all life domains of the Personal Wellbeing Index, but most notably with their future security, standard of living, and achieving in life.

Perceived intergenerational financial mobility

Less than half of Australians felt that they were financially better off than their parents at the same age. Almost one in two adults under 55 years old perceived their financial situation as worse off than their parents', compared to one in five older adults.

People who felt worse off than their parents had lower personal wellbeing and satisfaction with all life domains of the Personal Wellbeing Index – most notably with their future security and standard of living.

What are the key factors that differentiate high and low personal wellbeing?

To better understand which factors were most important to Personal Wellbeing Index scores, we examined them in combination, to match the reality that these factors work together and not in isolation. This allowed us to identify nine subgroups of people, characterised by a unique set of factors that differentiated between low and high levels of wellbeing.

Satisfaction with the ability to afford needs is key

Above all else, Australians' satisfaction with their ability to afford the things they need was the strongest factor differentiating high and low subjective wellbeing, followed by socio-emotional and relational factors.

Relational support can boost wellbeing for those in the middle

A large number of respondents (two in five) made up two profile groups that had notably different subjective wellbeing. Both groups shared similar, moderate satisfaction with affording what they needed and had similar levels of mental distress. However, their level of relational support (i.e., how easily they can turn to people they know around them for support) was the key factor differentiating their wellbeing levels – with the high relational support group having higher well-being.

The following report presents further findings from the 41st survey of the AUWI and highlights how Australians were faring in June 2024.

1 INTRODUCTION

The Australian Unity Wellbeing Index (AUWI) is a barometer of Australians' subjective wellbeing (SWB). It measures subjective wellbeing using the Personal Wellbeing Index (PWI),[10] and the National Wellbeing Index (NWI).[11] The Personal Wellbeing Index (PWI) determines the average level of satisfaction across seven domains of personal life – standard of living, health, achieving in life, personal relationships, safety, community connectedness, and future security. The National Wellbeing Index (NWI) determines the average level of satisfaction across six domains of national life – the economy, the state of the natural environment, social conditions, government, business, and national security.

Forty-one cross-sectional surveys of the Australian adult population have been conducted between April 2001 and June 2024. The same core subjective wellbeing questions have been asked in each survey. These include the items forming the PWI and the NWI, 'Satisfaction with Life as a Whole' (Global Life Satisfaction: GLS) and 'Satisfaction with Life in Australia' (Global National Wellbeing: GNW). Further questions are also asked about demographics and areas of specific interest as part of each survey.

Results from each of the core subjective wellbeing scales are reported in a standardised form of 'percentage points' (pp), which are reported on 0-10 response scales and converted into a 0-100 format for the purpose of the analyses and reporting. The pp format allows for a simple comparison between different measures and across time.

1.1 Part 1: Overview of Survey 41 subjective wellbeing results

Summary data on subjective wellbeing (i.e., Global Life Satisfaction, Global National Wellbeing, Personal Wellbeing Index, National Wellbeing Index and personal and national wellbeing domains) across 39[1] national surveys are presented to examine changes over time in the cross-sectional samples.

The average Personal Wellbeing Index scores are then examined by the following key socio-demographic factors: age, household income, gender, education, marital status, household composition, employment status, full-time and part-time occupation, student status, state, remoteness, government support payments, country of birth, citizenship status, and language spoken at home.

The average National Wellbeing Index scores are reported for the same socio-demographic factors.

1.2 Part 2: Additional questions

Each survey also includes a small number of additional items that change from one survey to the next. These explore specific issues of national interest. Such questions allow further exploration and understanding of factors related to subjective wellbeing. In 2024, our survey included additional items about mental distress, loneliness, resilience, relational support, and financial wellbeing, to enable answering of the research questions presented in Table 1-1.

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[1] Issues with data fidelity from surveys 1 and 2 and unavailability of their raw data for validity checks resulted in their exclusion from presentation in this report.

1.2.1 Research questions

Table 1-1 Part 2 research questions

Topic 1: Mental distress and the Personal Wellbeing Index
RQ1: Did mental distress differ across age and income groups in 2024?
RQ2: Was mental distress related to the Personal Wellbeing Index in 2024?
Topic 2: Loneliness and the Personal Wellbeing Index
RQ3: Did loneliness differ across age and income groups in 2024?
RQ4: Was loneliness related to the Personal Wellbeing Index in 2024?
Topic 3: Resilience and the Personal Wellbeing Index
RQ5: Did resilience differ across age and income groups in 2024?
RQ6: Was resilience related to the Personal Wellbeing Index in 2024?
Topic 4: Relational support and the Personal Wellbeing Index
RQ7: Did relational support differ across age and income groups in 2024?
RQ8: Was relational support related to the Personal Wellbeing Index in 2024?
Topic 5: Financial wellbeing factors and the Personal Wellbeing Index
RQ9: Did home ownership differ across age and income groups in 2024?
RQ10: Was home ownership related to the Personal Wellbeing Index in 2024?
RQ11: Did material deprivation differ across age and income groups in 2024?
RQ12: Was material deprivation related to the Personal Wellbeing Index in 2024?
RQ13: Did satisfaction with the ability to afford the things one needs differ across age and income groups in 2024?
RQ14: Was satisfaction with the ability to afford the things one needs related to the Personal Wellbeing Index in 2024?
RQ15: Did satisfaction with the ability to save money differ across age and income groups in 2024?
RQ16: Was satisfaction with the ability to save money related to the Personal Wellbeing Index in 2024?
RQ17: Did perceived intergenerational financial mobility differ across age and income groups in 2024?

RQ18: Was perceived intergenerational financial mobility related to the Personal Wellbeing Index in 2024?
Topic 6: Identifying key factors that differentiate high and low Personal Wellbeing
RQ19: When combined, what factors differentiate low and high scores on the Personal Wellbeing Index in 2024?
RQ20: How do the profiles of the people with the lowest and highest personal wellbeing differ?
RQ21: What role does relational support play in differentiating personal wellbeing?

2 METHODS

The 2024 Australian Unity Wellbeing Index survey is the 41st survey since 2001 and the first to employ a dual-frame sample methodology. As with previous years, the survey was administered by a trained interviewer over the phone to a sample recruited via random-digit dialling (RDD). Additionally, for the first time, the full questionnaire was administered online using Australia's only probability-based online sample, Life in Australia™ (LinA). Survey administration occurred at the same time in both samples.

2.1 Sample 1: Mobile Phone Recruitment

All AUWI surveys have used random-digit dialling (RDD) to recruit a probability-based sample of Australians. The surveys from 2001 to 2014 sampled participants using randomly generated landline phone numbers. As the use of landline phones decreased, particularly among younger adults, randomly generated mobile phone numbers were introduced to the sampling frame. A mix of landline and mobile phone recruitment was used in 2015-2017, before the AUWI transitioned to 100% mobile phones in 2018, to improve age representativeness. Data collection for the first 14 AUWI surveys (2001-2005) was carried out by the Australian Unity in-house call-centre. From 2006 onwards, data collection was completed by Ipsos, a social research data collection agency.

Each year, the AUWI surveys have managed to achieve a geographically representative sample of the Australian population, with a balanced 50/50 gender split. Geographic representativeness was ensured by aligning the sample's geographic distribution to within 5% of the Australian Bureau of Statistics (ABS) data for metropolitan and non-metropolitan areas within each state. However, shifts in population trends, such as increased mobile phone use and declining responses to unsolicited phone calls, have made it more costly and challenging to obtain a representative sample over the phone. To address this, more participants have been recruited using "listed phone numbers" in recent years (29% in 2024). These numbers, sourced from non-random entities such as charities, telemarketing companies, and various businesses, resulted in a less randomised sample.

The 2024 mobile phone sample comprised 1,010 English-speaking Australians aged 18 or over, who agreed to participate in an interviewer-administered phone survey. Phone interviews took place between 3 June and 24 June 2024.

2.2 Sample 2: Life in Australia™ (LinA) Online Panel Recruitment

In 2024, the full AUWI survey was also administered to a selection of the Life in Australia™ (LinA) online sample of more than 10,000 panel members. The LinA panel is Australia's first national probability-based online panel, established by the Social Research Centre in 2016. It is the most methodologically rigorous online panel in Australia, and one of the few probability-based online panels available globally. The panel provides the perfect balance between the speed and cost-effectiveness of online opt-in panels and the quality of the Random Digit Dialling (RDD) probability-based telephone surveys.

Each year, the panel is topped up with new participants using different methodologies to maintain consistent geographic, gender and age representativeness. Participants are recruited via RDD methods or address-based sampling and invited to respond to regular surveys conducted exclusively for social and health research purposes. Panel members are paid $20 for joining the panel and $10 for each survey they complete, which is limited to only a few surveys per month. The compensation for each survey increases proportionally with the length of the survey. Average completion rates for each survey completed by the panel are 75-80%. Participants who don't have internet access are also invited to join the panel and are given the option to participate in a survey over the phone with a trained interviewer.

Data collection for the AUWI survey using the LinA online panel was conducted between 3 June and 16 June 2024. The sample comprised 2,034 participants aged 18 or over. Of these, 2015 participants completed the survey online, and 19 participants completed the survey over the phone.

2.3 Reporting of findings by survey methodology

In this report, we use Sample 1 (Mobile Phone Recruitment) to present changes in subjective wellbeing over time. This enables us to compare this year's results to historical surveys that used the same methodology.

We use Sample 2 (the larger Life in Australia™ online sample) for all subgroup analyses and/or analyses looking at 2024 results only.

For the remainder of the report, we use the following abbreviations to refer to the two survey methodologies:

- Phone *(Sample 1 - Mobile Phone Recruitment)*
- Online *(Sample 2 - Life in Australia™ (LinA) Online Panel Recruitment)*

2.4 Data preparation

Average levels of satisfaction with the PWI and the NWI were calculated according to the procedures outlined in the Personal Wellbeing Index Manual.[12] During data cleaning, participants who gave uniform responses of either 0 or 10 across all domains were identified and removed, as such responses are likely due to misunderstanding or false reporting. Additionally, PWI and NWI scores were computed only for those participants who responded to all domains.

2.5 Questionnaire design and administration

The structure of the 2024 AUWI survey questionnaire was consistent with past years and included a mix of standard questions about subjective wellbeing, special topics, and demographics. Further details are included in Section 2.6 below. The phone and online survey questionnaires can be found in Appendix Sections 5.1 and 5.2.

Both surveys began administration on the same date (3 June 2024). Data collection was conducted over 21 days for the phone survey and over 13 days for the online survey.

2.6 Measures

In 2024, the AUWI included standard demographic questions for both the phone and online samples: gender, age, marital status, household composition, Aboriginal and/or Torres Strait Islander origin, number of children in the household under 18 years, occupation (full-time, part-time, seeking work), household income, state, and postcode (from which remoteness and the and Index of Relative Socio-Economic Advantage and Disadvantage were derived).

This year, both samples were asked if they received government support payments. Additionally, several new demographic questions were included for the online sample only: education, country of birth, use of language other than English at home, and Australian citizenship/residency status.

In the phone survey, all demographic questions were asked during the phone interview. In the online survey, several demographic questions were collected in April 2024 as part of the annual LinA panel profiling survey. These included: gender, age, Aboriginal and/or Torres Strait Islander origin, education, country of birth, use of language other than English at home, Australian citizenship/residency status, postcode and government benefits. The remaining demographic questions were asked in the online survey.

The AUWI measures included in 2024 are described in more detail below. As most of this report presents data from the online sample, we present the question wording used in the online survey. At times, wording differed slightly in the phone survey to be more appropriate when delivered by an interviewer. The complete wording of these questions can be found in Appendix sections 5.1 and 5.2.

2.6.1 Standard subjective wellbeing questions

2.6.1.1 Global satisfaction measures

Overall personal and national life satisfaction were measured in the phone and online samples using two single-item measures: Global Life Satisfaction (GLS) and Global National Wellbeing (GNW).

GLS asks: *"Thinking about your own life and personal circumstances, how satisfied are you with your life as a whole?"*.

GNW asks: *"How satisfied are you with life in Australia?"*

2.6.1.2 Personal and National Wellbeing Indices

Personal subjective wellbeing was measured using the Personal Wellbeing Index (PWI).[10] The PWI score represents average satisfaction across seven domains of personal life: standard of living,

health, achieving in life, personal relationships, personal safety, community connectedness, and future security.

National subjective wellbeing was measured in the phone and online surveys using the National Wellbeing Index (NWI).[11] The NWI score represents average satisfaction across six domains of national life: economic situation, state of natural environment, state of social conditions, government, business, and national security.

The responses for all PWI and NWI domains were recorded on a unipolar, numerical scale, ranging from 0 (no satisfaction at all) to 10 (completely satisfied).

2.6.2 Standard demographic questions

2.6.2.1 Gender

Participants were asked *"How do you describe your gender?".* They were given four response options: 1) Man or male; 2) Woman or female; 3) Non-binary; 4) I use a different term (please describe). For the purpose of this report, the last two categories were coded as 'Non-binary/gender diverse'.

2.6.2.2 Aboriginal and/or Torres Strait Islander origin

Participants were asked *"Are you of Aboriginal or Torres Strait Islander origin?".* They were given four response options: 1) Yes – Aboriginal; 2) Yes – Torres Strait Islander; 3) Yes – both; 4) No. For this report, the first three categories were coded as 'Yes – Aboriginal and/or Torres Strait Islander'.

We note that the validity of the core subjective wellbeing measures in our survey (i.e. PWI and NWI) has not been tested in Aboriginal and Torres Strait Islander peoples whose wellbeing may also be shaped by connection to 'country', culture and ancestry, among other things [13]. Thus, although we include this question to track sample representativeness, we do not examine wellbeing differences between Indigenous and non-Indigenous Australians in this report.

2.6.2.3 Age

Age was collected in years via an open-ended response question asking: *"How old are you today?".*

For this report, age has been grouped into six categories: 18-24, 25-34, 35-44, 45-54, 55-64, 65-74, 75+). In previous reports, we have presented slightly different age categories (18-25, 26-35, 46-55, 56-65, 66-75, and 76+). Category presentation was changed in 2024 to better enable comparison to the ABS Census and other surveys.

2.6.2.4   Marital status

Participants were asked: *"Which of the following categories best describes your current relationship status?".* They were given six response options: 1) Never married; 2) De facto/living together; 3) Married; 4) Separated; 5) Divorced; 6) Widowed.

2.6.2.5 Household composition

Household composition was derived from a multi-response question asking: *"Please indicate from the list who lives with you in your household."*. Participants were given five response options: 1) No one, I live by myself; 2) My partner; 3) One or more children; 4) One or both parents; 5) One or more other adults.

For this report, only those who responded to a single household category, or to living with 'my partner' and 'one or more children', have been presented in analyses. The five categories used are as follows: alone, with partner only, with partner and children, with children only, with parents only, and with others only.

2.6.2.6 Number of children

Participants who responded 'One or more children' in the household composition question were then asked an open-ended response question: *"How many children under 18 years old, living in your house, are you currently caring for?"*.

2.6.2.7 Occupation, employment status, and student status

Occupation was measured using three questions. The first question assessed full-time occupation by asking: *"Which of the following full-time occupational categories best applies to you at this time?"*. The six response options were: 1) Full-time paid employment; 2) Full-time retirement; 3) Full-time volunteer; 4) Full-time home or family duties, 5) Full-time study; 6) None of these.

The second question assessed part-time occupations by asking: *"Tick any of the following part-time occupational categories that apply to you at this time. Are you in…"* The seven response options were: 1) Part-time paid employment; 2) Casual employment; 3) Semi-retirement; 4) Part-time volunteer; 5) Part-time study; 6) Unemployed; 7) None of these. For this report, only those who responded to a single part-time occupation option have been retained in each category.

The third question asked participants: *"Are you currently looking for paid work?"*. They were given two response options: 1) Yes; 2) No.

To enable comparison to the ABS Census, data from the full-time and part-time occupation questions were recoded to create two additional measures: employment status and student status. The employment status measure was categorised as: full-time employed, part-time employed, not in labour force and unemployed. Student status categories included: full-time studying, part-time studying and not studying.

2.6.2.8 Household income

This year, we updated the household income categories to align with the ABS census categories for two reasons. First, the previous broad categories, used for over 20 years, made it difficult to compare income levels accurately over time without accounting for inflation. Second, the new categories align our data with ABS categories and allow for broader comparability with other studies.

Participants were asked: *"In what range was your total household income, before tax, last year?"*. They were given 19 response options ranging from 'Less than $15,599' to 'More than $416,000' (see Appendix section 5.2 for full response options).

For this report, income has been collapsed into six categories that best approximate the income categories used in historical surveys. These are: 1) ≤$33,799; 2) $33,800 to $64,999; 3) $65,000 to $103,999; 4) $104,000 to $155,999; 5) $156,000 to $259,999; 6) ≥$260,000.

2.6.2.9 State

Participants were asked: *"Which state do you currently live in?"* and presented with the eight Australian states and territories to choose from.

2.6.2.10   Remoteness

Participants were asked for their postcode: *"What is the postcode or name of the suburb or town where you live?"*. Remoteness was derived by merging the Australian Bureau of Statistics (ABS) derived geographic region structure variable[14] with the participants' postcodes. Geographic regions assigned by the ABS are: 1) Major cities, 2) Inner regional, 3) Outer regional, 4) Remote and 5) Very remote.

For this report, we present only the first three categories (Major cities, Inner regional, and Outer regional) due to sample size restraints.

2.6.2.11   Socio-economic indexes for areas (SEIFA)

SEIFA scores were calculated based on each participant's postcode using the Australian Statistical Geography Standard (ASGS) data, collected as part of the 2021 Census of Population and Housing.[15] For this report, we present the Index of Relative Socio-economic Advantage and Disadvantage (IRSAD) as a measure of neighbourhood advantage and disadvantage. The SEIFA-IRSAD has a national mean 1000 (SD 100); where higher scores represent more advantage and lower scores represent more disadvantage. This question is included to track sample representativeness, and we do not examine wellbeing differences on SEFIA-IRSAD scores in this report.

2.6.3 New demographic questions

2.6.3.1   Government support payments

Participants were asked: *"Do you currently receive any of the following government pensions, benefits or allowances?"*. They were asked to select 'yes' or 'no' to each of the following options: 1) Age pension; 2) Newstart Allowance or Jobseeker Payment; 3) Disability Support Pension; 4) Carer Allowance or Carer Payment; and 5) Parenting payment.

2.6.3.2   Country of birth

Participants were asked: *"In which country were you born?"* and were given a list of 291 countries to select from. For this report, participants were grouped in the following categories: 1) Australian-born; 2) Non-English speaking countries; 3) Main English speaking countries.

2.6.3.3   Use of language other than English at home

Participants responded 'Yes' or 'No' to a question: *"Do you use a language other than English at home?"*.

2.6.3.4   Citizenship status

Participants were asked about their citizenship status with a question: *"Are you....?"*, and the following four response options: 1) An Australian citizen, 2) Not an Australian citizen but a permanent resident of Australia, 3) Another status, like on a bridging visa, family visa, work visa, or student visa, or 4) Other (specify).

For this report, we collapse citizenship into two categories: 1) Australian citizen; 2) Not an Australian citizen.

2.6.4 Special topic questions

2.6.4.1 Mental Distress

Participants were asked to rate their mental distress using three questions on a scale from zero (Not at all) to 10 (Extremely). The three questions asked: 1) *"How anxious do you generally feel?";* 2) *"How stressed do you generally feel?"; 3) "How depressed do you generally feel?".* These questions have been asked consistently since 2020.

2.6.4.2 Loneliness

Participants were asked to rate their loneliness on a scale from zero (Not at all) to 10 (Extremely). The question asked: *"How lonely do you generally feel?".*

2.6.4.3 Resilience

Participants were asked to rate their resilience on a zero (Not at all) to 10 (Extremely) scale. The question asked: *"How quickly do you normally recover when something goes wrong?".*

2.6.4.4 Relational support

Participants were asked to rate their relational support on a zero (Not at all) to 10 (Extremely) scale. The question asked: *"How easily can you get help from people you know?".*

2.6.4.5 Home ownership

Home ownership was measured by asking participants: *"Which of the following scenarios best describes your current living arrangements?".* They were given seven response options to choose from: 1) Renting; 2) Renting and own a mortgage-free home; 3) Renting and pay a mortgage; 4) Living in your own home and paying off mortgage; 5) Living in your own home and mortgage-free; 6) Living at parents' home; 7) Other. This question was presented alongside the demographic questions.

For this report, home ownership has been collapsed into four categories: 1) Renter (option 1); 2) Owner – mortgage (options 3 and 4); Owner – mortgage-free (options 2 and 5); 4) Other (options 6 and 7).

2.6.4.1 Financial satisfaction (with affording the things one needs and with saving money)

Participants were asked to rate their financial satisfaction using two questions on a zero (No satisfaction at all) to 10 (Completely satisfied) scale. The first question asked: *"How satisfied are you with being able to afford the things you need?"*. The second question asked: *"How satisfied are you with your ability to save money?"*.

2.6.4.2 Perceived intergenerational financial mobility

Participants were asked to compare their financial situation to their parents in the past: *"Thinking about how financially well-off your parents were at your age, do you feel better or worse off?"*. The response options included: 1) Better; 2) Worse; 3) Same; 4) Not applicable/relevant.

Participants were also asked about their children's financial situation in the future: *"Thinking about your children's future, do you think they will be financially better or worse off than you?"*. The response options included: 1) Better; 2) Worse; 3) Same; 4) Don't plan to have children; 5) Not applicable/relevant. Due to a large proportion (10%) of participants responding 'Not applicable/relevant', the question wording was deemed invalid and results are not presented in this report.

2.6.4.3 Material deprivation

An objective measure of material deprivation was included to assess whether participants had difficulty paying for basic living expenses. Participants were asked: *"In the last month, because of money pressure did you miss or put off:"*, and to respond with 'Yes' or 'No' to a list of eight essential items. There were: 1) Mortgage or rent payments; 2) Paying electricity, gas, water, bills; 3) Buying food; 4) Paying for health care; 5) Buying prescription medicines; 6) Paying home or car insurance; 7) Paying phone bills; 8) Paying for internet.

In line with other surveys,[16] participants who responded 'yes' to at least one of the eight essential items were code as experiencing material deprivation.

2.7 Weighting of survey results

In this report, data from the online sample have been weighted to adjust for the chance of being sampled in the survey, and to bring the achieved respondent profile in line with Australian Bureau of Statistics (ABS) demographic indicators. Weights were derived by computing a *base weight* for each respondent as the product of two weights: their *enrolment weight* and their *response propensity weight*. The enrolment weight accounted for the initial chances of selection and subsequent post-stratification to key demographic benchmarks: sex, location, age group, highest level of education, household internet access and telephone status. The response propensity weights accounted for non-response bias due to withdrawal and were estimated from enrolment information available from both respondents and non-respondents to the present wave. Final base weights were adjusted so that they satisfy the latest population benchmarks for the following demographic characteristics: number of adults in the household, age group by highest education, gender, language other than English spoken at home, geographic location, and the state or territory of residence.

2.8 Standardisation and presentation of results

2.8.1 Percentage point and standardised differences

All measures that used a zero to 10 measurement scale (i.e., GLS, PWI, GNW, NWI, mental distress, loneliness, resilience, relational support, and financial satisfaction) have been converted to a percentage of scale maximum (%SM) score, which standardises any scale to a 0-100 percentage points. Throughout the report, these measures will be referred to in terms of percentage points (pp). Raw mean scores for all measures are presented in Appendix Section 5.3.

In the main report, we flag notable differences between groups on measures by a star (*), using the threshold of 0.30 Standard Deviation (SD) percentage points or greater. This threshold is often used at the population level for meaningful differences. For the PWI and NWI, the notable difference threshold is about 4 raw pp in the phone sample and 5 raw pp in the online sample. For other measures, this difference threshold varies from 6 to 9 raw pp. Each graph indicates the threshold that has been used for the respective measure. In addition, standardised percentage point (std pp) differences[2] for each measure are reported in Appendix section 5.4.

2.1 Mode effects

Different survey methods, whether conducted over the phone or online, can yield different results. Each measure has its benefits and limitations, and these are discussed in more detail in the AUWI 2024 Technical Report.[18]

Since 2001, the AUWI surveys have measured subjective wellbeing by employing trained interviewers to ask participants a series of questions about their personal life. Responses collected over the past 24 years using this method have been consistent. Means on personal wellbeing measures have varied within 2.7 percentage points (pp) on the Personal Wellbeing Index and 4.5pp on the Global Life Satisfaction single-item measure.

Online panel surveys have gained popularity in recent years, due to their cost-effectiveness, faster completion times, and easier administration. However, the quality of online panel samples can vary significantly, with most being established through non-probability sampling methods, in which invitations are targeted to specific groups of people. On the other hand, probability-based online panels use randomised methods to recruit panel participants and are thus more generalisable to the Australian population. Life in Australia™ is the only probability-based online panel in Australia and it's most methodologically rigorous.

Online panels have consistently shown substantially lower means on measures of personal wellbeing.[19, 20] While the reasons for these discrepancies are not fully understood, several hypotheses have been suggested. Firstly, when participants are interviewed by a trained interviewer, they may provide responses that are more socially desirable rather than accurately reflecting their true opinions. This phenomenon, known as 'Social Desirability Bias', is particularly prevalent in personal questions such as those regarding subjective wellbeing. For example, a participant may rate their overall life satisfaction higher when asked by an interviewer on the phone, compared to how they would rate it when self-reporting via an online survey.

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[2] Standardised scores were calculated by converting PWI scores to have a mean of 0 and a standard deviation of 1. Differences in standardised scores have consistent interpretation across disciplines, with ≥0.20, ≥0.50 and ≥0.80 standard deviations (SD) interpreted as small, medium and large differences respectively 17.   Cohen J. A power primer. *Psychological bulletin* 1992; 112: 155.

On the other hand, online survey panels may attract certain groups of people who traditionally have lower levels of subjective wellbeing than the normal population, e.g., lower-income earners. These sampling differences may also contribute to lower average levels of subjective wellbeing in these surveys.

While subjective wellbeing means in phone and online surveys are expected to differ, the difference in subjective wellbeing means seen across demographic groupings are likely to remain similar.

2.2 Data Analyses

Analyses were conducted using Stata SE version 18.0,[21] R,[22] R studio[23] and Datawrapper.[24] Subgroups that made up less than 2% of the analytic sample were excluded from subgroup analyses as they were deemed too small for meaningful comparisons.

2.2.1 Part 1 analyses

In this report, we firstly examine the 2024 survey response rates and sample characteristics for both the phone and online samples.

Secondly, we present average scores for the phone sample for the PWI, NWI and their respective domains over time.

Thirdly, we examine whether average PWI and NWI scores differed between groups in the online sample for each of the following demographic categories: gender, age, marital status, household composition, household income, full-time and part-time occupation, geographic location (state and remoteness), government support payments, country of birth, use of language other than English at home, and citizenship status.

2.2.2 Part 2 analyses

In Part 2.1, we examine the additional 2024 special topic survey questions using the online sample. We focus on six topic areas of interest:

1. Mental distress (i.e., feelings of anxiety, stress, and depression) (3 items)

2. Loneliness (1 item)

3. Resilience (1 item)

4. Relational support (1 item)

5. Financial wellbeing (i.e., home ownership, material deprivation, financial satisfaction (with affording things one needs and with saving money), and perceived generational financial progress) (5 items)

6. Identifying key factors that differentiate high and low personal subjective wellbeing

In Topics 1-5, we first compare the measures across age and income groups. Secondly, we examine how the measures relate to the Personal Wellbeing Index (PWI). For categorical variables, we compare mean PWI scores for each category. We also compare mean scores on each of the seven PWI domains. For continuous variables, we create dichotomous groups to compare the continuous PWI outcome across for ease of interpretation. The groups include people who scored in either the top (i.e., "high") or bottom (i.e., "low") 25th percentile and the rest of the sample (i.e., "other"). Where relevant, we also present basic descriptive statistics.

In Topic 6, we use regression tree analysis to examine which factors best differentiate high and low levels of personal wellbeing when examined in combination. The factors included were age, income, and the measures explored in Topics 1-5.

3 RESULTS

3.1 Part 1 - Summary of 2024 Survey results: response rates, sample characteristics, and PWI and NWI scores by demographic factors

3.1.1 Survey completion

3.1.1.1 Phone sample

Out of the people who were invited to participate, 19% agreed (see Table 3-1). This low response rate has been observed in the AUWI since 2022, and has been reported in other studies in Australia and globally.[25, 26] A total of 1010 participants were interviewed over the phone. Following the data cleaning as per the Personal Wellbeing Index Manual,[12] the analytic sample included 998 participants. Similarly to past AUWI surveys, the phone interviews lasted on average 12 minutes.

3.1.1.2 Online sample

The response rate for the AUWI online survey was 69% (see Table 3-1). A total of 2034 participants from the LinA panel sample participated in the AUWI survey. Of those, 2015 participants completed the survey online, and 19 completed it over the phone. Following data cleaning, 26 participants who completed the survey online were excluded, leaving a total of 2008 participants in the analysis. The average online survey completion time was 8 minutes in total.

Table 3-1 Recruitment and interview data

	2021 Phone	2022 Phone	2023 Phone	2024 Phone	2024 Online
Agreed to take part in response to invitation, %	30	18	22	19	69
Interview length, minutes	12.4	12.5	11.1	12.3	8.0

3.1.2 Sample characteristics

A summary of the phone and online sample characteristics for the 2024 survey is presented in Table 3-2. For comparison to previous surveys and to Australian population norms, see Appendix Table 5-4.

The average age of participants was similar in the phone (48 years; SD: 18; range 18 to 97 years) and online (49 years; SD: 18; range 18 to 101 years) samples. Both samples had a relatively even spread across genders (50-52% female) and were geographically representative of the Australian

population. Most participants (50-52%) in both samples lived with a partner or a partner and children, and many were married (45%).

Fewer people in the online sample were in full-time employment (42% online vs 52% phone), and unemployment levels were slightly higher (4% online vs 2% phone). The online sample was lower income earning, with 62% earning less than $104,000 per year vs only 47% in the phone sample. It was also slightly more representative of socio-economic disadvantage than the phone sample. However, both samples came from slightly more socio-economically advantaged areas than the national average (SEIFA-IRSAD norm: 1000).

Table 3-2 Summary of sample characteristics for 2024

Sample Characteristics	Phone (N=998)[a]	Online (N=2008)[a]
Gender		
Male	49.1	46.8
Female	50.2	52.1
Non-binary / gender diverse	0.7	1.1
Indigenous Status		
Aboriginal and Torres Strait Islander	3.0	2.2
Age Group		
18-24	11.3	9.0
25-34	18.1	17.9
35-44	18.5	17.9
45-54	15.6	17.5
55-64	15.0	16.0
65-74	13.2	13.2
75+	8.2	8.5
Marital Status		
Married	44.9	45.4
Never married	23.2	22.8
De facto	16.1	15.8
Divorced	7.2	8.0
Widowed	5.0	4.0
Separated but not divorced	3.6	4.0
Household composition		
Living with partner	25.7	30.4
Living with partner and children	24.2	21.4
Living with children	6.5	5.8
Living with parents	5.3	5.3
Living with other adults	11.8	8.5
Living alone	16.6	18.6
Other	9.9	10.1
Full-time occupation		
Full-time work	52.4	42.2
Full-time retirement	18.2	19.5
Full-time study	5.7	6.4
Full-time home duties	4.6	6.4
Full-time volunteering	0.5	0.3
Unemployment	2.2	3.5
Part-time occupation		
Part-time work	14.5	14.3
Casual work	10.6	13.1
Semi-retirement	1.8	2.8
Part-time volunteering	10.9	7.9
Part-time study	5.7	4.5
Household income		
≤$15 599	3.1	4.5
$15 600-$33 799	9.1	14.8
$33 800-$64 999	16.0	20.4
$65 000-$103 999	19.2	22.4
$104 000-$155 999	20.2	16.7
$156 000-$259,999	21.6	16.4
$260 000-$415 999	7.2	3.6
≥$416 000	3.6	1.1

Sample Characteristics	Phone (N=998)[a]	Online (N=2008)[a]
State		
New South Wales	30.6	31.3
Victoria	26.3	26.3
Queensland	20.2	18.9
Western Australia	10.0	9.7
South Australia	7.9	8.0
Tasmania	3.0	2.8
ACT	1.2	2.5
Northern Territory	0.7	0.5
Remoteness		
Major Cities	71.9	74.5
Inner Regional	18.5	18.1
Outer Regional	8.5	6.6
Remote	0.6	0.6
Very remote	0.4	0.1
SEIFA-IRSAD (M, SD)	1010 (76)	1006 (78)

[a] N's varied slightly across sample characteristics in 2024 and are listed in Appendix section 5.3. The most notable source of missing data was on household income (phone: 15.5% missing; online: 3.3% missing).

3.1.3 Personal and national wellbeing over time

This section shows the average scores for personal and national subjective wellbeing (SWB) over time from 2002 to 2024. We present both phone and online results in the same graph—a blue line denotes the results from phone surveys, while an orange circle denotes the online survey result in 2024. Included in the graphs are the latest average score (blue triangle), highest average score over time (green circle), and lowest average score over time (red circle). The 95% confidence interval for average scores is displayed in grey. As expected, the confidence interval estimates are wider and less precise in the three years when the phone survey was smaller than usual (i.e. n=1,000 vs. 2,000).

In this report, the overtime changes in subjective wellbeing scores are interpreted using the 2024 phone data, given that it is comparable to our historical data. On all personal wellbeing measures, online scores lie between 6.1 and 9.7 pp below the phone scores. On the national wellbeing measures, the average online scores lie 3.5-8.4pp below those in the phone survey.

3.1.3.1 Personal wellbeing over time

Personal wellbeing was measured using a single Global Life Satisfaction question, the Personal Wellbeing Index (PWI) and the seven personal wellbeing domain questions. Average scores for all personal wellbeing measures are presented on a scale of 55 to 90 pp.

3.1.3.1.1 Global Life Satisfaction (GLS) over time

Average GLS remained low in 2024, increasing only by 0.5 percentage points (pp) from its lowest level in 2022. The average score lies 3.6pp below the highest score recorded in 2010, with similarly low levels being reported since 2017 (Figure 3-1).
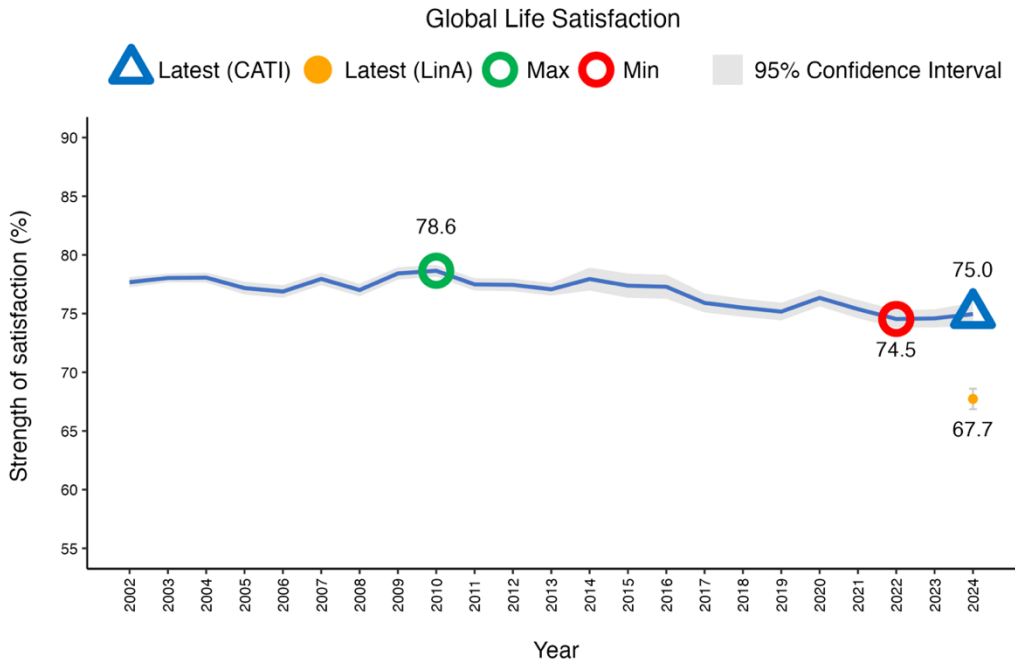
Figure 3-1 Global Life Satisfaction (GLS) over time

3.1.3.1.2 Personal Wellbeing Index (PWI) over time

In 2024, average PWI scores declined slightly from last year. The current score is only 0.3pp above the lowest average recorded in 2006, and 1.9pp below the highest on record (Figure 3-2).
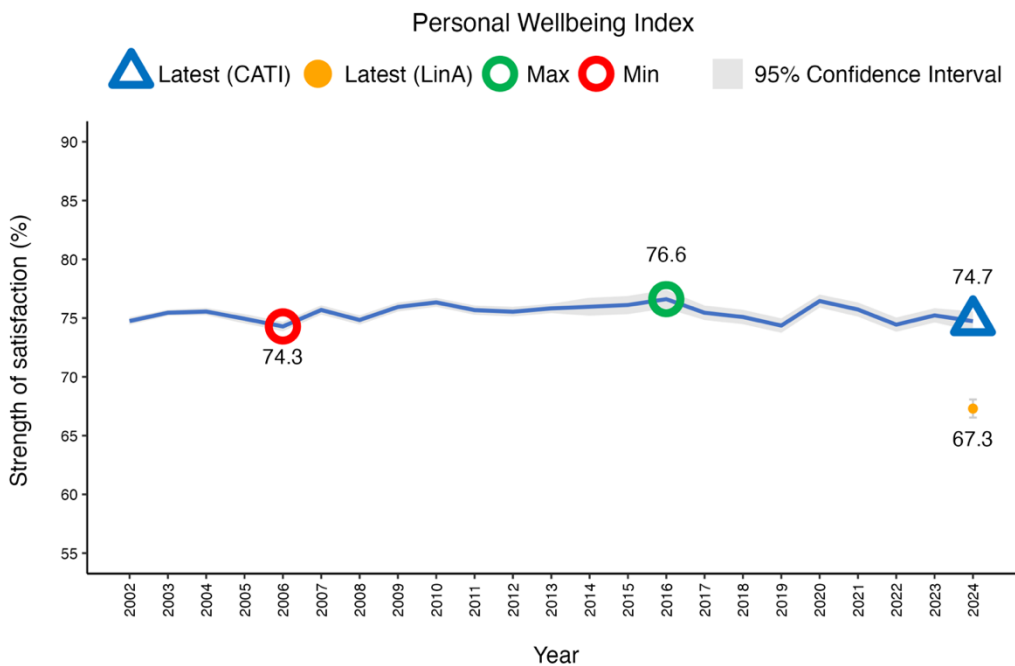
Figure 3-2 Personal Wellbeing Index (PWI) over time

3.1.3.1.3 Standard of Living over time

Average satisfaction with standard of living declined slightly from last year. It was close to the lowest score on record in 2008 during the Global Financial Crisis and marks a continual decline since the peak in 2020 during the COVID-19 pandemic (Figure 3-3).
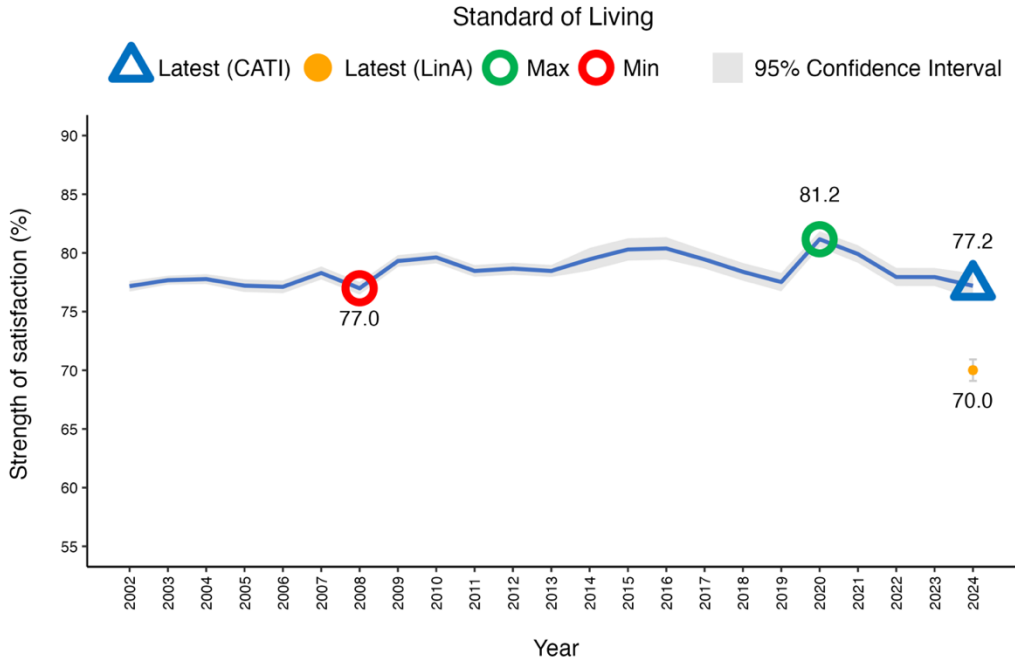
Figure 3-3 Satisfaction with Standard of Living over time

3.1.3.1.4 Health over time

Average satisfaction with health has decreased further from last year's record low, reaching the lowest point ever recorded. This average score is 4.3 pp below the highest level on record (Figure 3-4).
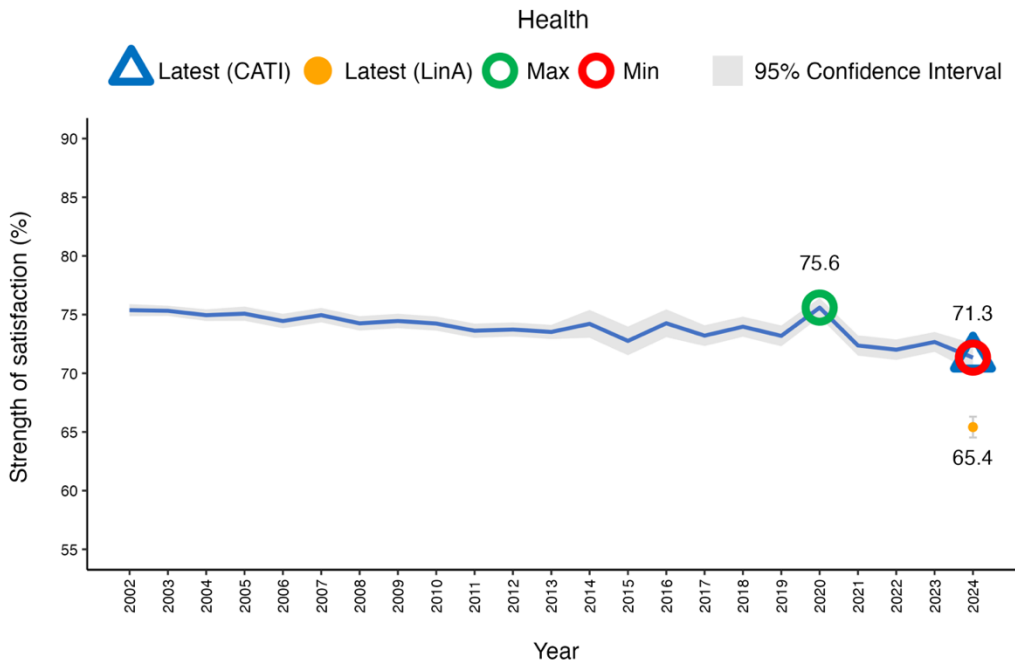
Figure 3-4 Satisfaction with Health over time

3.1.3.1.5 Achieving in Life over time

Average satisfaction with achieving in life remained consistent over the years, rising by only 0.9pp in 2024 from its lowest score on record in 2022, where it has been since 2011 (Figure 3-5).
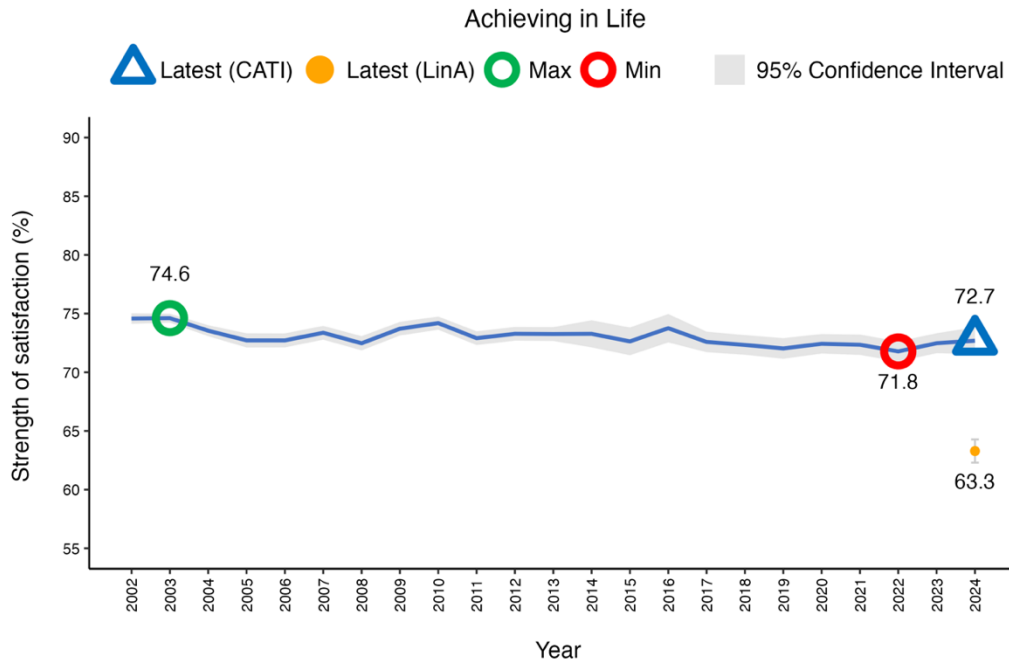
Figure 3-5 Satisfaction with Achieving in Life over time

3.1.3.1.6 Personal Relationships over time

Average satisfaction with personal relationships was consistent with the past two years, lying 0.8pp above the lowest average score recorded in 2019 and 2.9pp below the highest score recorded in 2015 (Figure 3-6).
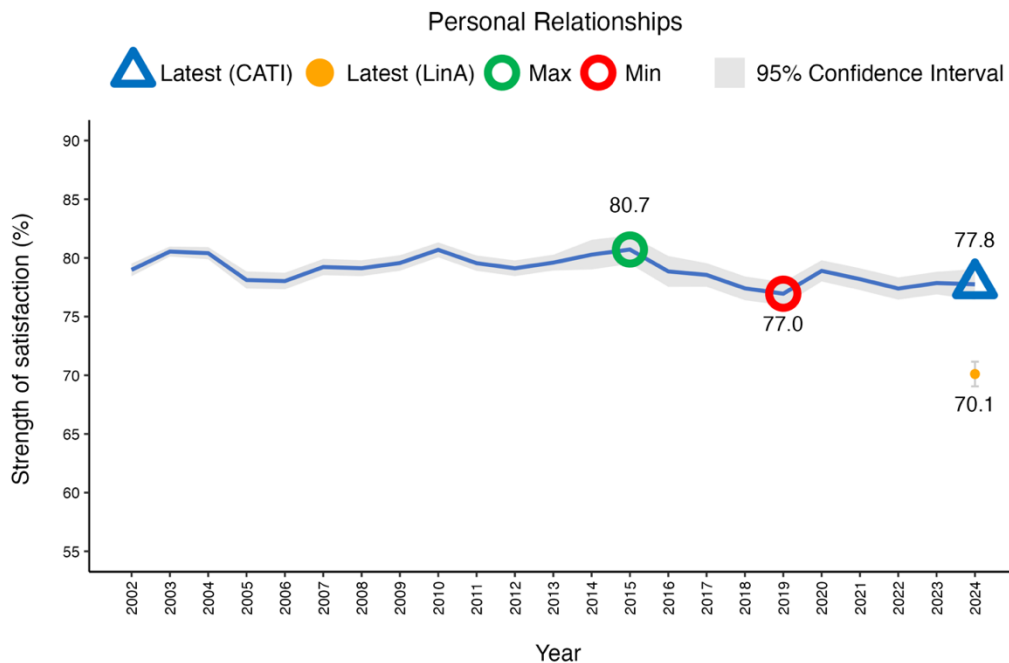
Figure 3-6 Satisfaction with Personal Relationships over time

3.1.3.1.7 Personal Safety over time

Average satisfaction with personal safety has been rising steadily over the years towards the peak in 2020 (84.4pp), and has remained within 1pp below this level since (Figure 3-7).
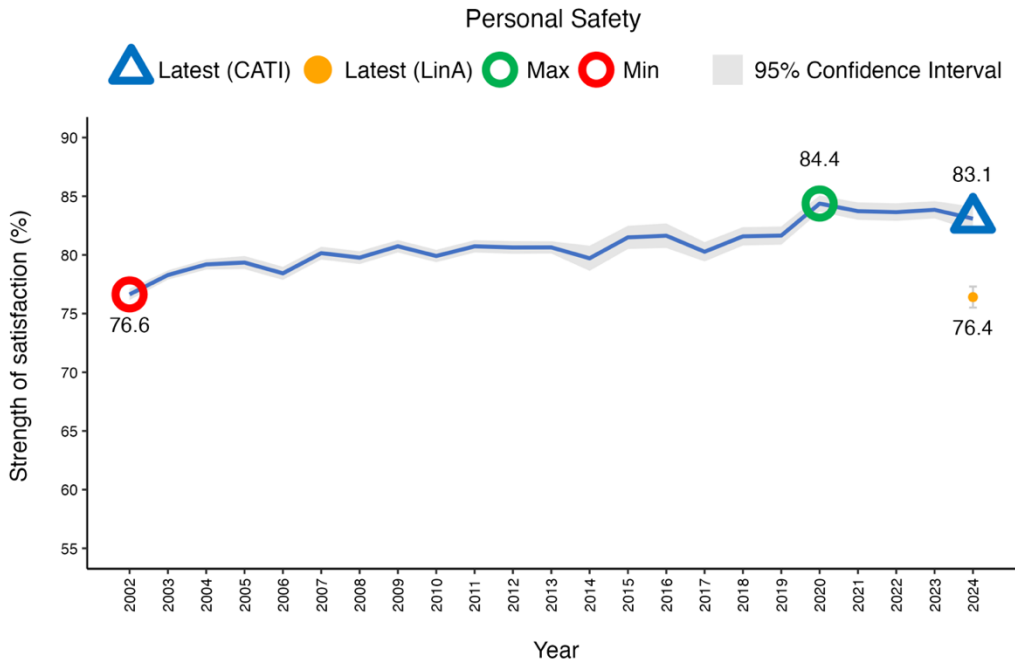
Figure 3-7 Satisfaction with Personal Safety over time

3.1.3.1.8 Community Connectedness over time

Average satisfaction with community connectedness has declined slightly from last year, and is currently 1.6pp above the lowest average score recorded in 2022 (Figure 3-8).
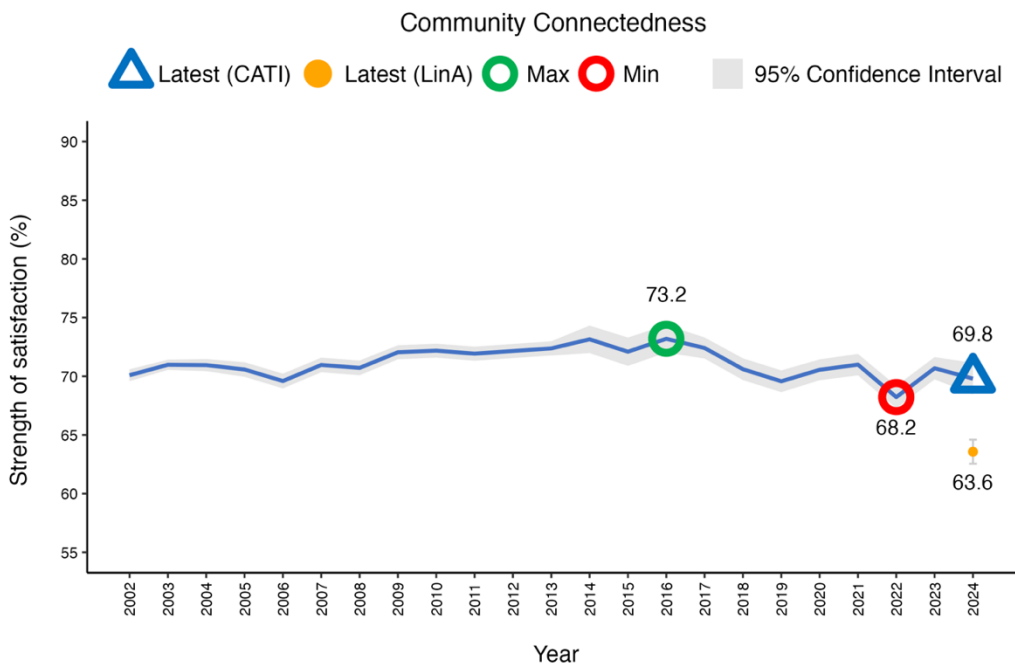
Figure 3-8 Satisfaction with Community Connectedness over time

3.1.3.1.9 Future Security over time

Average satisfaction with future security has remained relatively stable over the years, currently lying 1.4pp above the lowest score recorded in 2019, and 2.2pp below the highest score recorded in 2016 (Figure 3-9).
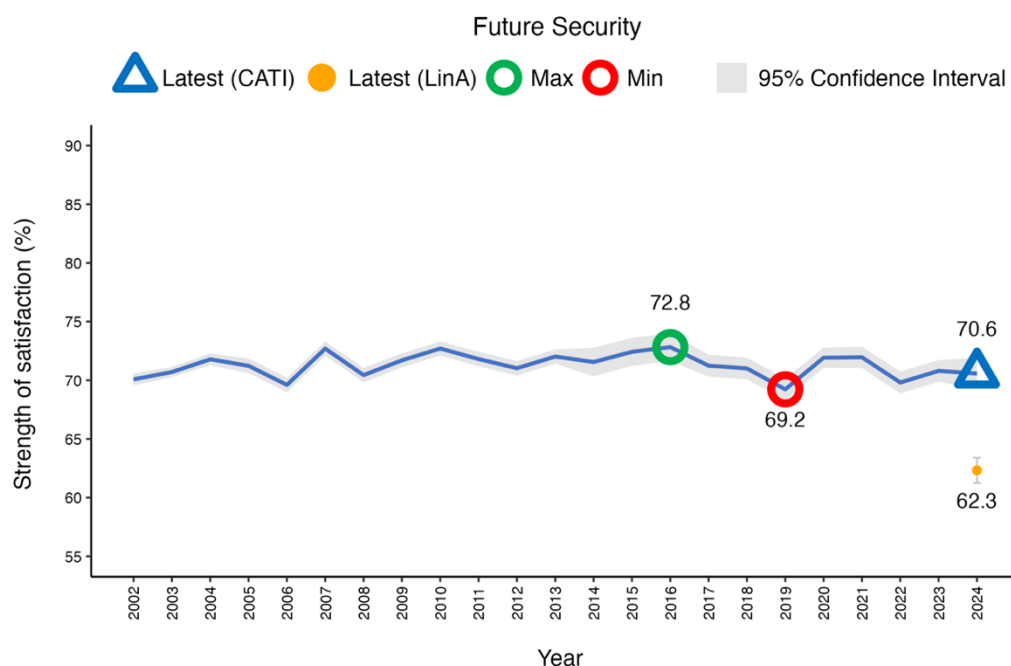
Figure 3-9 Satisfaction with Future Security over time

3.1.3.2 National Wellbeing over time

The following section presents average scores for the National Wellbeing in Australia, measured using a single Global National Wellbeing (GNW) question, the National Wellbeing Index (NWI) and the six national wellbeing domain questions.

The average score on the GNW measure is presented on a 55-90 percentage point (pp) scale. As the average scores on the NWI and its domains are generally lower, these are presented on a 40-80 percentage point (pp) scale.

3.1.3.2.1 Global National Wellbeing (GNW) over time

Average scores on GNW have been gradually declining over the years, currently lying at their lowest point in 23 years (78.5) (Figure 3-10).
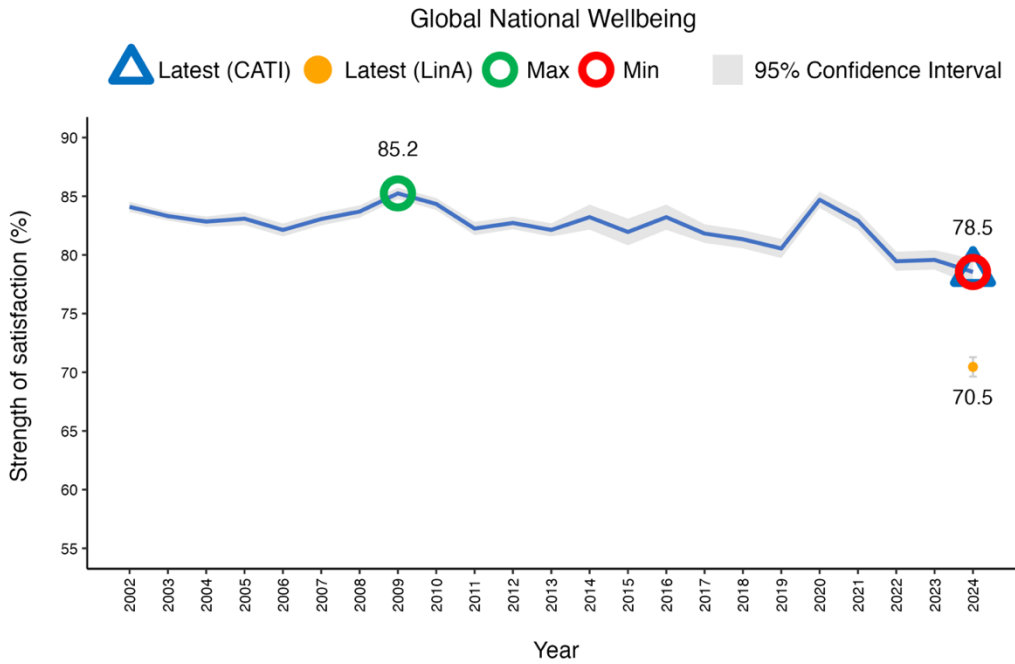
Figure 3-10 Global National Wellbeing (GNW) over time

3.1.3.2.2 National Wellbeing Index (NWI) over time

The average NWI score has reached the lowest point on record (60.0pp) for the second time since 2017 (Figure 3-11).
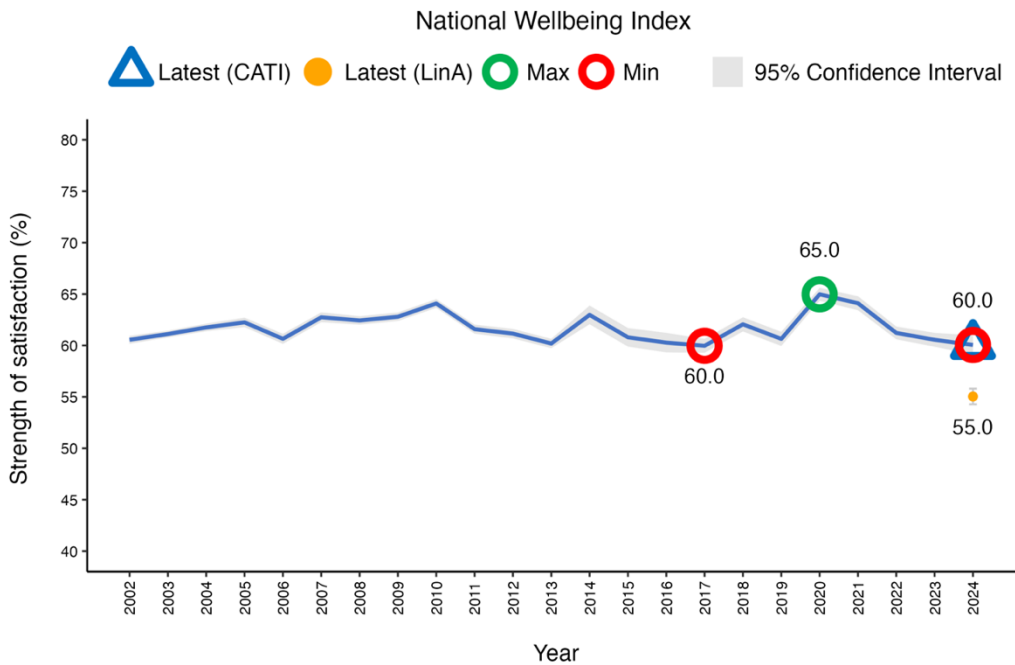
Figure 3-11 National Wellbeing Index (NWI) over time

3.1.3.2.3 Economic Situation over time

Average satisfaction with the economic situation in Australia has been on a steep downward trajectory since 2021, falling to its lowest point in 2022 and continuing to fall below that level in 2023, and again in 2024. The sharp decline since 2021 resembles the one following the Global Financial Crisis (GFC) in 2008. The current score lies 15pp below the highest score recorded in 2006 (Figure 3-12).
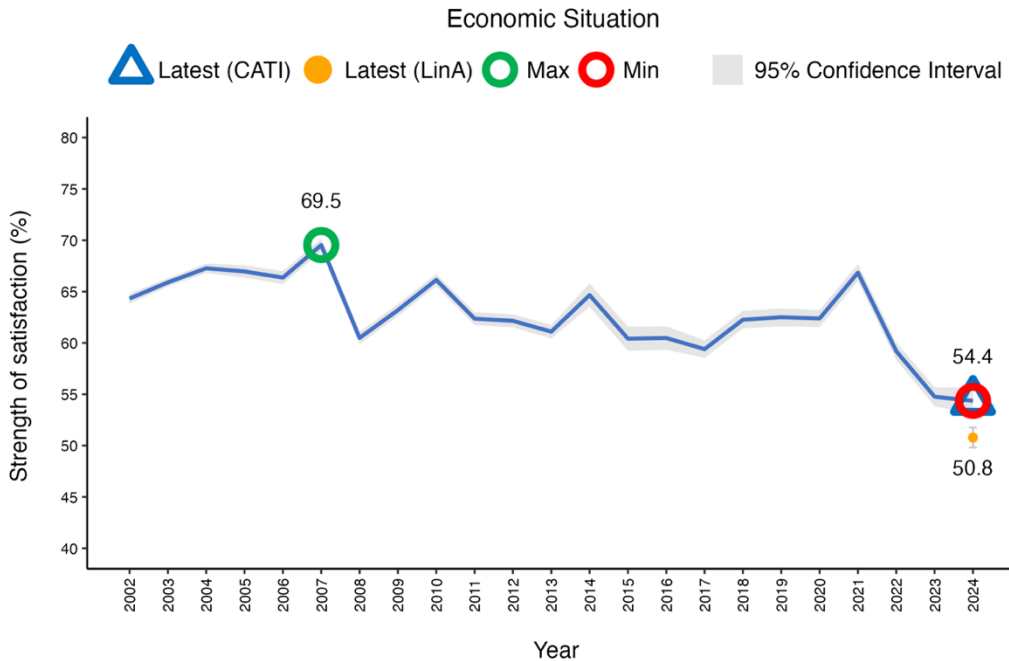
Figure 3-12 Satisfaction with the Economic Situation in Australia over time

3.1.3.2.4 State of the Natural Environment over time

Average satisfaction with the state of natural environment in Australia has been on the rise since 2022, currently lying only 0.9pp below the highest point recorded in 2014 (Figure 3-13).
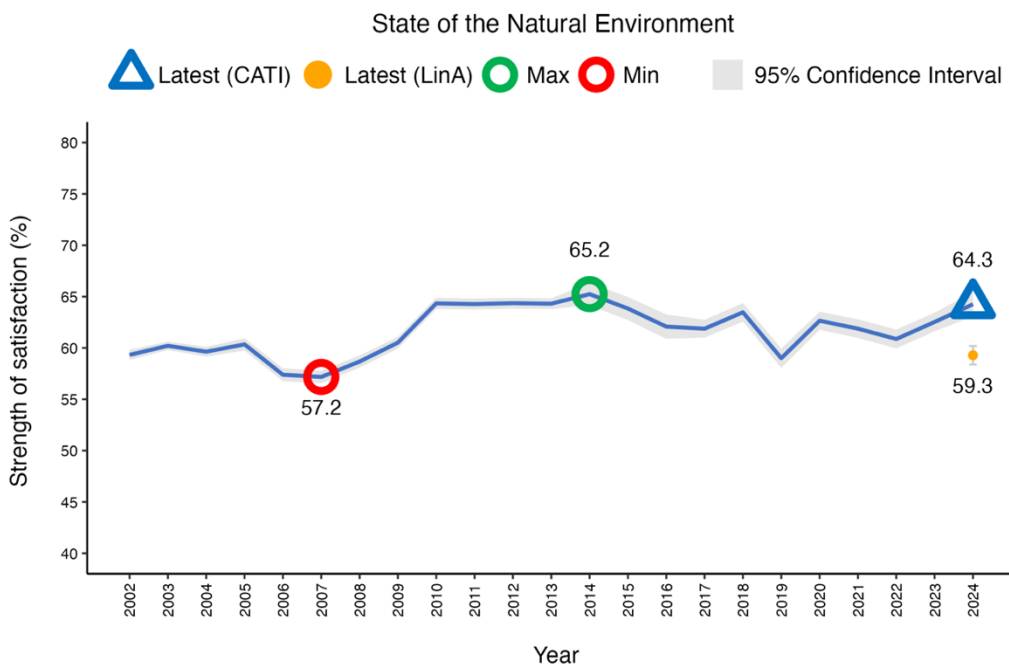
Figure 3-13 Satisfaction with the State of the Natural Environment in Australia over time

3.1.3.2.5 Social Conditions over time

Average satisfaction with the social conditions in Australia remained stable over the last three years (2022-2024), lying 4.1pp below the highest score recorded in 2020, and 1.8pp above the lowest score recorded in 2006 (Figure 3-14).
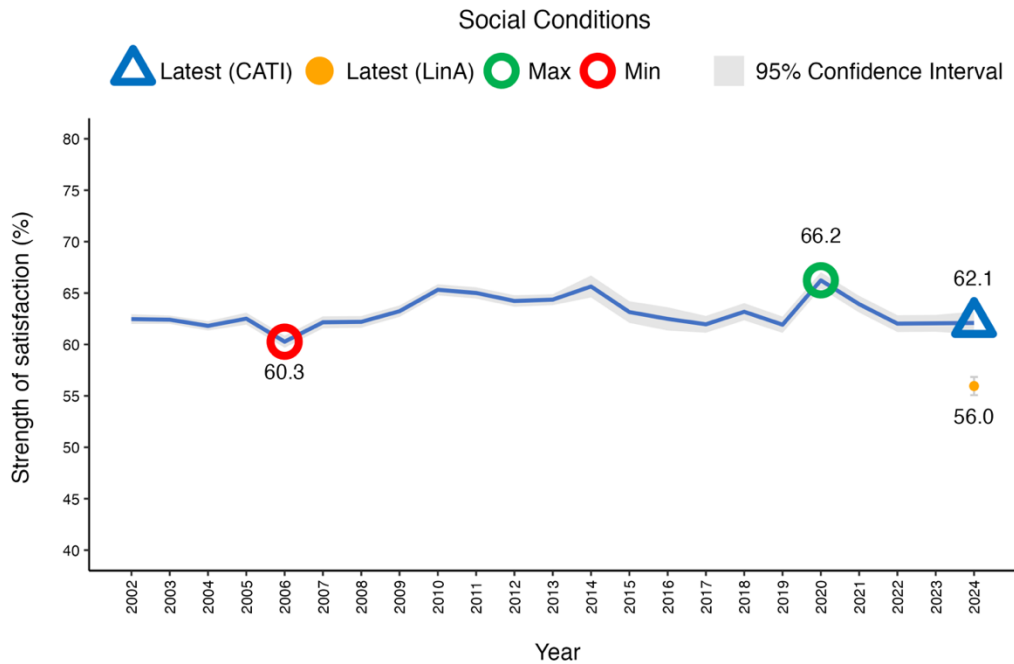
Figure 3-14 Satisfaction with the Social Conditions in Australia over time

3.1.3.2.6 Government over time

Over the past 22 years, satisfaction with the Australian government has fluctuated significantly. Since reaching a peak of 62.4pp during the COVID-19 pandemic in 2020, it has followed a sharp downward trend each year (Figure 3-15).
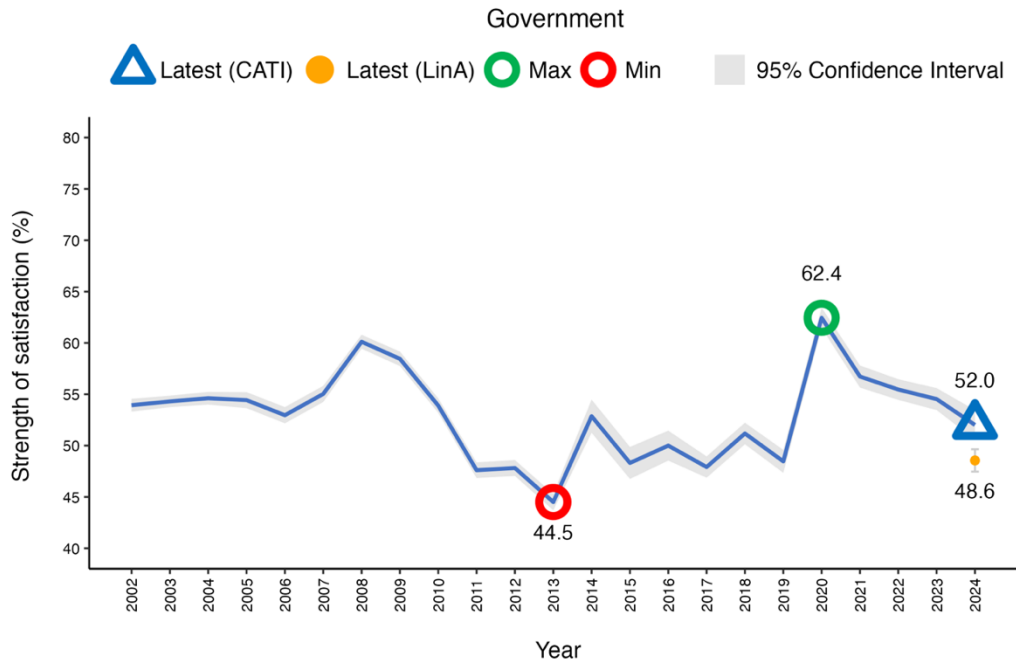
Figure 3-15 Satisfaction with Government in Australia over time

3.1.3.2.7 Business over time

Average satisfaction with business in Australia has been relatively stable over the years, with notable peaks occurring in 2010 and 2021, a year after the onset of GFC and the COVID-19 pandemic, respectively. Both peaks were followed by gradual and prolonged declines (Figure 3-16).

3.1.3.2.8 National Security over time

Average satisfaction with national security in Australia has been declining steadily since its peak during the COVID-19 pandemic in 2020, currently reaching its lowest point in 18 years (Figure 3-17).
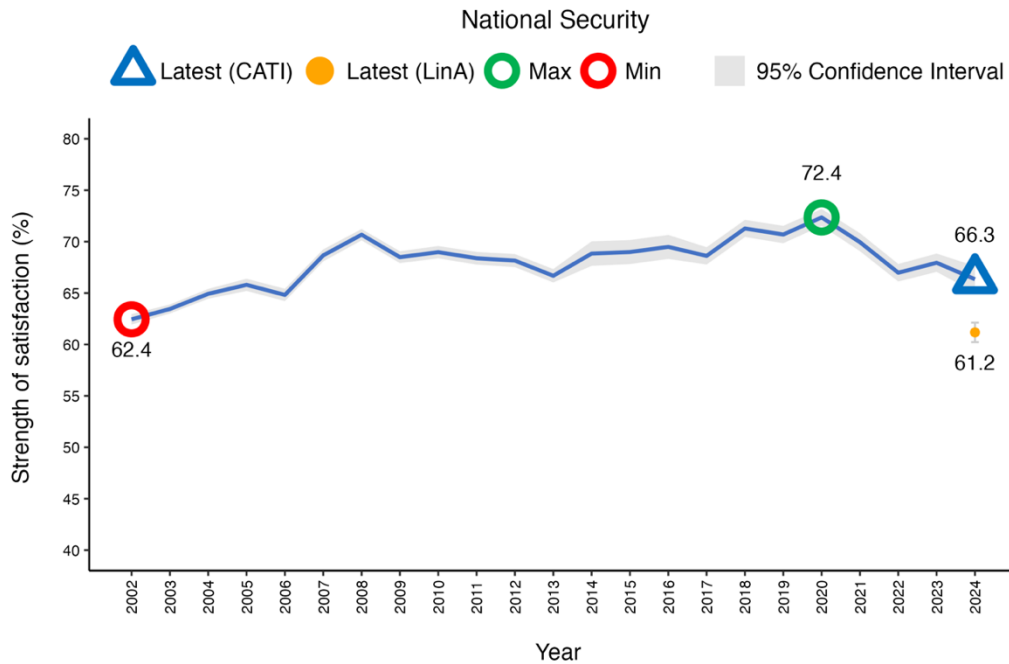
Figure 3-17 Satisfaction with National Security in Australia over time

3.1.4 Average Personal Wellbeing Index and National Wellbeing Index scores by demographic groups in 2024

The following section presents average PWI and NWI scores for each demographic group for the online sample.

3.1.4.1 Average PWI by demographic groups in 2024

For consistency, all average PWI scores are presented on a scale from 40 to 90 percentage points (pp). We only present graphs if there is a meaningful difference of 5 percentage point (pp) or higher between demographic groups. All other graphs are presented in Appendix Section 5.6.

3.1.4.1.1 PWI by age

On average, adults under 55 years old reported notably lower (7-14pp) PWI scores compared to those aged 65 years and over (Figure 3-18).

PWI scores by age in 2024
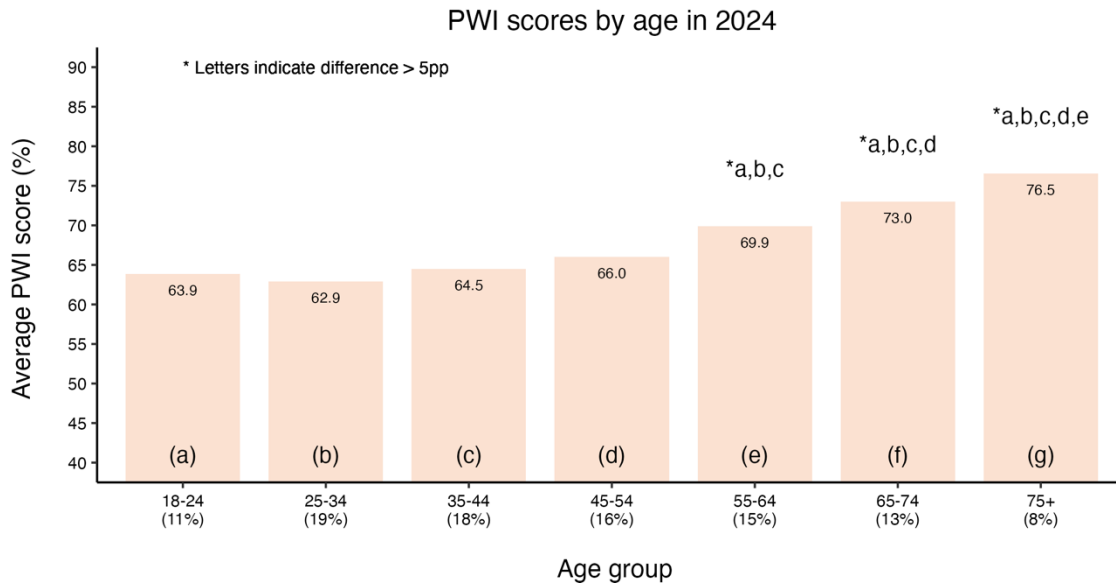
Figure 3-18 PWI scores by age groups in 2024

3.1.4.1.2 PWI by household income

On average, people in the lowest earning households (less than $33,800 per year) reported notably lower (8-16pp) PWI scores than all other household income groups (Figure 3-19). Those on household incomes between $33,800 and $155,999 reported notably lower (6-8pp) PWI scores than those on the highest household incomes ($260,000 and over).

PWI scores by household income in 2024
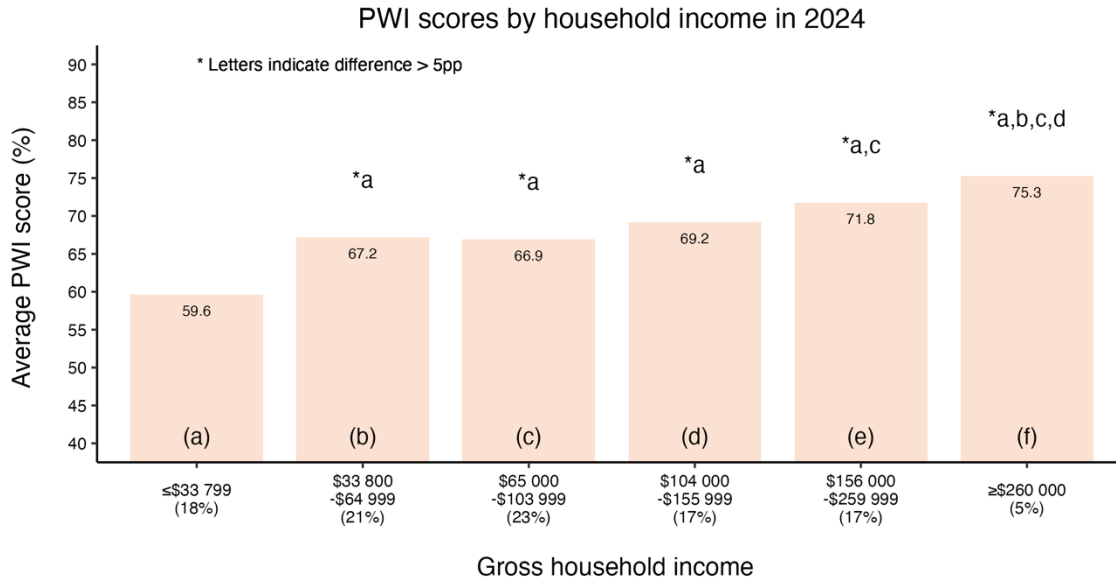
Figure 3-19 PWI scores by gross household income in 2024

3.1.4.1.3 PWI by gender

On average, males and females reported similar PWI scores (see Appendix Figure 5-1). Participants who identified with another gender were excluded from subgroup analysis due to their small sample size (1%).

3.1.4.1.4 PWI by education

On average, PWI scores were similar across education level groups (see Appendix Figure 5-2).

3.1.4.1.5 PWI by marital status

On average, people who were separated but not divorced had the lowest wellbeing, reporting notably lower (7-16pp) PWI scores than those who were divorced, widowed, married or in a de facto relationship (Figure 3-20). People who had never been married also reported notably lower (6-12pp) PWI scores than those who were in a relationship (married or de facto) or who were widowed. People who were married reported the highest PWI scores.
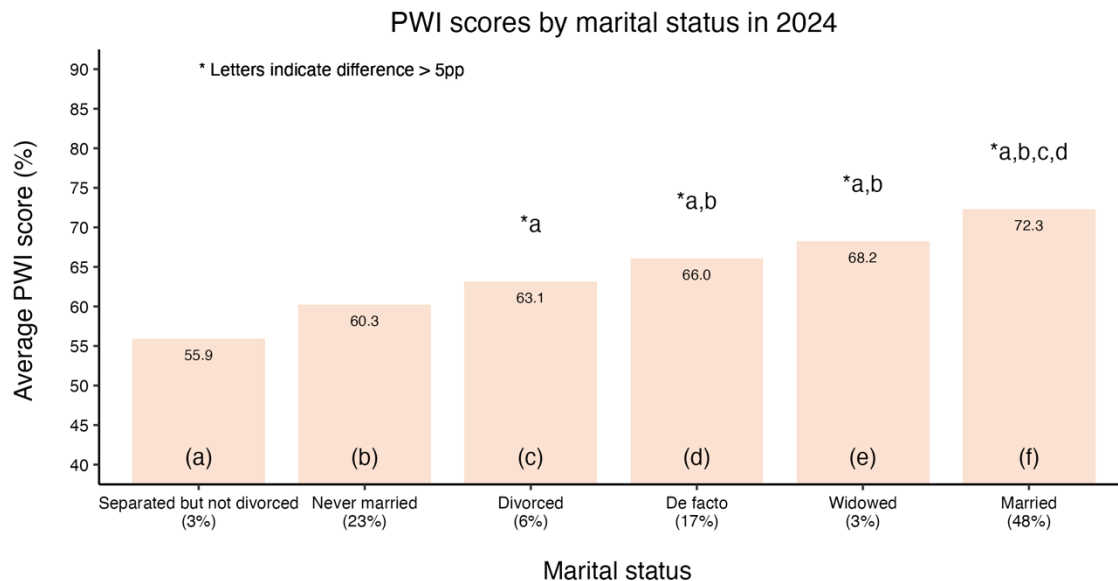
Figure 3-20 PWI scores by marital status in 2024

3.1.4.1.6 PWI by household composition

On average, single parents and people who lived alone, with their parents, or with other adults reported notably lower (6-13pp) PWI scores than those who lived with a partner or partner and children (Figure 3-21).
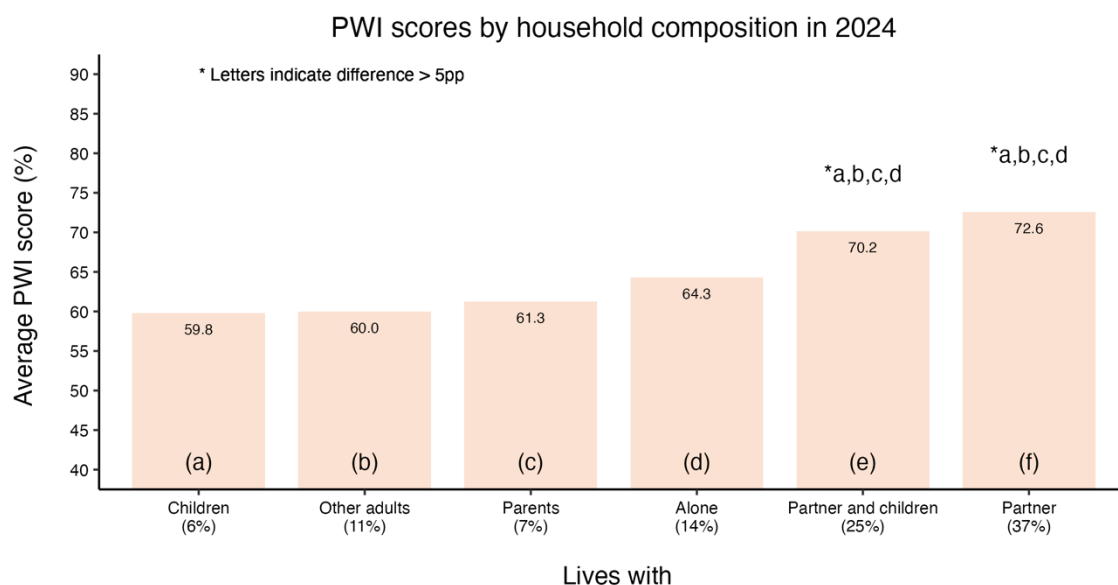
Figure 3-21 PWI scores by household composition in 2024

3.1.4.1.7 PWI by full-time occupation

On average, people who were unemployed reported notably lower (14-28pp) PWI scores than those with a full-time occupation (Figure 3-23). Those engaged in full-time work, study, or home duties reported notably lower (7-14pp) PWI scores than those who were fully retired. Participants engaged in full-time volunteering were excluded from this subgroup analysis due to their small sample size (0.3%).

PWI scores by full-time occupation in 2024

Figure 3-22 PWI scores by full-time occupation in 2024

3.1.4.1.8 PWI by part-time occupation

Of those with a single part-time occupation (31% of the sample), people engaged in casual work, part-time work or part-time study reported notably (6-11pp) lower PWI scores than those engaged in part-time volunteering (Figure 3-23). Participants who were semi-retired were excluded from this subgroup analysis due to their small sample size (1%).

PWI scores by part-time occupation in 2024
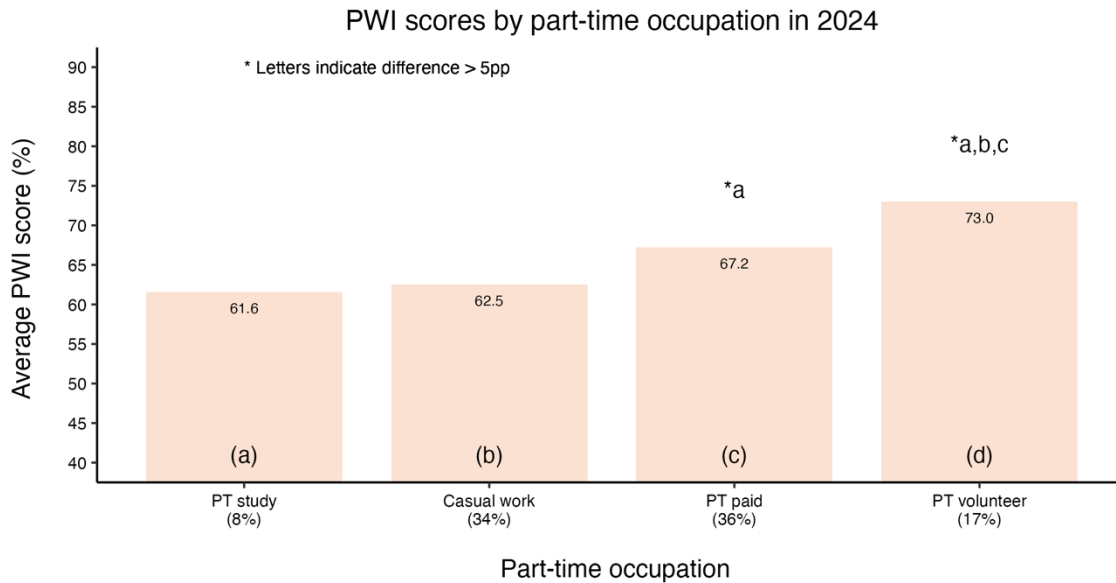
Figure 3-23 PWI scores by part-time occupation in 2024

3.1.4.1.9 PWI by state and territories

On average, PWI scores were mostly similar across states and territories (Figure 3-24). People living in Victoria, Queensland, or Tasmania reported notably lower (6pp) PWI scores than those living in the ACT. Participants living in the Northern Territory were excluded from this subgroup analysis due to their small sample size (0.5%).

PWI scores by state and territories in 2024
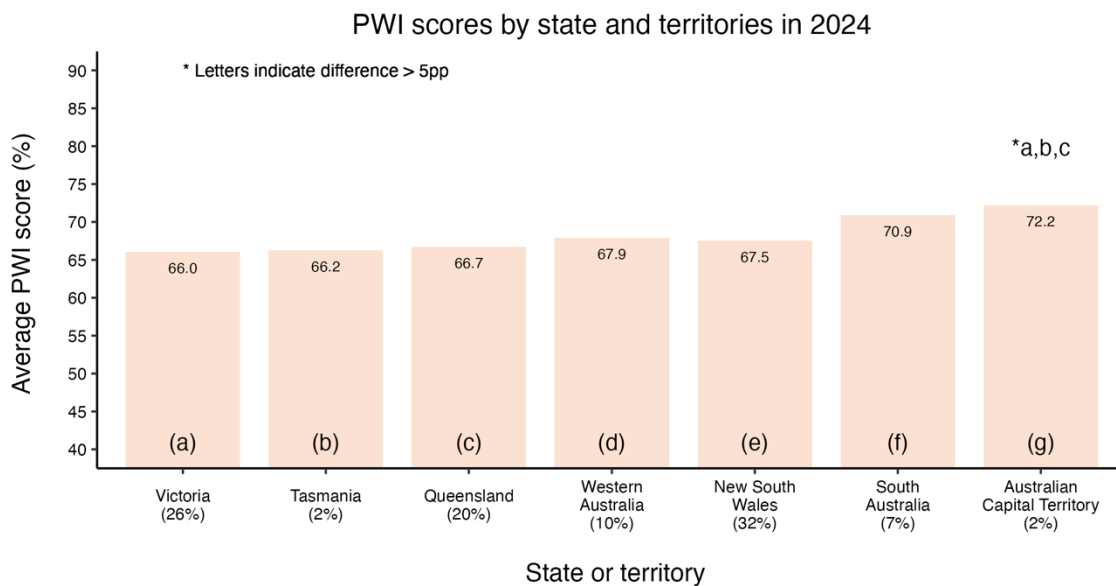
Figure 3-24 PWI scores by state and territories in 2024

3.1.4.1.10   PWI by remoteness

On average, PWI scores were similar across geographic regions (see Appendix Figure 5-3).

3.1.4.1.11   PWI by government payments

On average, people who were receiving disability support or Newstart/Jobseeker reported notably lower (6-23pp) PWI scores than all other participants (Figure 3-25). People receiving the age pension reported notably higher (9-23pp) PWI scores than those receiving a different type of government support.

PWI scores by government support 2024
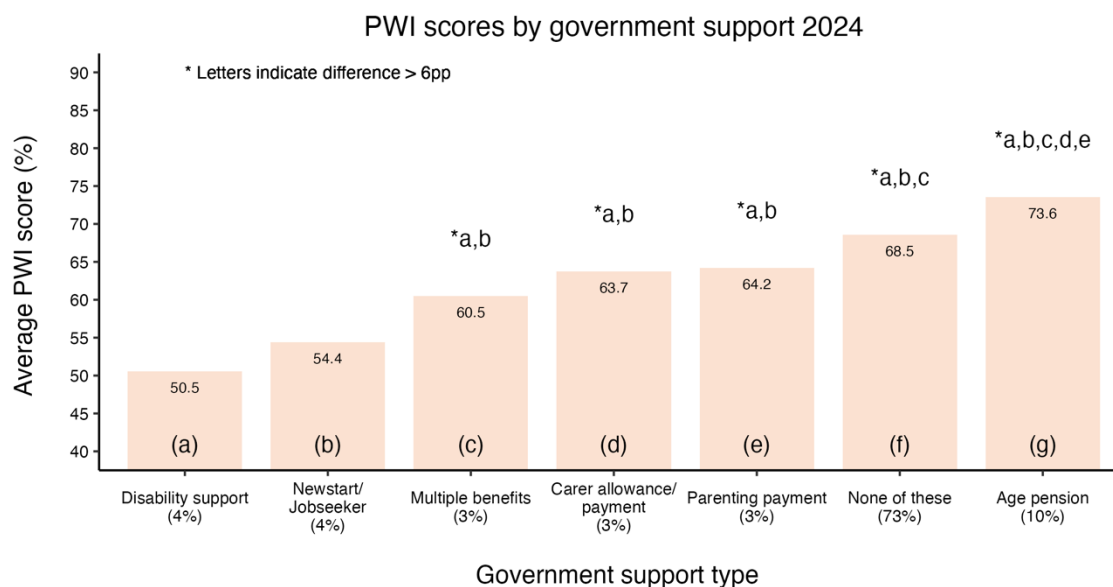
Figure 3-25 PWI scores by government support in 2024

3.1.4.1.12   PWI by country of birth

On average, PWI scores were similar for those born in Australia and in another country (see Appendix Figure 5-4).

3.1.4.1.13   PWI by citizenship status

On average, PWI scores were similar for Australian citizens and non-Australian citizens (see Appendix Figure 5-5).

3.1.4.1.14   PWI by language spoken at home

On average, PWI scores were similar for participants who spoke a language other than English at home and those who spoke only English (see Appendix Figure 5-6).

3.1.4.2 Average NWI by demographic groups in 2024

For consistency, all average NWI scores are presented on a scale from 40 to 90 percentage points (pp). We only present graphs if there is a meaningful difference of 5 percentage point (pp) or higher between demographic groups. All other graphs are presented in the Appendix section 5.6.

3.1.4.2.1 NWI by age

On average, adults in different age groups reported similar NWI scores (see Appendix Figure 5-7).

3.1.4.2.2 NWI by household income

On average, people in the lowest earning households (less than $33,800 per year) reported notably lower (7-11pp) NWI scores than those earning over $156,000 (Figure 3-26). Those on household incomes between $33,800 and $155,999 reported notably lower (7-10pp) NWI scores than those on the highest household incomes ($260,000 and over).

NWI scores by household income in 2024

* Letters indicate difference > 5pp

Income bracket	Score
(a) ≤$33 799 (18%)	51.4
(b) $33 800-$64 999 (21%)	53.3
(c) $65 000-$103 999 (23%)	55.1
(d) $104 000-$155 999 (17%)	56.2
(e) $156 000-$259 999 (17%) *a	58.1
(f) ≥$260 000 (5%) *a,b,c,d	62.8

Gross household income
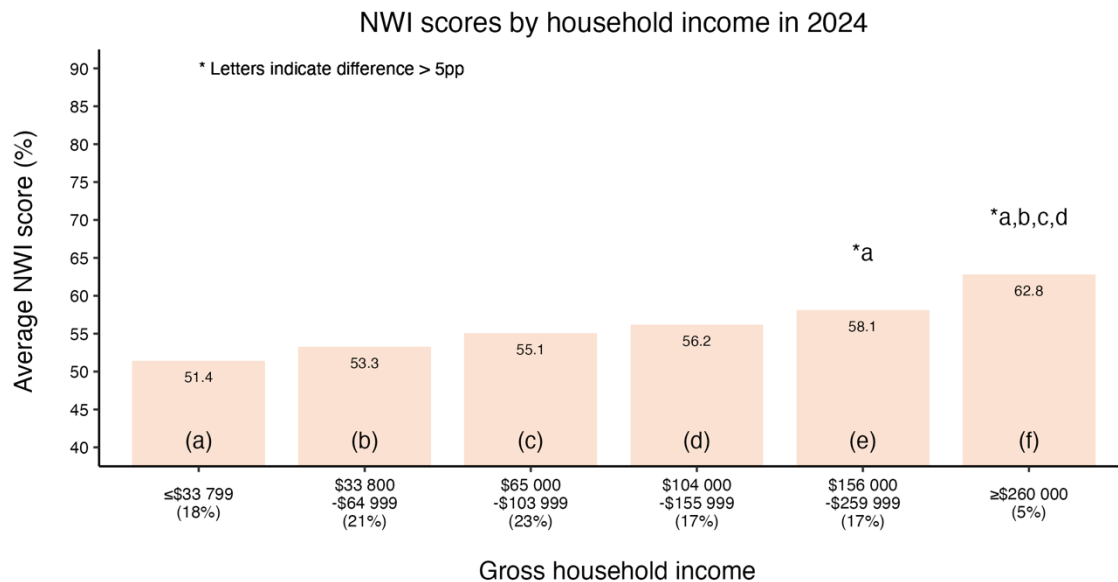
Figure 3-26 NWI scores by gross household income in 2024

3.1.4.2.3 NWI by gender

On average, males and females reported similar NWI scores (see Appendix Figure 5-8). Participants who identified with another gender were excluded from subgroup analysis due to their small sample size (1%).

3.1.4.2.4 NWI by education

On average, people who completed Year 11 or a Diploma/Technical Certificate reported notably lower (6pp) NWI scores than those who had completed a tertiary degree (Figure 3-27).

NWI scores by education level in 2024
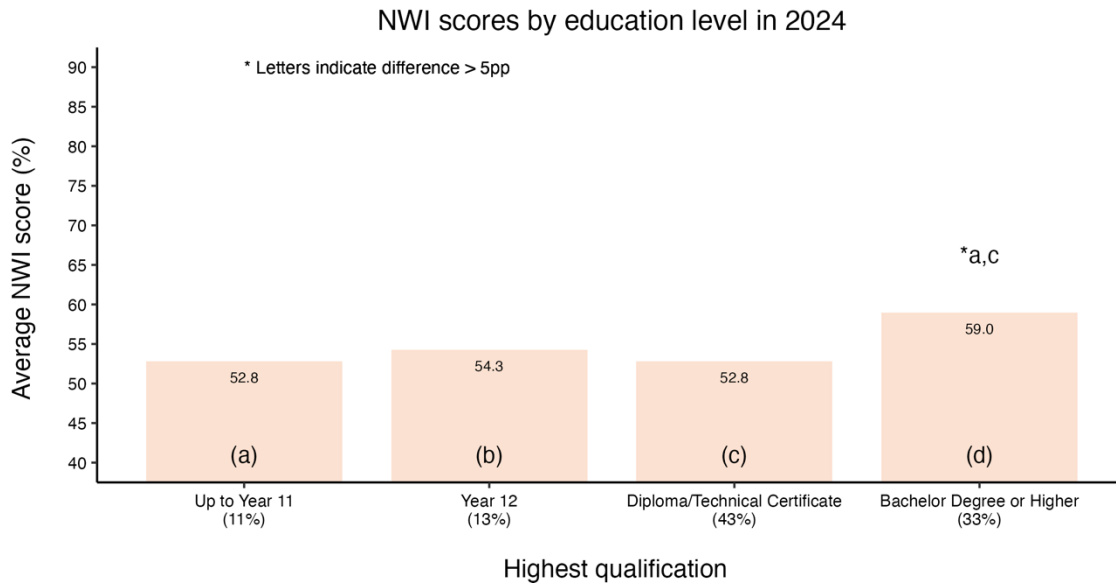
Figure 3-27 NWI scores by education level in 2024

3.1.4.2.5 NWI by marital status

On average, people who were separated or divorced reported notably lower (6-8pp) NWI scores than those who were married or had been widowed (Figure 3-28).

NWI scores by marital status in 2024
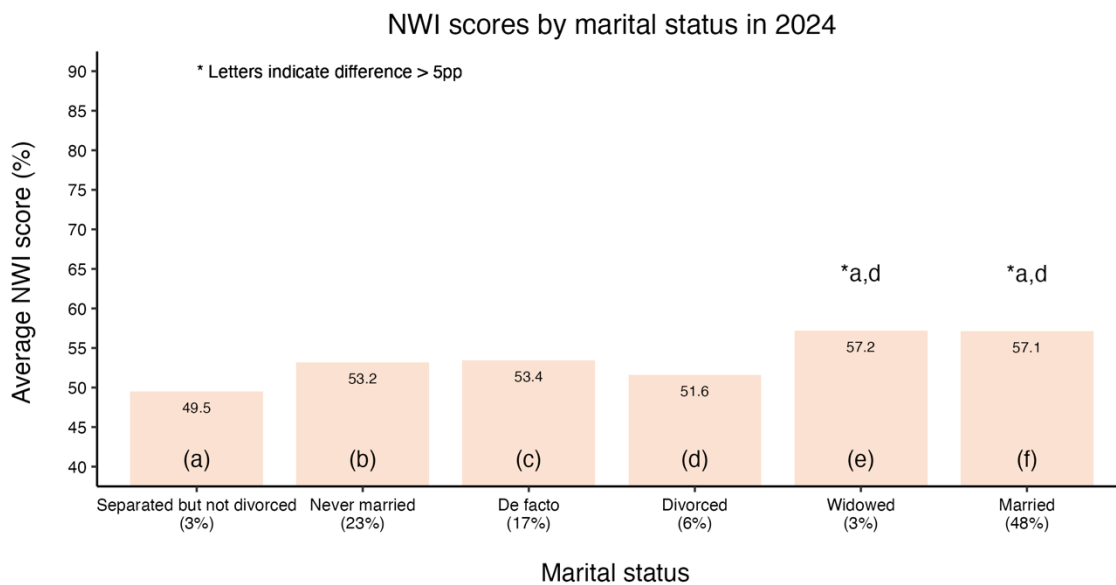
Figure 3-28 NWI scores by marital status in 2024

3.1.4.2.6 NWI by household composition

On average, single parents reported notably lower (6-8pp) NWI scores than those who lived alone, with a partner, or with a partner and children (Figure 3-29).

NWI scores by household composition in 2024
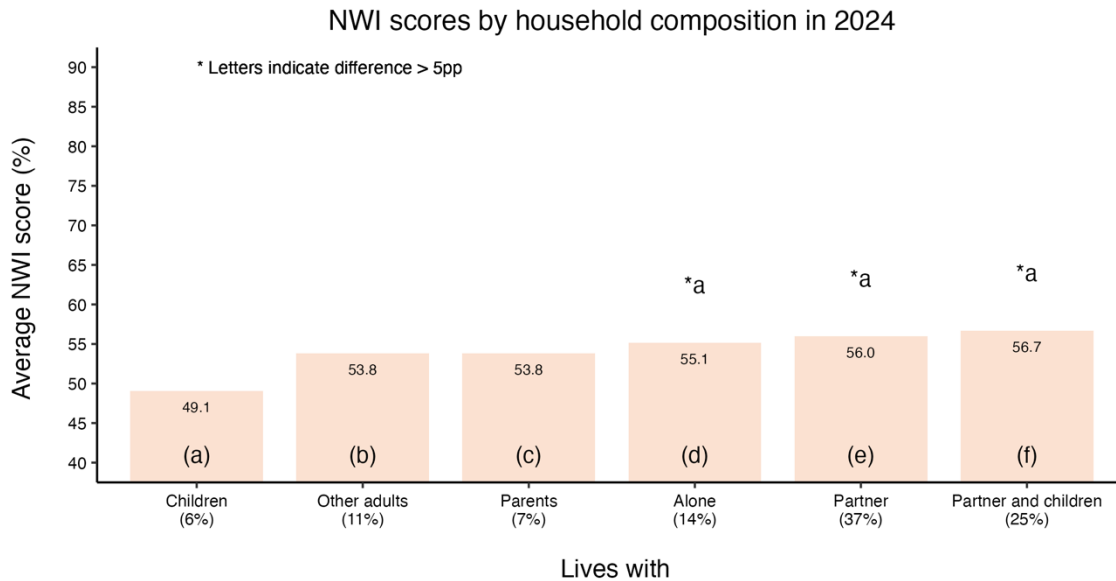
Figure 3-29 NWI scores by household composition in 2024

3.1.4.2.7 NWI by full-time occupation

On average, people who were unemployed or engaged in full-time home duties reported notably lower (6-10pp) NWI scores than those engaged in full-time work, study, or retirement (Figure 3-30). Participants engaged in full-time volunteering were excluded from this subgroup analysis due to their small sample size (0.3%).

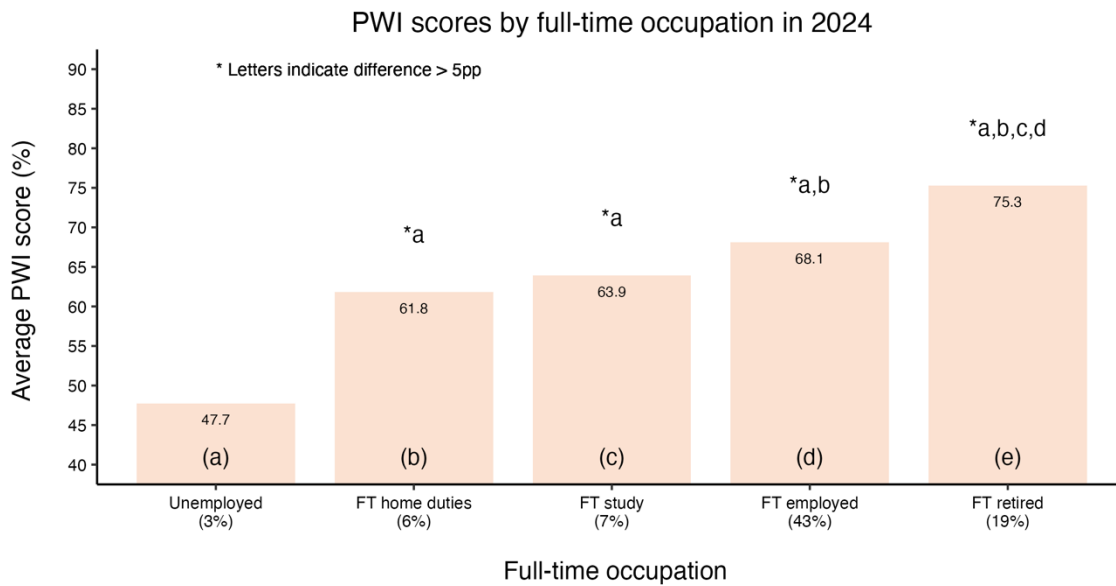**NWI scores by full-time occupation in 2024**
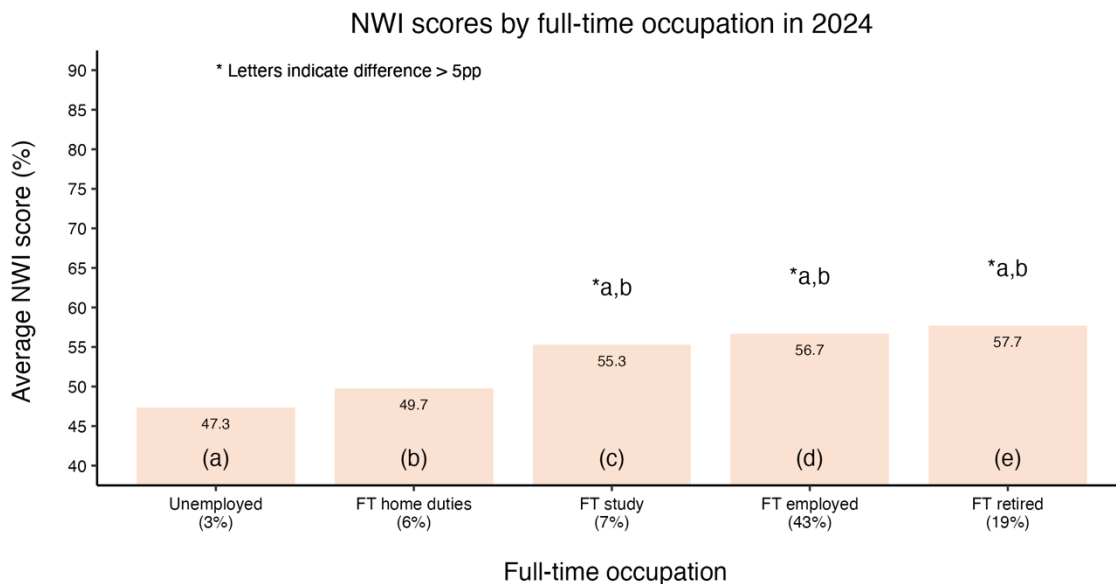
Figure 3-30 NWI scores by full-time occupation in 2024

3.1.4.2.8 NWI by part-time occupation

On average, people with a single part-time occupation reported similar NWI scores (see Appendix Figure 5-9).

3.1.4.2.9 NWI by states

On average, NWI scores were mostly similar across states and territories (Figure 3-31). People living in Victoria, Queensland, or Tasmania reported notably lower (5-7pp) NWI scores than those living in the ACT. Participants living in the Northern Territory were excluded from this subgroup analysis due to their small sample size (0.5%).

NWI scores by state and territories in 2024
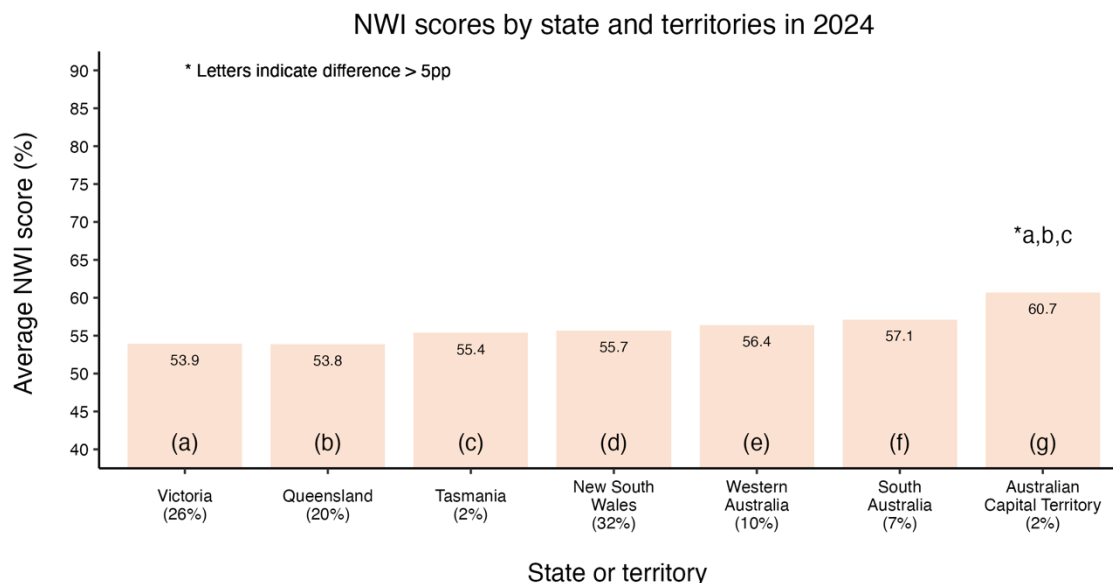
Figure 3-31 NWI scores by state in 2024

3.1.4.2.10   NWI by remoteness

On average, NWI scores were similar across geographic regions (see Appendix Figure 5-10).

3.1.4.2.11   NWI by government payments

On average, people who were receiving disability support, Newstart/Jobseeker or multiple benefits reported notably lower (6-10pp) NWI scores than those receiving the parenting payment, age pension, or none of the measured government supports (Figure 3-32). People receiving the carer allowance/payment also reported notably lower (7pp) NWI scores than those receiving the age pension or none of these government supports.

NWI scores by government support 2024
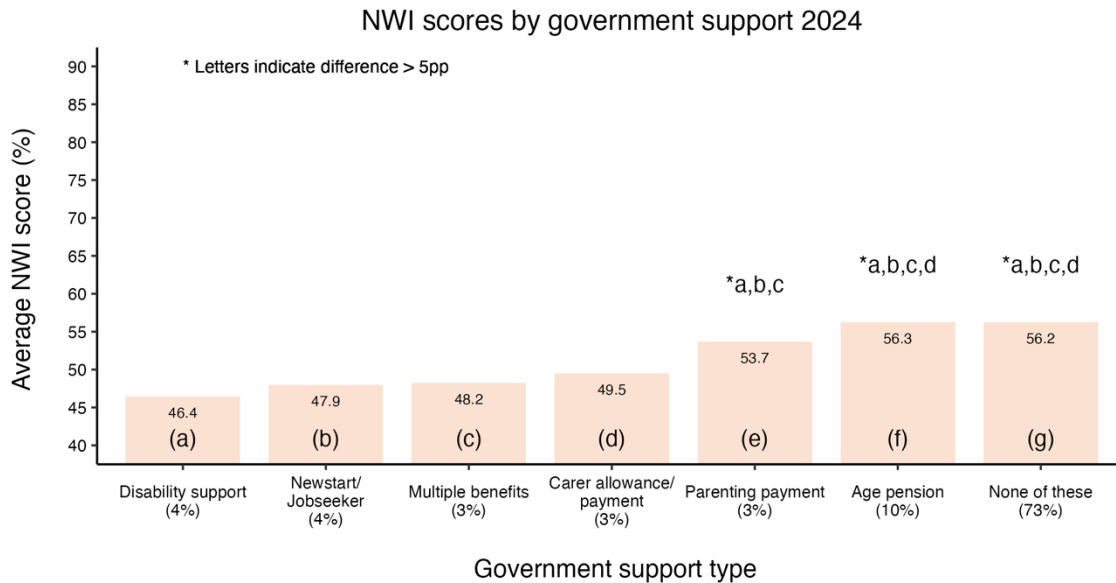
Figure 3-32 NWI scores by government support in 2024

3.1.4.2.12   NWI by country of birth

On average, people born in Australian reported notably lower (6pp) NWI scores than those born in non-English speaking countries (Figure 3-33).

NWI scores by country of birth in 2024
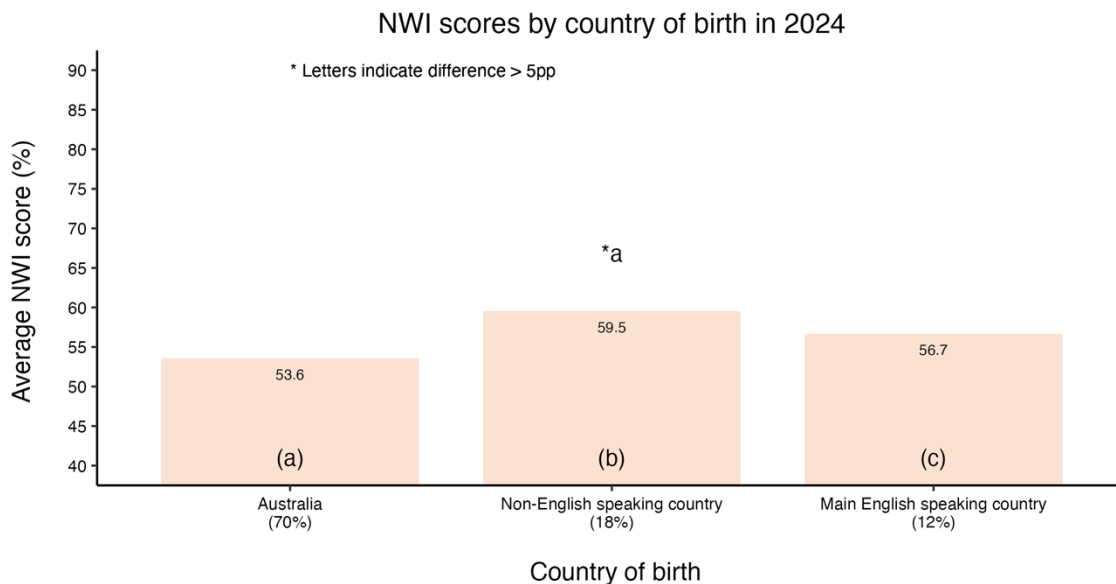
Figure 3-33 NWI scores by country of birth in 2024

3.1.4.2.13   NWI by citizenship status

On average, NWI scores were similar for Australian citizens and non-Australian citizens (see Appendix Figure 5-11).

3.1.4.2.14   NWI by language spoken at home

On average, NWI scores were similar for participants who spoke a language other than English at home and those who spoke only English (see Appendix Figure 5-12).

3.2 Part 2: Further analysis of wellbeing, age, and income by mental distress, loneliness, resilience, relational support, and financial wellbeing factors.

This section summarises the findings relating to questions specific to the 2024 online survey, along with additional post hoc analyses.

Similar to Part 1 of this report, we flag notable differences of 0.30 SD pp or greater by a star (*). This threshold is often used at the population level for meaningful differences. See Appendix Table 5-3 for notable difference thresholds for each analysed measure. As in Part 1, we only present figures for analyses showing meaningful differences between groups – all other figures can be found in Appendix Section 5.6.

3.2.1 Topic 1: Mental distress and the Personal Wellbeing Index

Mental distress is a term used in this report to refer to questions pertaining to feelings of anxiety, stress and depression. The constructs will be ordered as Anxiety, Stress and Depression for this section of the report.

3.2.1.1 Mental distress in 2024

Average levels of mental distress were highest for stress, followed by anxiety and then depression (see Table 3-3).

Table 3-3 Mean and Standard Deviation (SD) of mental distress levels in 2024

Mental distress (range 0-100)		
Anxiety	Stress	Depression
Mean (SD)	Mean (SD)	Mean (SD)
43.8 (27.4)	46.2 (27.0)	35.4 (28.6)

3.2.1.2 Mental distress by age groups and household income

RQ1: Did mental distress differ across age and income groups in 2024?

3.2.1.2.1 Mental distress by age

Average feelings of mental distress were highest amongst younger adults (Figure 3-40).

Mental distress by age in 2024

Anxiety ● Stress ● Depression
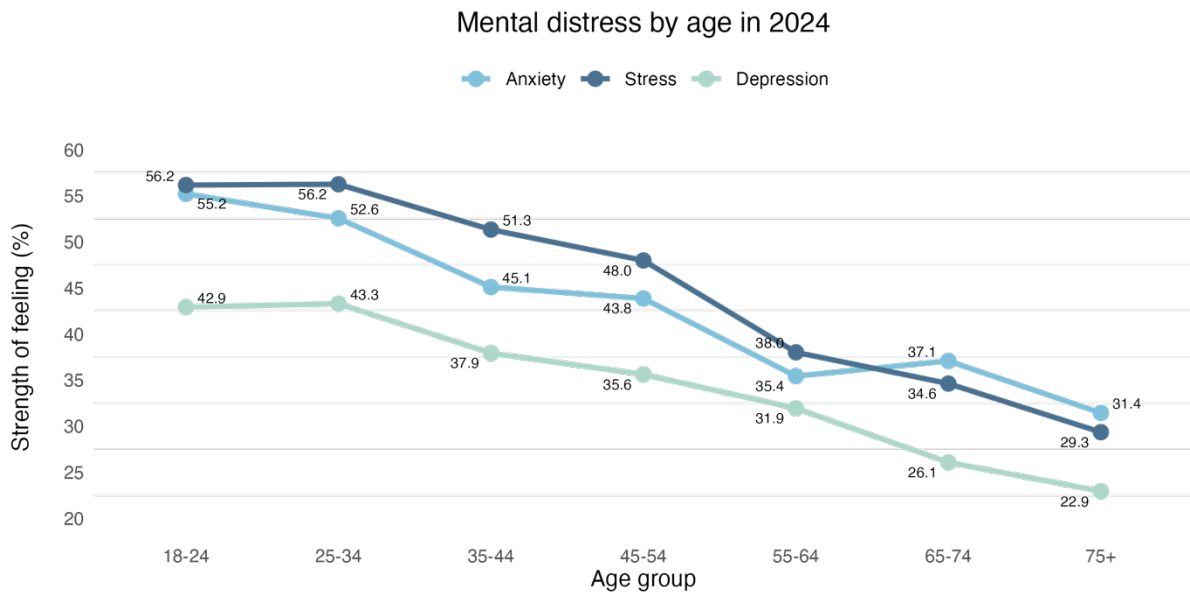
Figure 3-34 Mental distress scores by age groups in 2024

Those aged 18-34 years-old had notably higher anxiety and stress levels (9-27pp) than those aged over 45 years-old and notably higher depression levels (8-20pp) than those aged over 55 years-old (Figure 3-35).

Anxiety scores by age in 2024

Stress scores by age in 2024

Depression scores by age in 2024
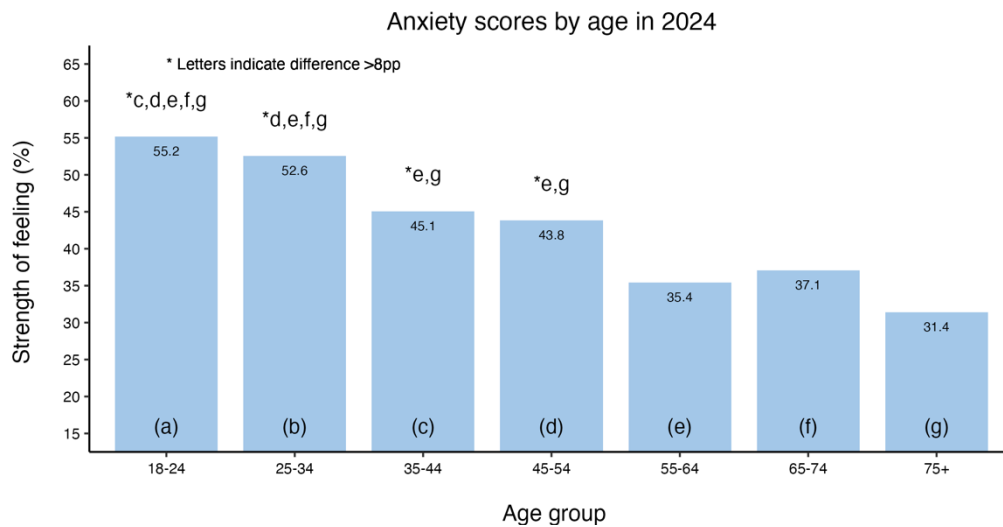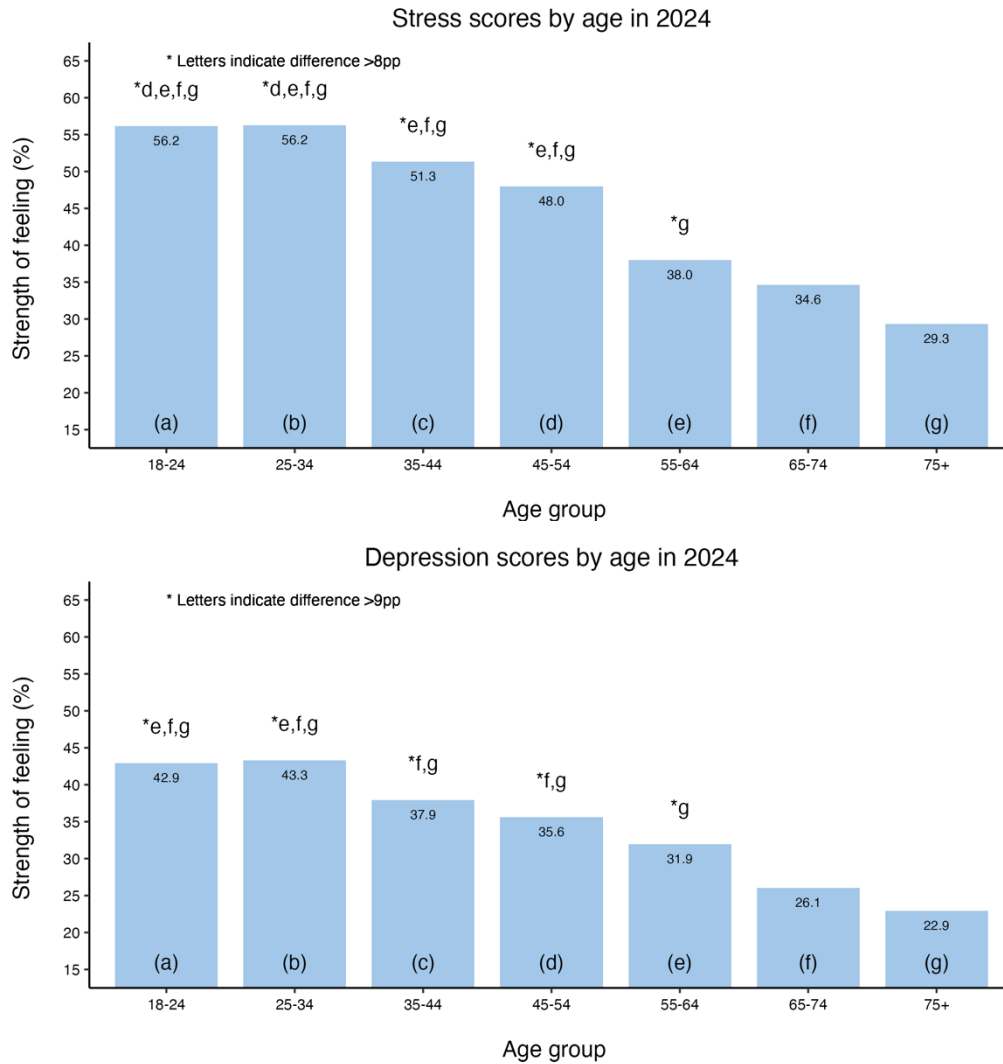
Figure 3-35 Anxiety, stress, and depression scores by age groups in 2024

3.2.1.2.2 Mental distress by income

Average feelings of mental distress were highest amongst people in the lowest earning households (<$33,800) (Figure 3-36).

Mental distress by household income in 2024

Legend: Anxiety — Stress — Depression

Gross household income	Anxiety	Stress	Depression
≤$33 799	49.5	49.7	42.9
$33 800-$64 999	45.2	45.0	34.1
$65 000-$103 999	45.7	47.7	38.5
$104 000-$155 999	43.2	47.6	34.7
$156 000-$259 999	39.1	44.5	30.0
≥$260 000	30.3	38.4	23.0
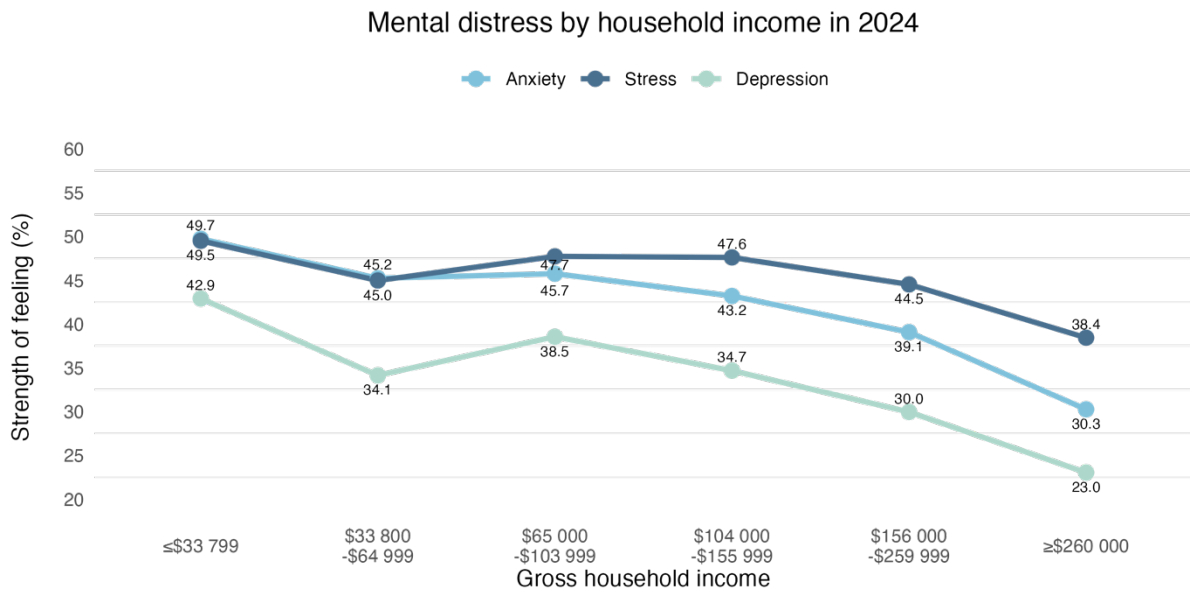
Figure 3-36 Mental distress scores by household income groups in 2024

Almost all income groups less than $156,000 had notably higher anxiety, stress,[3] and depression levels than those earning $260,000 and above (Figure 3-37).

Anxiety scores by household income in 2024

* Letters indicate difference >8pp

Gross household income	Strength of feeling (%)	Group
≤$33 799	49.7 (*e,f)	(a)
$33 800-$64 999	45.2 (*f)	(b)
$65 000-$103 999	45.7 (*f)	(c)
$104 000-$155 999	43.2 (*f)	(d)
$156 000-$259 999	39.1 (*f)	(e)
≥$260 000	30.3	(f)

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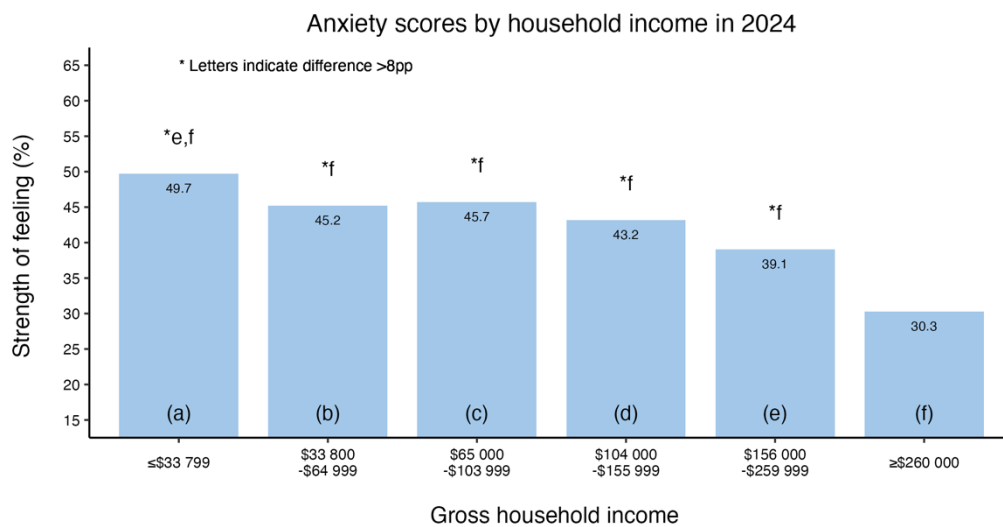
[3] The difference between average stress scores for the $33,800-$64,999 group and ≥$260,000 was close to meaningful (7pp).

Stress scores by household income in 2024

* Letters indicate difference >8pp

(a) ≤$33 799	(b) $33 800 -$64 999	(c) $65 000 -$103 999	(d) $104 000 -$155 999	(e) $156 000 -$259 999	(f) ≥$260 000
*f 49.5	45.0	*f 47.7	*f 47.6	44.5	38.4

Strength of feeling (%)

Gross household income

Depression scores by household income in 2024

* Letters indicate difference >9pp

(a) ≤$33 799	(b) $33 800 -$64 999	(c) $65 000 -$103 999	(d) $104 000 -$155 999	(e) $156 000 -$259 999	(f) ≥$260 000
*b,e,f 42.9	*f 34.1	*e,f 38.5	*f 34.7	30.0	23.0

Strength of feeling (%)

Gross household income

Figure 3-37 Anxiety, stress, and depression scores by household income groups in 2024

3.2.1.3 Personal wellbeing by mental distress

RQ2: Was mental distress related to the Personal Wellbeing Index in 2024?

People with high feelings of anxiety, stress, and depression (i.e., the top 25th percentiles) had notably lower (15-18pp) PWI scores compared to other respondents (Figure 3-38).

PWI scores by high vs other feelings of anxiety, stress, and depression in 2024
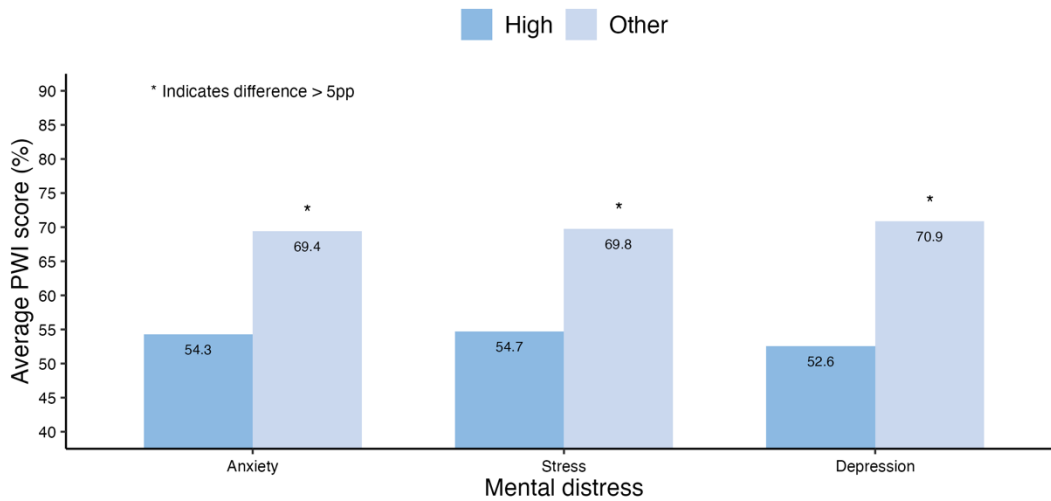
Figure 3-38 PWI scores by high (top 25th percentile) feelings of anxiety, stress, and depression in 2024

3.2.2 Topic 2: Loneliness and the Personal Wellbeing Index

3.2.2.1 Loneliness by age groups and household income

RQ3: Did loneliness differ across age and income groups in 2024?

Average feelings of loneliness were highest amongst the youngest adults (18-24 years) and declined with age (Figure 3-39). The 18-24 year-old group had notably higher loneliness than adults 45 years and above. Loneliness levels were also notably higher for 25–44-year-olds compared to 65+ year-olds.

Loneliness scores by age in 2024
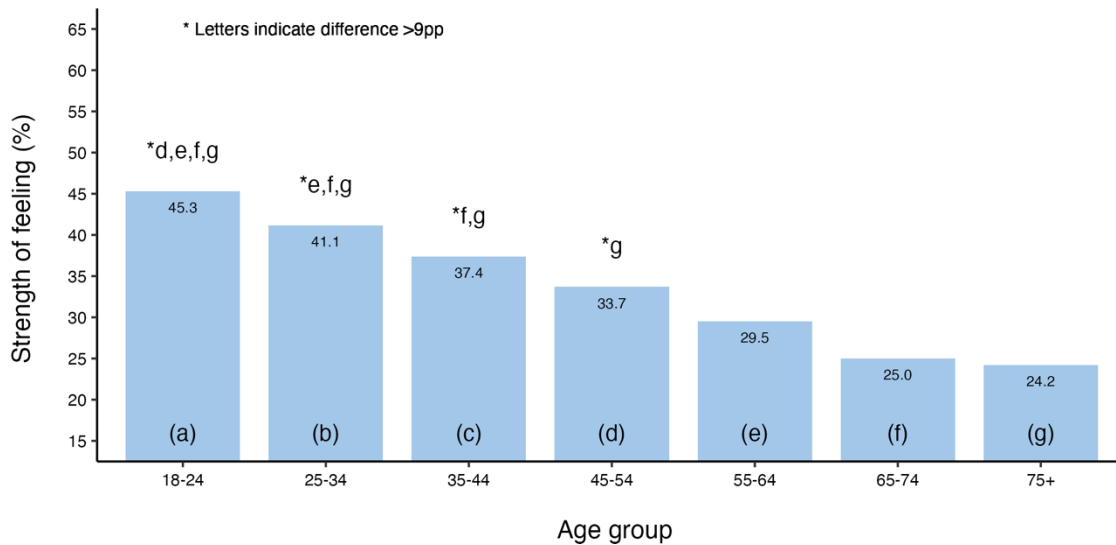
Figure 3-39 Loneliness scores by age in 2024

Average feelings of loneliness were highest in those with the lowest household incomes (≤$33,800) (Figure 3-40). Feelings of loneliness were notably higher (9-16pp) for household income groups below $104,000 when compared to those earning $260,000 and over.

Loneliness scores by household income in 2024
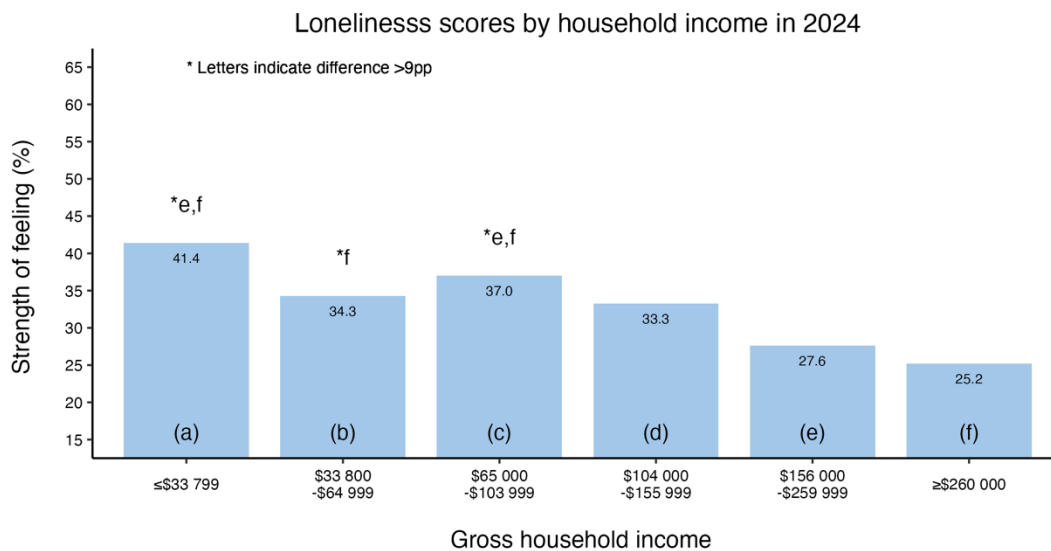
Figure 3-40 Loneliness scores by household income in 2024

3.2.2.2 Personal wellbeing by loneliness

RQ4: Was loneliness related to the Personal Wellbeing Index in 2024?

People with high feelings of loneliness (i.e., the top 25th percentile) had notably lower (18pp) PWI scores compared to other respondents (Figure 3-41).

PWI scores by high vs other loneliness in 2024
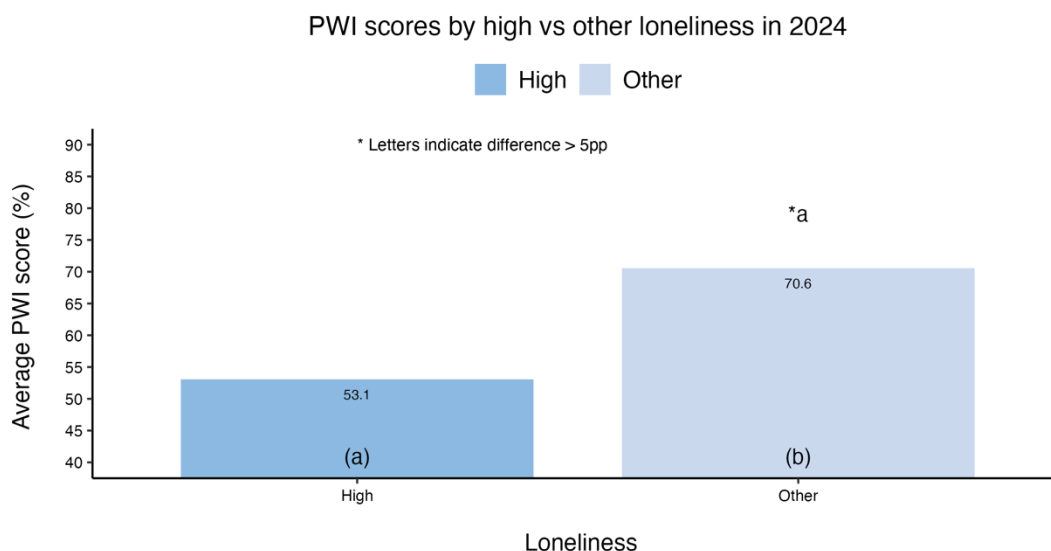
Figure 3-41 PWI scores by high (top 25th percentile) feelings of loneliness in 2024

3.2.3 Topic 3: Resilience and the Personal Wellbeing Index

3.2.3.1 Resilience by age groups and household income

RQ5: Did resilience differ across age and income groups in 2024?

Average resilience scores were similar across age groups, with no meaningful differences between groups (see Appendix Figure 5-13).

Average resilience scores were lowest for those in the lowest income households (≤$33,799k) (Figure 3-42). This group felt notably less resilient (7-14pp) than those in households earning over $104,000.

Resilience scores by household income in 2024
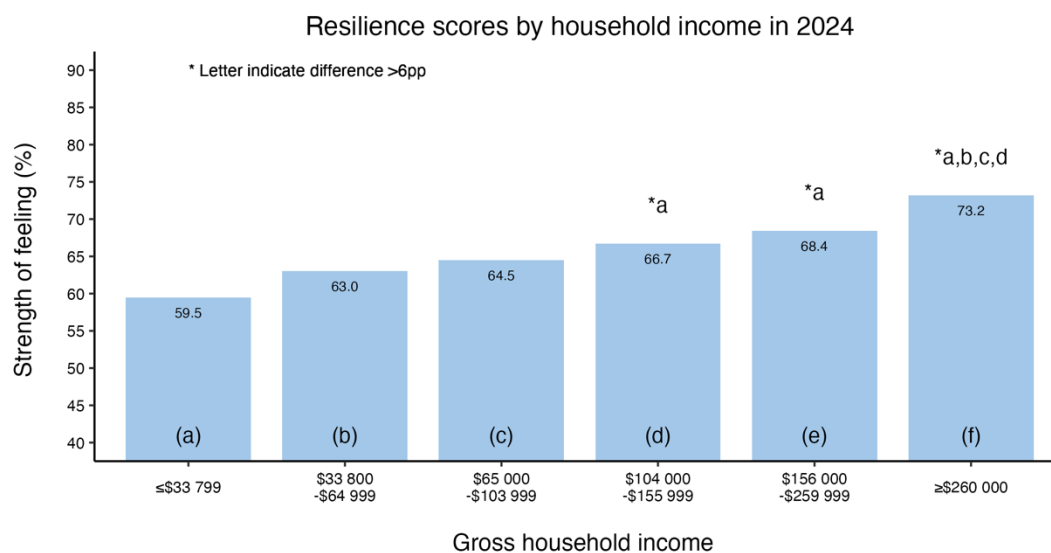
Figure 3-42 Resilience scores by household income in 2024

3.2.3.2 Personal wellbeing by resilience

RQ6: Was resilience related to the Personal Wellbeing Index in 2024?

In 2024, people with low resilience scores (i.e., the bottom 25th percentile) had notably lower (12pp) PWI compared to other respondents (Figure 3-43).

PWI scores by low vs other resilience in 2024
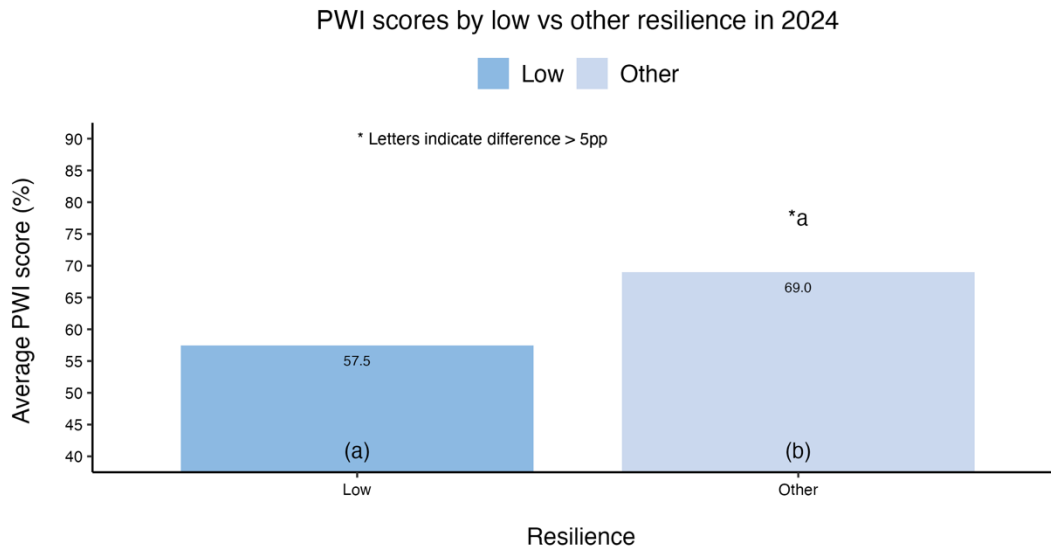
Figure 3-43 PWI scores by low (bottom 25th percentile) resilience in 2024

3.2.4 Topic 4: Relational Support and the Personal Wellbeing Index

3.2.4.1 Relational support by age groups and household income

RQ7: Did relational support differ across age and income groups in 2024?

Average relational support scores were similar across age groups, with no meaningful differences between groups (see Appendix Figure 5-13).

Average relational scores were lowest for those in the lowest income households (≤$33,799k) (Figure 3-44). This group found it notably harder to get help from people they know (10-12pp) than those in households earning over $156,000.
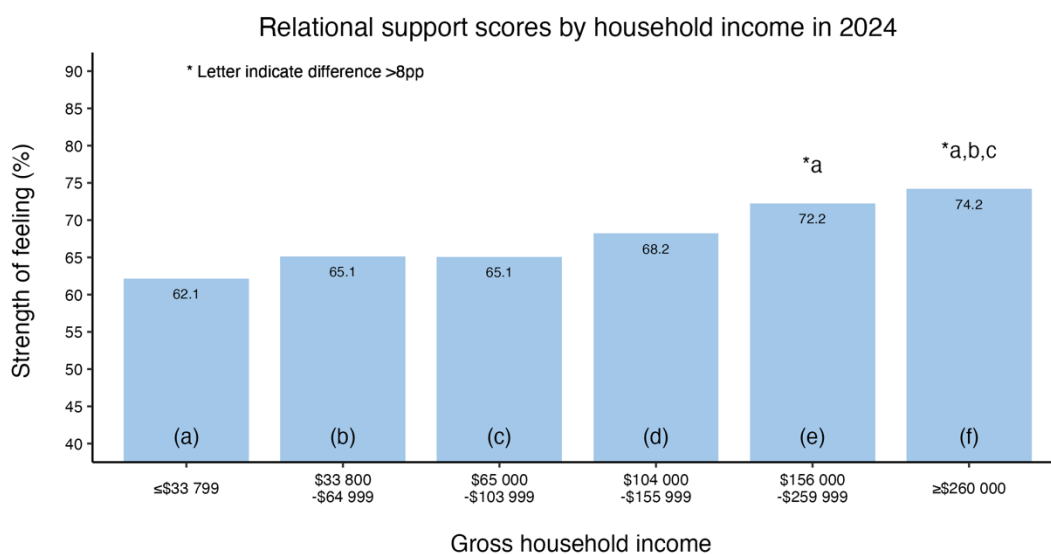
Relational support scores by household income in 2024

3.2.4.2 Personal wellbeing by relational support

RQ8: Was relational support related to the Personal Wellbeing Index in 2024?

People with low relational support scores (i.e., the bottom 25th percentile) had notably lower (17pp) PWI compared to other respondents (Figure 3-45).

PWI scores by low vs other relational support in 2024
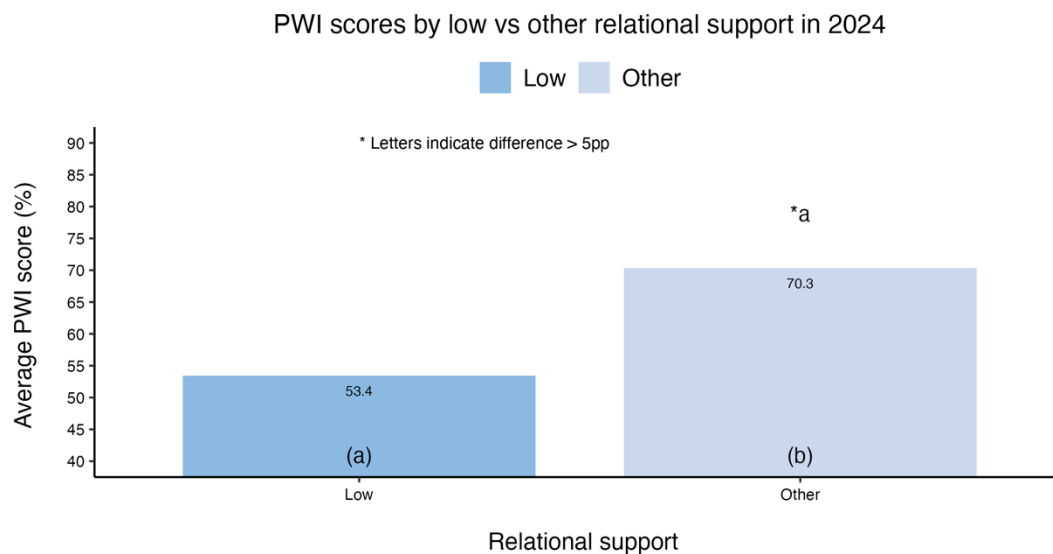
Figure 3-45 PWI scores by low (bottom 25th percentile) relational support in 2024

3.2.5 Topic 5: Financial wellbeing factors and the Personal Wellbeing Index

All respondents were asked several objective and subjective questions about their financial situation. Objective questions included home ownership and material deprivation. Subjective questions included financial satisfaction (i.e., with affording the things one needs and with saving money) and perceived intergenerational financial mobility (i.e., whether one feels better or worse off than one's parents at the same age).

3.2.5.1 Home ownership in 2024

Most respondents (62%) owned a home, with over half (56%) of homeowners paying off a mortgage (Table 3-4). Most homeowners (93%) lived in their homes, while a small portion (7%) lived in another rented property. The remaining respondents rented (26%), lived with their parents (9%), or in another living situation (4%).

Table 3-4 Home ownership status in 2024

Home ownership	N	%	Mean age (SD)
Own a home	1247	62.2	54.4 (15.7)
Mortgage	*697*	*34.8*	*45.9 (12.2)*
Mortgage-free	*550*	*27.4*	*65.1 (12.6)*
Renting	512	25.5	41.2 (15.5)
Living with parents	173	8.6	27.9 (10.4)
Other	74	3.7	50.2 (18.6)

3.2.5.2 Home ownership by age groups and household income

RQ9: Did home ownership differ across age and income groups in 2024?

Over half (52%) of adults under 55 years old were renting or in other living situations (including living with parents) (Figure 3-46). Only 7% were mortgage-free homeowners; 41% were in mortgage debt. In comparison, over 60% of 55+ year-olds were mortgage-free.
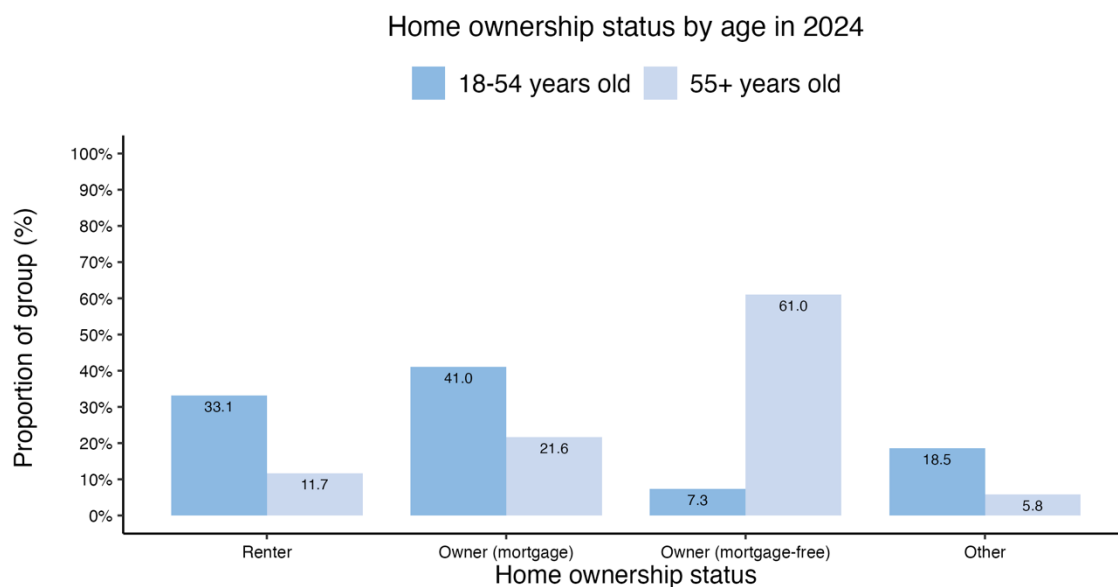
Figure 3-46 Home ownership status by age groups in 2024

Respondents in households earning less than $104,000 were spread across all home ownership categories (Figure 3-47). In comparison, most respondents (56%) in households earning more than $104,000 were paying off a mortgage.

Home ownership status by household income in 2024

Under $104,000   Over $104,000
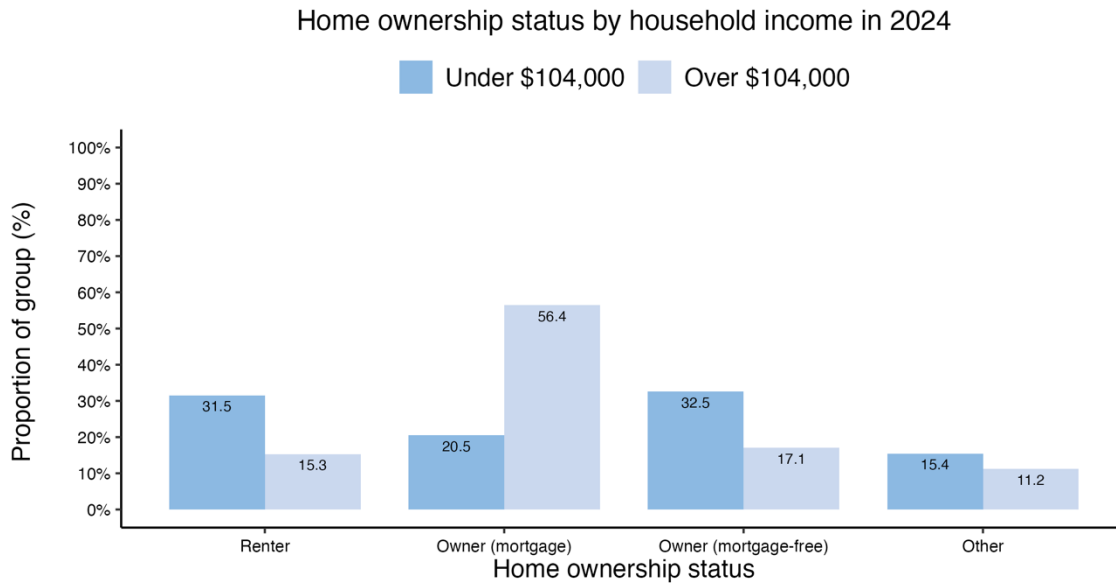
Figure 3-47 Home ownership status by income groups in 2024

3.2.5.3 Personal wellbeing by home ownership

RQ10: Was home ownership related to the Personal Wellbeing Index in 2024?

People who did not own a home (i.e., were renting or in other living situations) had notably lower (9-16pp) average PWI scores than those who owned a home (Figure 3-48). When comparing homeowners, those paying off a mortgage had notably lower (6pp) PWI than those who were mortgage-free.
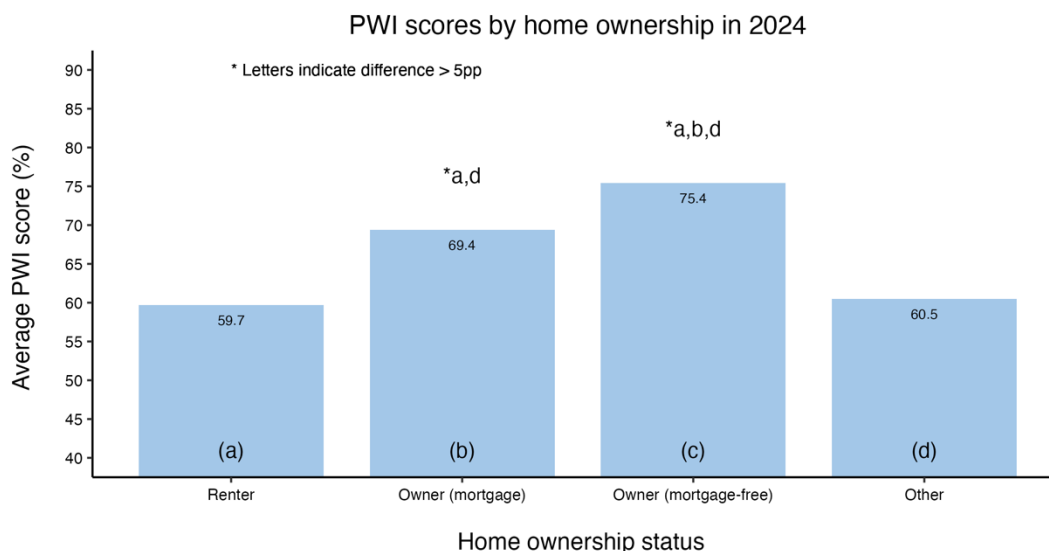
Figure 3-48 PWI scores by home ownership status in 2024

On average, renters and people in other living situations scored lower than homeowners on all domains of the PWI (Figure 3-49). Mean differences between this group and homeowners were notable (6-21pp) in all domains. The largest mean difference was within satisfaction with future security (12-21pp).

Mean differences between homeowners paying a mortgage and those who were mortgage-free were notable for satisfaction with standard of living (10pp), future security (9pp), and community connectedness (7pp).

Personal wellbeing scores
by home ownership in 2024

● Renter/Other   ● Owner (mortgage)   ● Owner (mortgage-free)
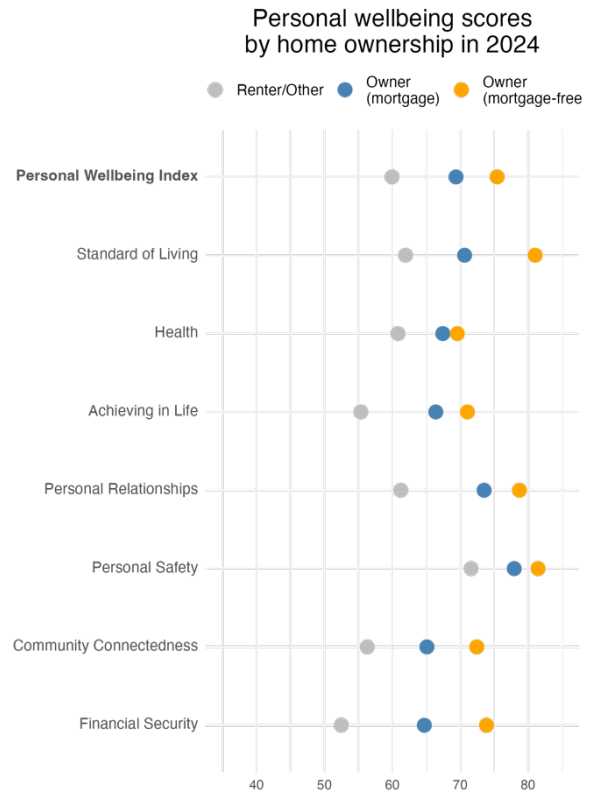
Figure 3-49 PWI domain scores by home ownership in 2024

3.2.5.4 Material deprivation in 2024

Over 40% of respondents were experiencing material deprivation – i.e., they had missed or put off paying for at least one essential item because of money pressures in the past month (Figure 3-50). The most common essential items that people were going without were health care and food, with one-quarter of respondents missing either or both of these two items.

Essential items missed in the past month due to money pressure in 2024
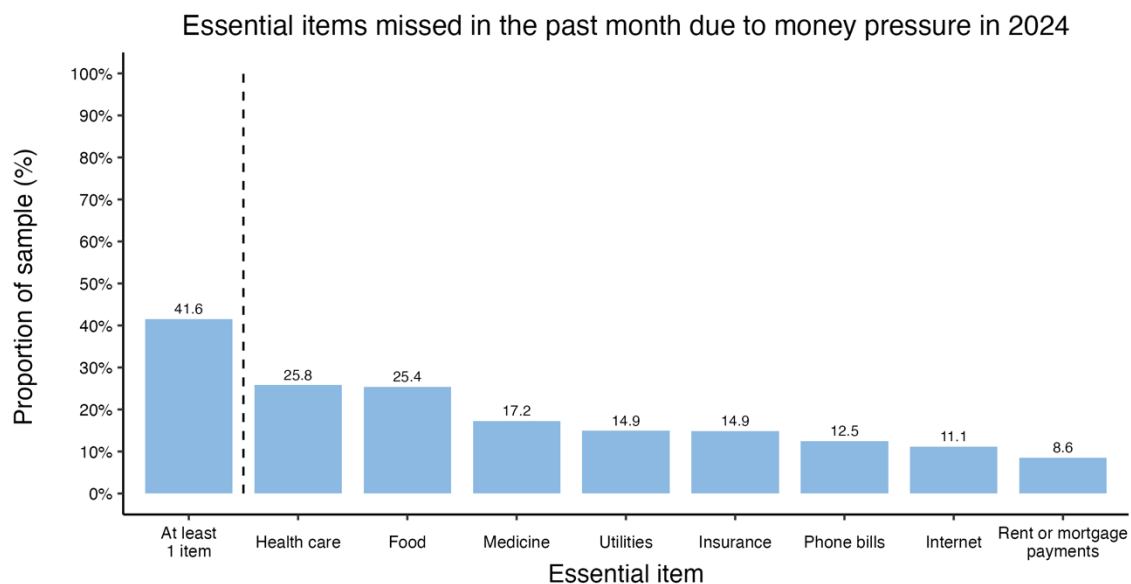
Figure 3-50 Material deprivation type in 2024

3.2.5.5 Material deprivation by age groups and household income

RQ11: Did material deprivation differ across age and income groups in 2024?

The youngest adults (18-24 years) were most likely to be experiencing material deprivation, with almost two-thirds of respondents in this age group going without essential items (Figure 3-51). The proportion of people missing or putting off paying for an essential item declined with age, however remained high (45-56%) for 25-54-year-olds.

Material deprivation by age in 2024
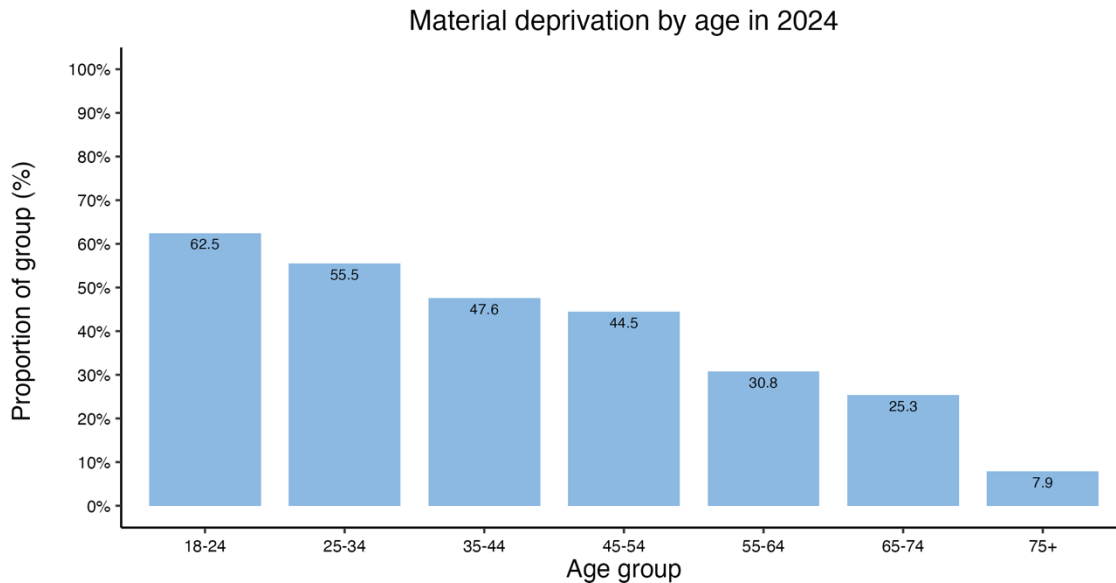
Figure 3-51 Material deprivation by age groups in 2024

Respondents in the lowest-earning households (≤$33,799) were the most likely to be experiencing material deprivation (Figure 3-52). However, the proportion of people experiencing material deprivation was also high (39-46%) in households earning $33,800-$155,999.

Material deprivation by household income in 2024
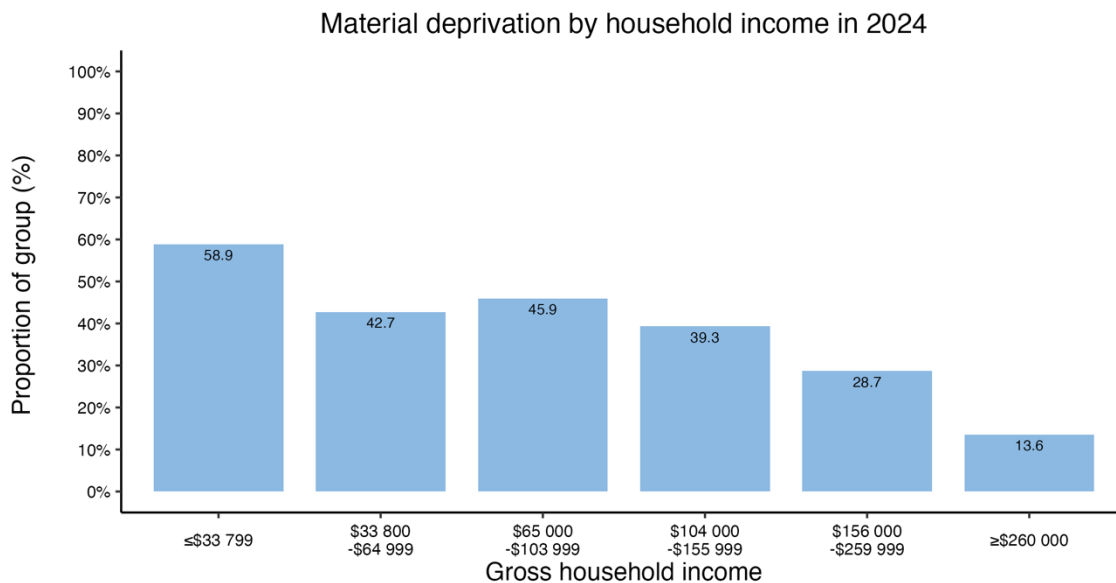
Figure 3-52 Material deprivation by income groups in 2024

3.2.5.6 Personal wellbeing by material deprivation

People who were experiencing material deprivation had notably lower (16pp) average PWI scores than those who were not (Figure 3-53).

PWI scores by material deprivation in 2024
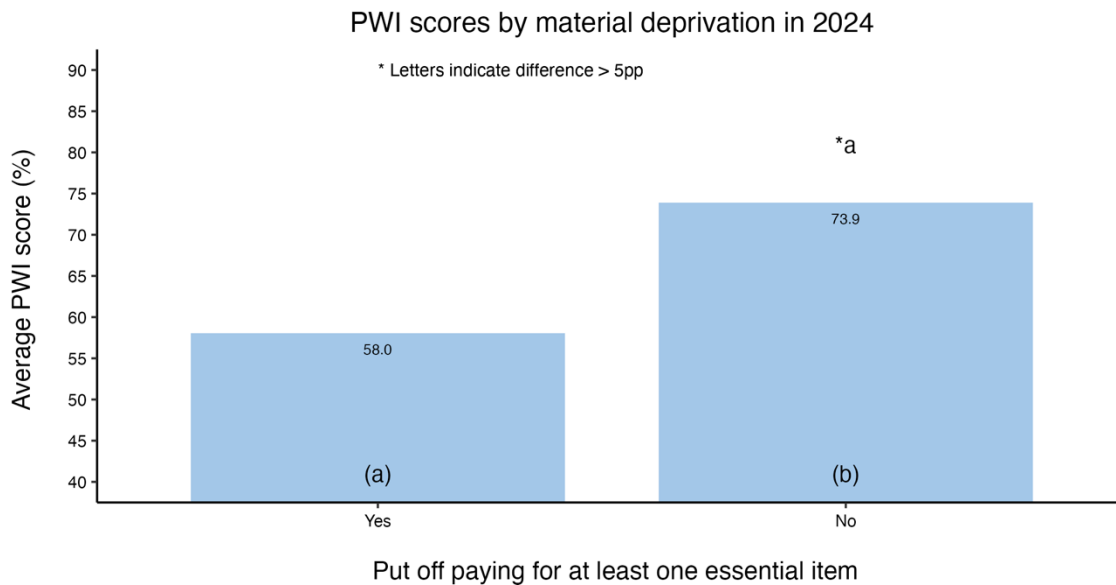
Figure 3-53 PWI scores by material deprivation in 2024

On average, people experiencing material deprivation scored lower than those who weren't on all domains of the PWI (Figure 3-54).

Mean differences between the two groups were notable (12-23pp) in all domains. The largest mean differences were within satisfaction with future security (23pp) and satisfaction with standard of living (20pp).

Personal wellbeing scores by material deprivation in 2024
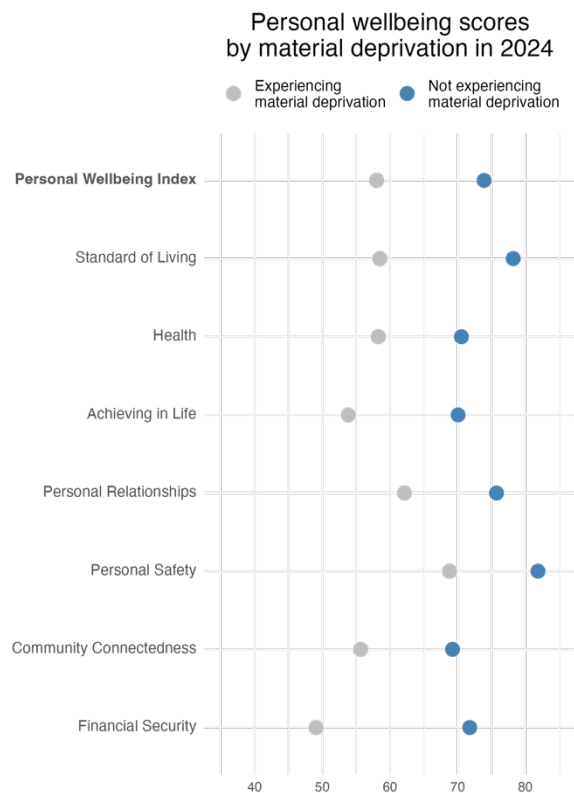
Figure 3-54 PWI domain scores by material deprivation in 2024

3.2.5.7 Financial satisfaction with the ability to afford the things one needs in 2024

On average, people rated their satisfaction with their ability to afford the things they need at 60.7 (SD 26.8)

3.2.5.8 Ability to afford the things one needs by age groups and household income

RQ13: Did satisfaction with the ability to afford the things one needs differ across age and income groups in 2024?

On average 18-44-year-olds had notably lower (9-23pp) satisfaction with their ability to afford the things they need than those aged 55 years and above (Figure 3-55). Average satisfaction was lowest for 25-34-year-olds.
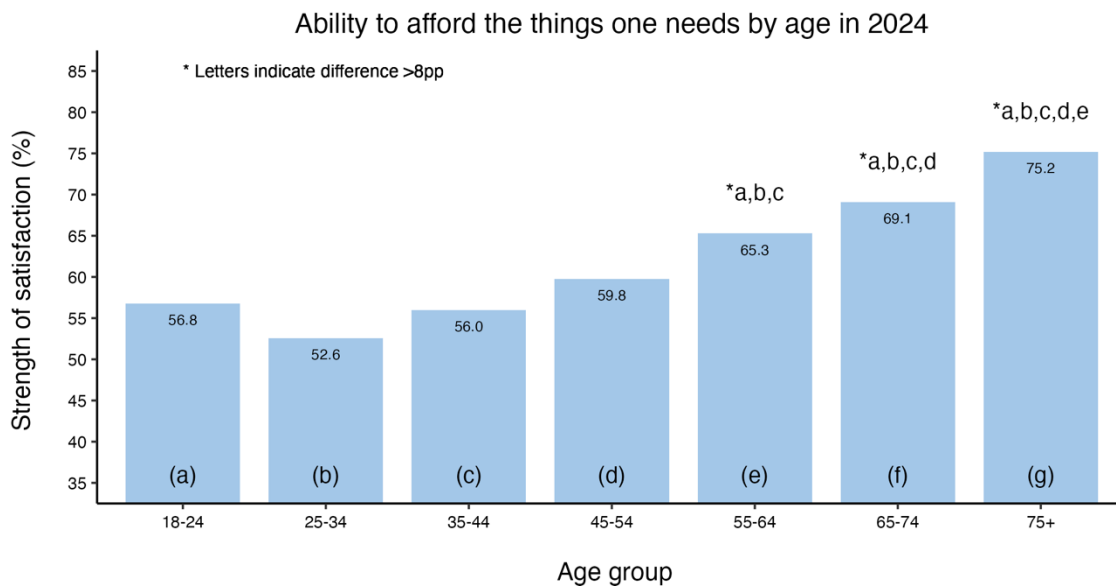
Figure 3-55 Satisfaction with the ability to afford things one needs by age groups in 2024

Respondents in the lowest-earning households (≤$33,799) had the lowest average satisfaction with being able to afford the things they need, notably lower (8-27pp) than all other income groups (Figure 3-56). People in households earning less than $260,000 had notably lower satisfaction than those in households earning over $260,000.

Ability to afford the things one needs by household income in 2024
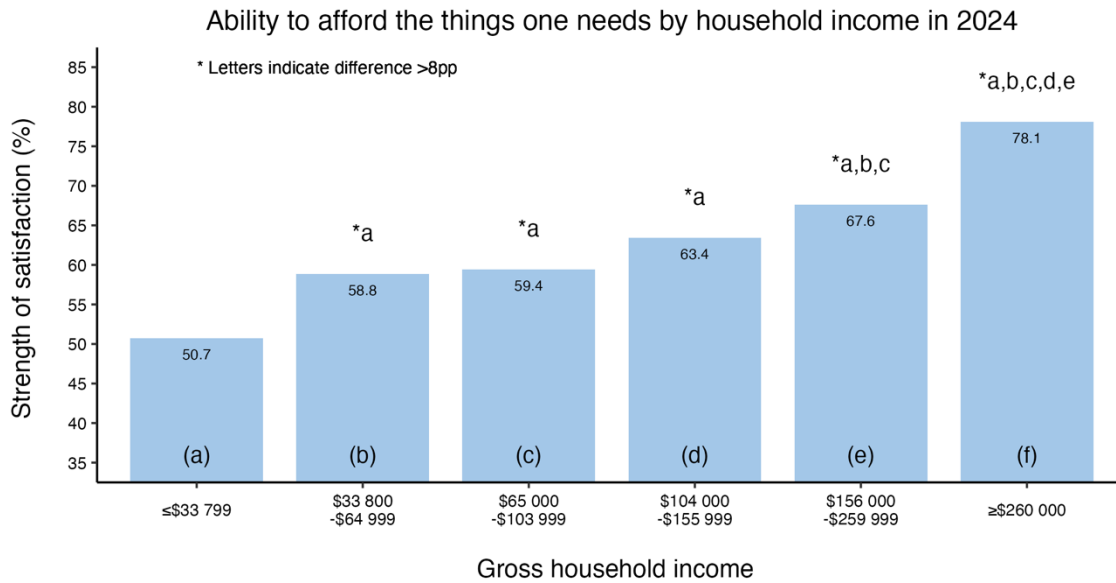
Figure 3-56 Satisfaction with the ability to afford things one needs by income groups in 2024

3.2.5.9 Personal wellbeing by the ability to afford the things you need

RQ14: Was satisfaction with the ability to afford the things one needs related to the Personal Wellbeing Index in 2024?

In 2024, people with low satisfaction with their ability to afford the things they need (i.e., the bottom 25th percentile) had notably lower (23pp) PWI scores compared to other respondents (Figure 3-57).

PWI scores by low vs other ability to afford essentials in 2024
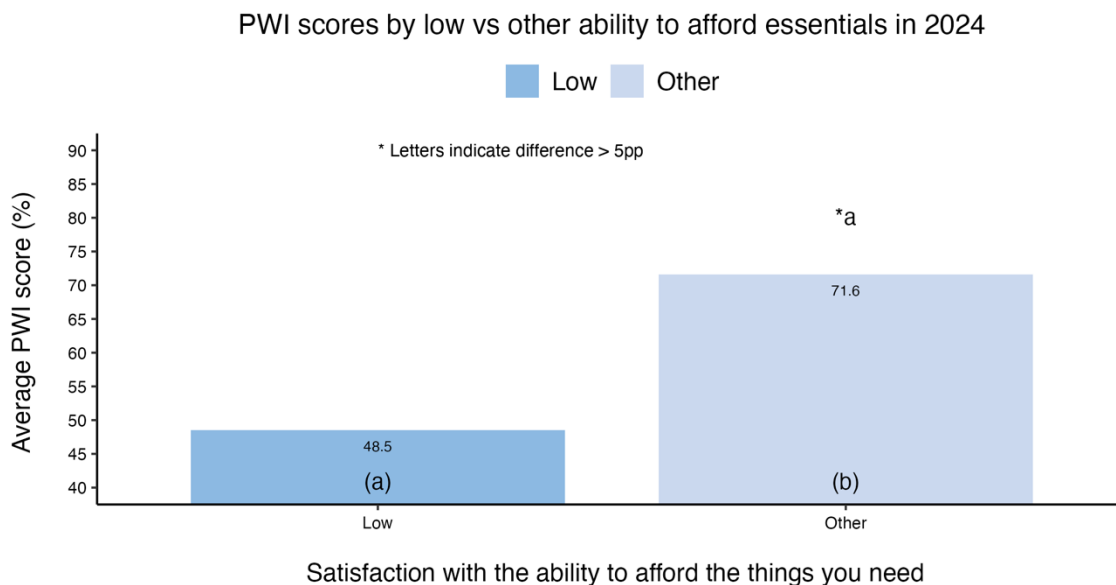
Figure 3-57 PWI scores by low (bottom 25th percentile) satisfaction with the ability to afford the things you need in 2024

On average, people with the lowest satisfaction with their ability to afford the things they need scored notably lower (18-35pp) than other respondents on all domains of the PWI (Figure 3-58).

The largest mean differences between the two groups were within satisfaction with future security (35pp), standard of living (28pp), and achieving in life (26pp).

Personal wellbeing scores by financial satisfaction
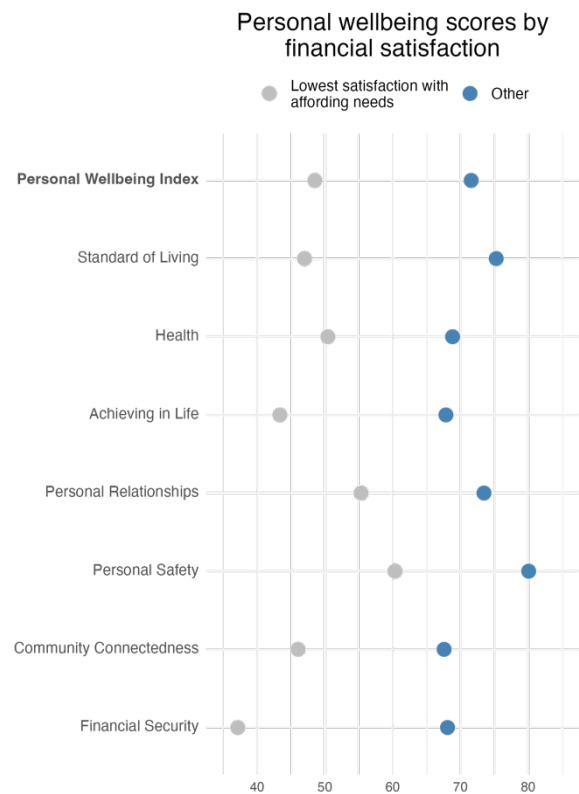
Figure 3-58 PWI domain scores by satisfaction with affording the things you need in 2024

3.2.5.10   Financial satisfaction with the ability to save money in 2024

On average, people rated their satisfaction with their ability to save money at 51.6 (SD 30.3).

3.2.5.11   Ability to save money by age groups and household income

RQ15: Did satisfaction with the ability to save money differ across age and income groups in 2024?

On average in 2024, 25-54-year-olds had notably lower (9-18pp) satisfaction with their ability to save money than those aged 55 years and above (Figure 3-59).

Ability to save money by age in 2024
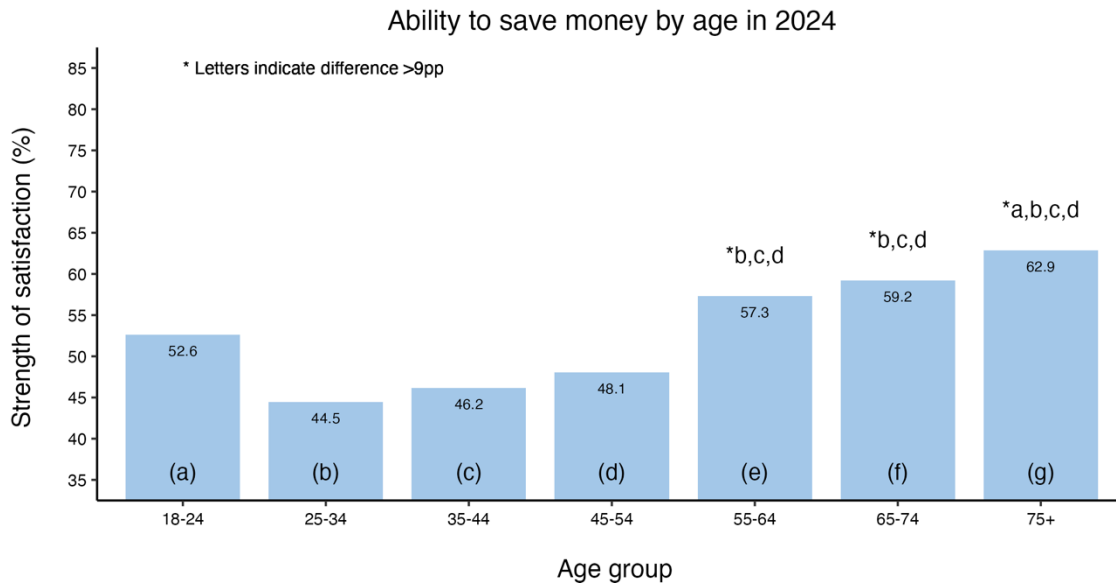
Figure 3-59 Satisfaction with the ability to save money by age groups in 2024

Respondents in the lowest-earning households (≤$33,799) had the lowest average satisfaction with being able to save money, notably lower (10-23pp) than those in households earning over $104,000 (Figure 3-60). People in households earning less than $156,000 had notably lower satisfaction than those in households earning over $260,000.

Ability to save money by household income in 2024
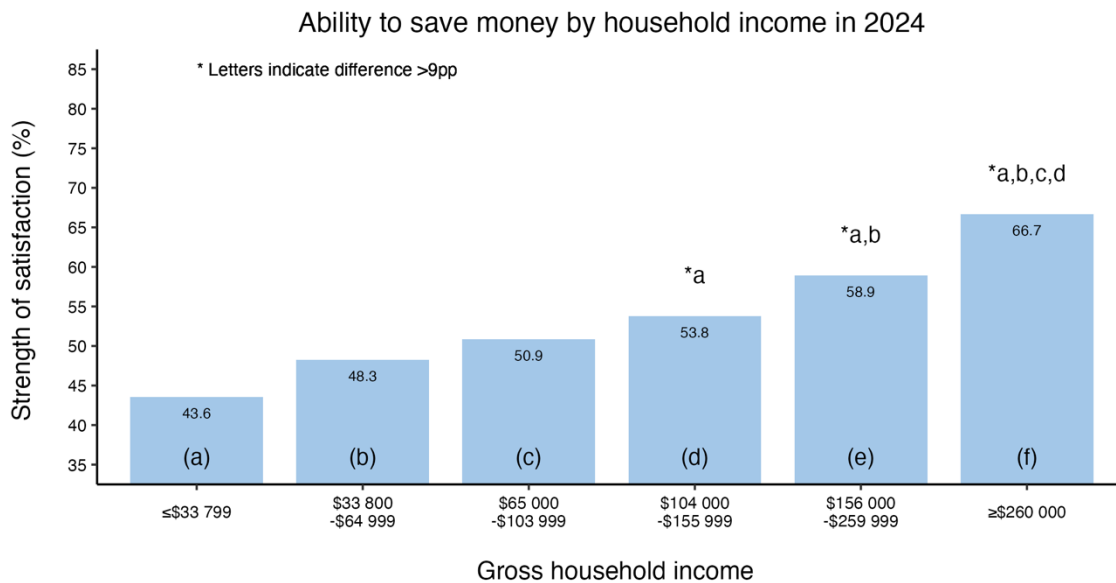
Figure 3-60 Satisfaction with the ability to save money by income groups in 2024

3.2.5.12   Personal wellbeing by the ability to save money

RQ16: Was satisfaction with the ability to save money related to the Personal Wellbeing Index in 2024?

In 2024, people with low satisfaction with their ability to save money (i.e., the bottom 25th percentile) had notably lower (18pp) PWI scores compared to other respondents (Figure 3-61).

PWI scores by low vs other ability to save money in 2024
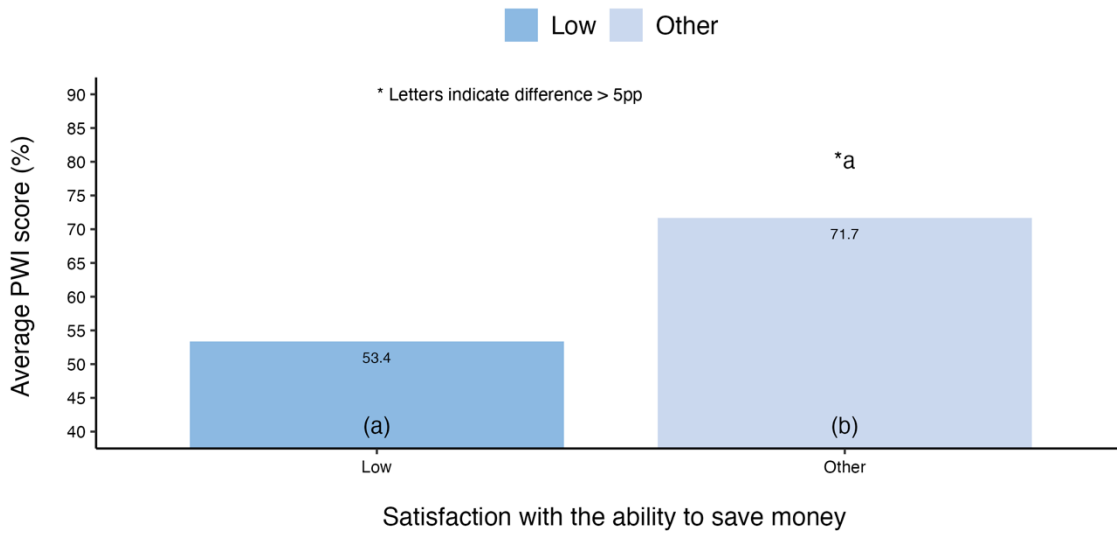
Figure 3-61 PWI scores by low (bottom 25th percentile) satisfaction with the ability to save money in 2024

On average, people with the lowest satisfaction with their ability to save money scored notably lower (14-26pp) than other respondents on all domains of the PWI (Figure 3-62).

The largest mean differences between the two groups were within satisfaction with future security (26pp), standard of living (23pp), and achieving in life (19pp).
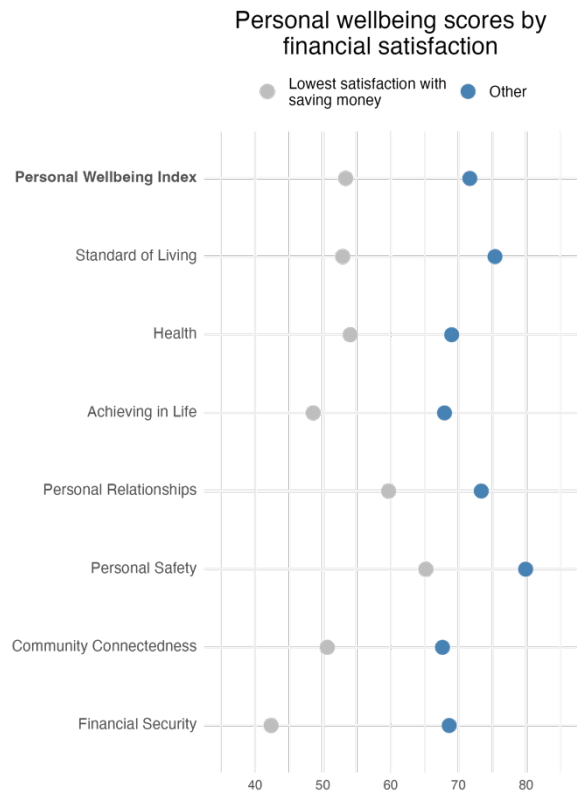
Figure 3-62 PWI domain scores by satisfaction with affording the things you need in 2024

3.2.5.13   Perceived intergenerational financial mobility in 2024

We asked respondents to compare their current financial situation with their parents' financial situation at the same age as them. Respondents' perceptions of their financial mobility compared to their parents at the same age were mixed (Figure 3-63). While many respondents (43%) felt financially better off than their parents were at the same age, a sizable number of respondents felt financially worse off (38%) or the same (19%).
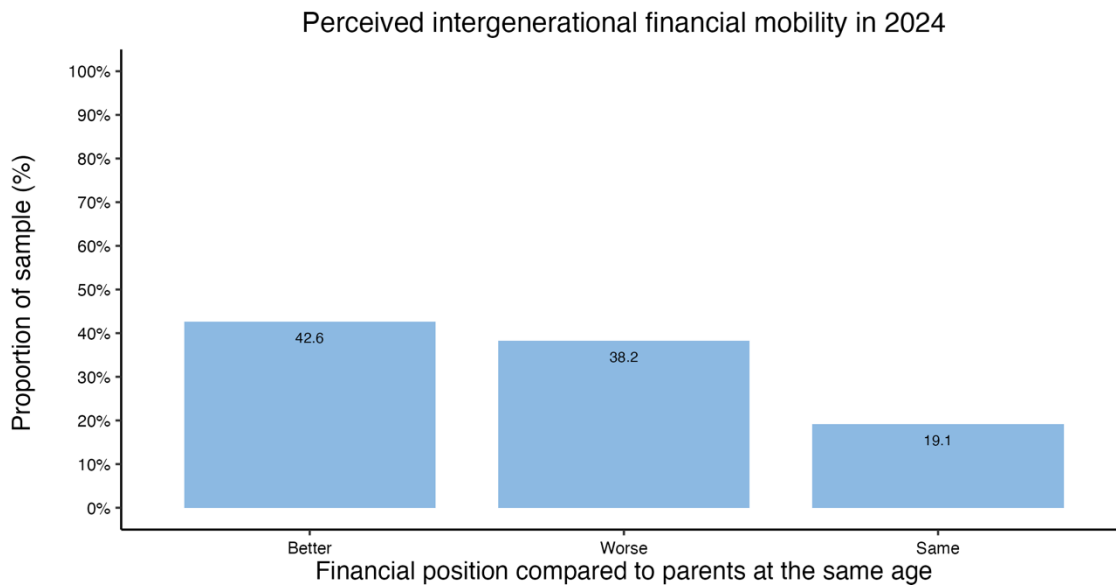
Figure 3-63 Perceived financial position compared to parents at same age, 2024

3.2.5.14   Perceived intergenerational financial mobility by age groups and household income

3.2.5.14.1   Perceived intergenerational financial mobility by age groups

RQ17: Did perceived intergenerational financial mobility differ across age and income groups in 2024?

On average, younger age groups (18-54 years old) were more likely to feel financially worse off compared to their parents at the same age (Figure 3-64). This was most notable for 25-34-year-olds, where more than half (56%) of respondents felt worse off. In comparison, over half of 55+ year-olds felt financially better off than their parents were.

Perceived financial position compared to parents at same age by age in 2024
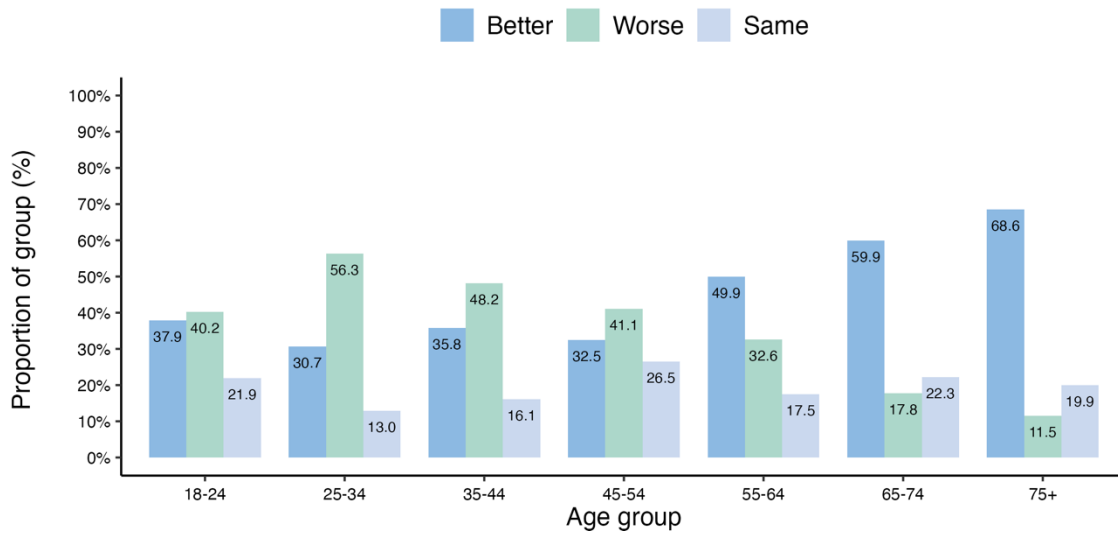
Figure 3-64 Perceived financial position compared to parents at same age by age groups, 2024

3.2.5.14.2   Perceived intergenerational financial mobility by household income

On average, at least 40% of respondents in most household income groups felt financially better off than their parents at the same age (Figure 3-65). The exception to this was the lowest household income group (less than $33,800), where half of respondents felt worse off than their parents.

Perceived financial position compared to parents at same age by income in 2024
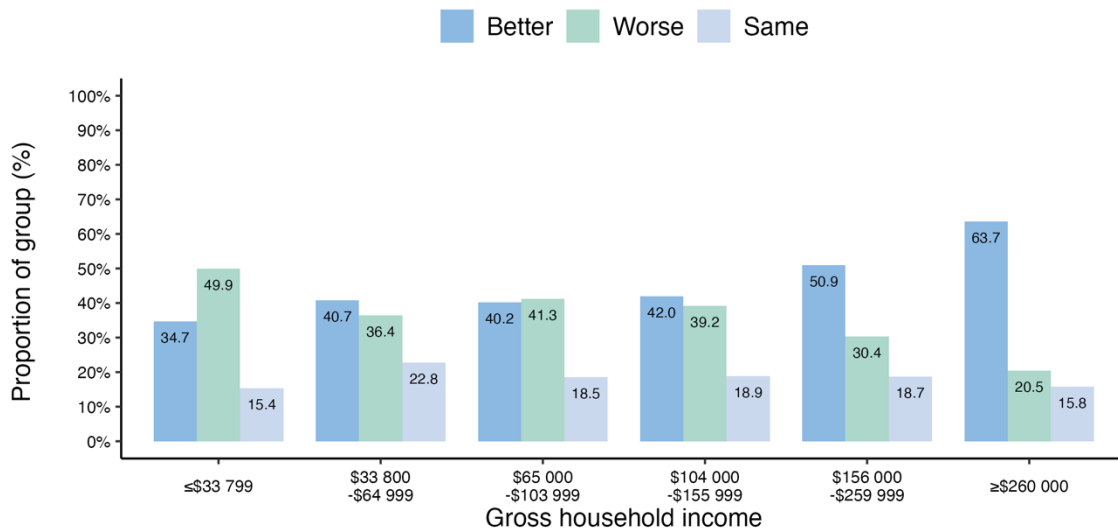
Figure 3-65 Perceived financial position compared to parents at same age by household income groups, 2024

3.2.5.15   Personal wellbeing by perceived intergenerational financial mobility

RQ18: Was perceived intergenerational financial mobility related to the Personal Wellbeing Index in 2024?

People who felt financially worse off compared to their parents at the same age had notably lower (13-15pp) average PWI scores than those who felt better off or the same as their parents (Figure 3-66).
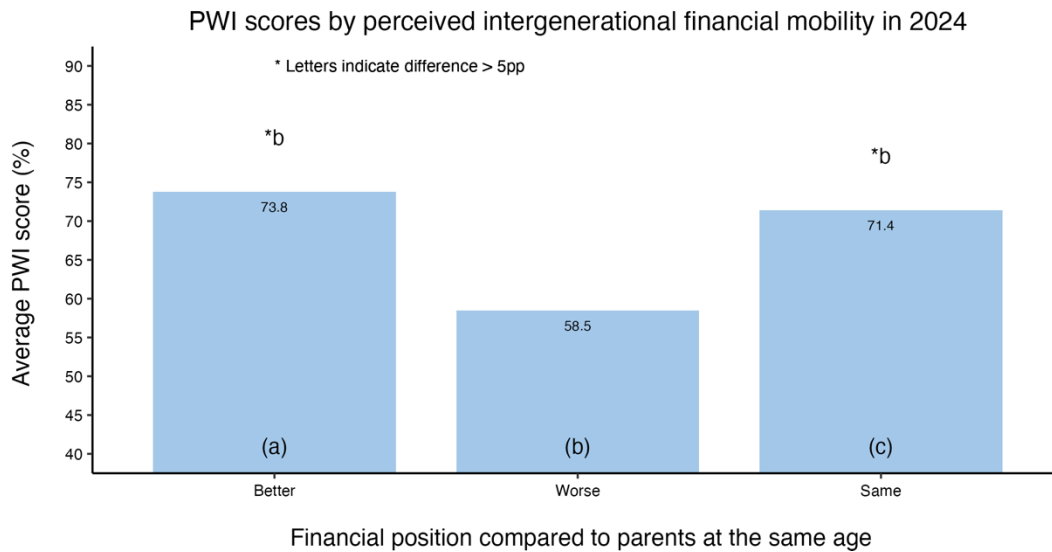
PWI scores by perceived intergenerational financial mobility in 2024

Figure 3-66 PWI scores by perceived financial position compared to parents at same age, 2024

On average, people who felt financially worse off compared to their parents at the same age scored notably lower (10-21pp) than those who felt better off or the same on all domains of the PWI (Figure 3-67).

The largest mean differences were within satisfaction with future security (21pp) and standard of living (19pp).

Personal wellbeing scores by perceived intergenerational financial mobility in 2024
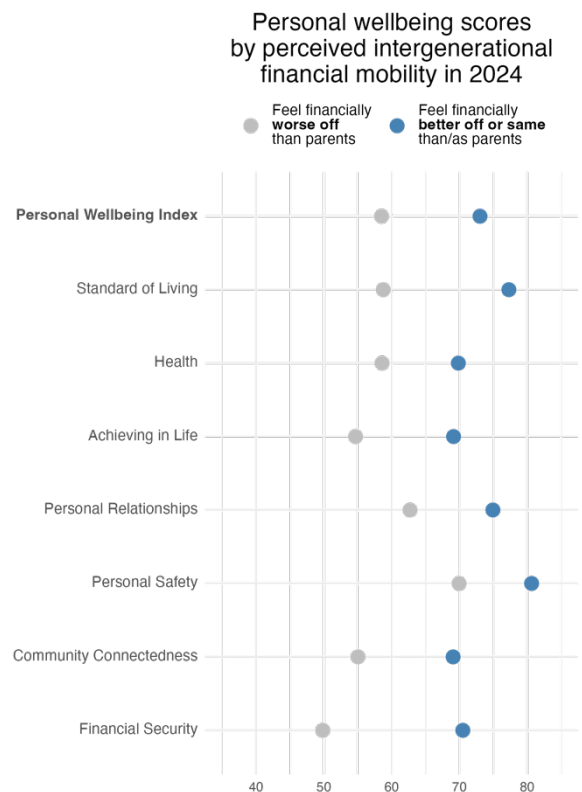
Figure 3-67 PWI domain scores by perceived financial position compared to parents at same age, 2024

3.2.6 Topic 6: Identifying key factors that differentiate high and low Personal Wellbeing

In Topics 1-5, we examined how objective factors (home ownership and material deprivation) and subjective factors (mental distress, loneliness, resilience, relational support, financial satisfaction, and perceived intergenerational financial mobility), were related to personal wellbeing, age, and income. The focus in these analyses was on individual relationships between these variables, ignoring more complex associations.

In Topic 6, we use statistical modelling to examine what happens when these factors are combined to identify the factors that most strongly differentiate high and low levels of personal wellbeing. This analysis classifies each respondent into a subgroup of wellbeing based on their responses across the range of factors examined in combination.

3.2.6.1 Factors differentiating personal wellbeing scores

RQ19: When combined, what factors differentiate low and high scores on the Personal Wellbeing Index in 2024?

We used a regression tree analysis, which seeks to find subgroups within a sample of participants who have similar scores on an outcome variable of interest (e.g., subjective wellbeing). This analysis creates a tree-like model that splits respondents into subgroups based on a combination of responses across a range of other included factors. The splitting process creates "tree branches" of grouped respondents until the data cannot meaningfully be split any further, resulting in final "tree leaves" – i.e., subgroups of respondents with distinct outcome scores.

This approach is different from standard regression approaches in at least two key ways. First, researchers provide a list of variables to include in the overall analysis, but only those that successfully split the sample into subgroups are used for the final results. Second, this splitting process is automated based on maximising prediction and reducing model error, and thus the analysis is guided by data, more so than by researchers' pre-specified hypotheses about how variables will relate to each other. As such, regression trees are an exploratory and hypothesis generating approach.

Only the factors that are most relevant (i.e., contribute the most to explaining differences) to the outcome variable (in this case, Personal Wellbeing Index scores) are included in the final tree.

The following factors, which individually were related to the Personal Wellbeing Index (PWI), were considered together in the regression tree analysis:
- Age groups
- Household income groups
- Mental distress (derived from the average of anxiety, stress and depression scores)
- Loneliness
- Resilience
- Relational support
- Home ownership (renting/other, owner with a mortgage, owner without a mortgage)
- Material deprivation
- Satisfaction with affording the things one needs
- Satisfaction with saving money
- Perceived financial comparison to parents at the same age

Out of all the factors examined, four emerged as the most relevant in explaining the differences in average PWI scores: satisfaction with affording the things one needs, mental distress, loneliness and relational support (Figure 3-68). Average PWI scores for each subgroup identified by the analysis are indicated by the coloured value in the regression tree below, with red indicating lower wellbeing scores and green indicating higher wellbeing scores.

The most significant determinant of PWI was satisfaction with affording the things one needs (AffordNeeds). People who were less satisfied with their ability to afford what they needed (i.e., AffordNeeds score below 45) had notably lower PWI scores (21pp lower; mean = 52 vs mean = 73) than those who were more satisfied (i.e., AffordNeeds score $\geq$ 45). For both of these groups, mental distress was the second most significant factor distinguishing between high and low PWI, followed by loneliness and relational support.

Key factors that differentiate low and high personal wellbeing
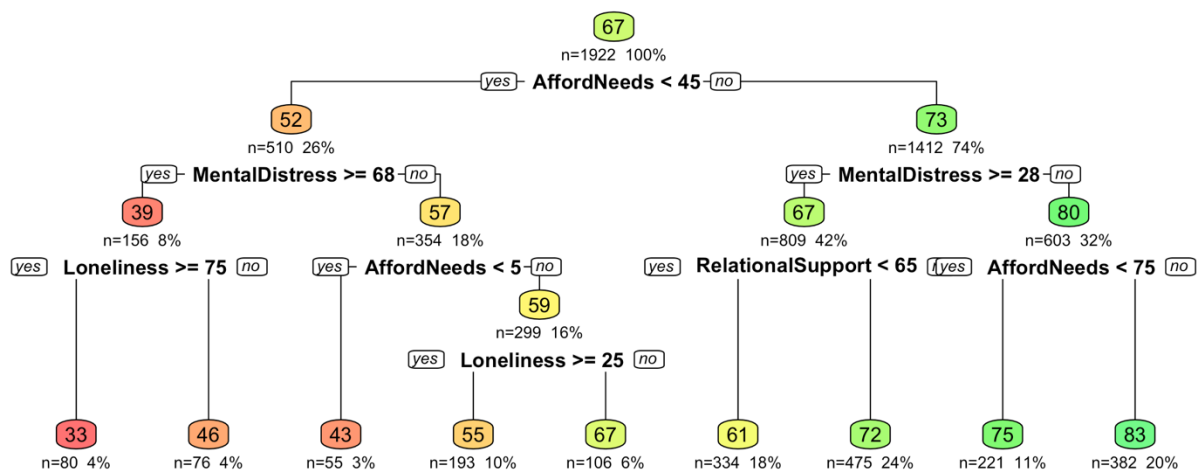
Figure 3-68 Regression tree analysis of Personal Wellbeing Index scores

3.2.6.2 Wellbeing profiles

The regression tree analysis classified respondents into nine subgroups based on shared average PWI scores, ranging from 33pp to 83pp (see Figure 3-68). Further analyses were conducted to compare the profiles of specific subgroups based on: (1) average scores across the four key differentiating factors, and (2) sample characteristics. The first set of analyses compares the profiles of the subgroups with the lowest and highest PWI, while the second compares the profiles of the two PWI subgroups that were differentiated by relational support.

3.2.6.2.1 Differences between wellbeing profiles

RQ20: How do the profiles of the people with the lowest and highest personal wellbeing differ?

The average PWI score for the subgroup with the lowest wellbeing was 50pp lower than the subgroup with the highest wellbeing (33pp vs. 83pp) – see Figure 3-68. The subgroup with the lowest wellbeing (n=80; 4% of the sample) was characterised in the regression tree by low satisfaction with affording the things one needs (scores < 45), high mental distress (scores $\geq$ 68) and high loneliness (scores $\geq$ 75). Meanwhile, the subgroup with the highest wellbeing (n=382;

20% of the sample) was characterised by high satisfaction with affording the things one needs (scores ≥ 75) and low mental distress (scores < 28).

A detailed comparison of average scores across the four key differentiating factors for both subgroups is presented in Figure 3-69. On average, the lowest wellbeing group had much lower satisfaction with affording the things one needs (72pp difference), much higher mental distress (72pp difference), much higher loneliness (82pp difference), and much lower relational support (38pp difference) compared to the highest wellbeing subgroup.

Comparison of wellbeing profiles

Average scores on key differentiating factors for the **lowest** vs **highest** wellbeing groups

■ Lowest Wellbeing Group (4% of sample)
■ Highest Wellbeing Group (20% of sample)

Personal Wellbeing Index	32.7 (Lowest)	82.7 (Highest)
Satisfaction with affording needs	16.4 (Lowest)	88.4 (Highest)
Mental distress	85.1 (Lowest)	12.8 (Highest)
Loneliness	90.8 (Lowest)	9.3 (Highest)
Relational support	39.8 (Lowest)	78.0 (Highest)
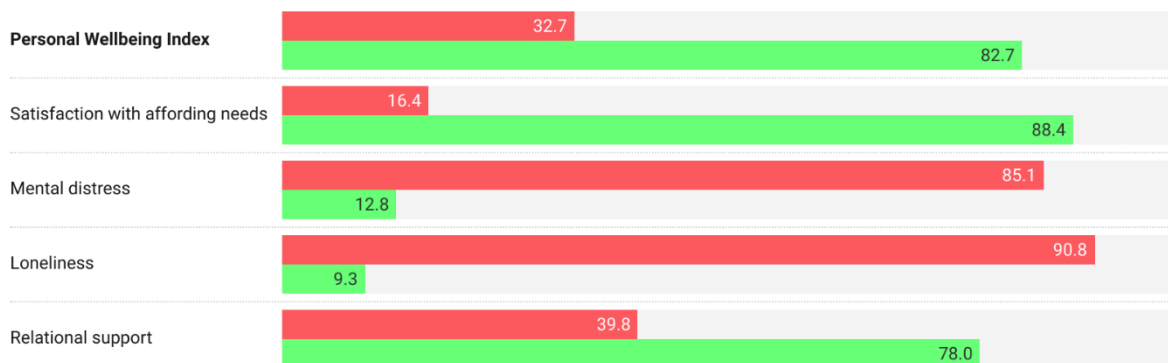
All scores are on a 100 percentage point scale.

Chart: Deakin University • Source: Australian Unity Wellbeing Index, 2024 • Created with Datawrapper

Figure 3-69 Comparing key differentiating factor scores of lowest and highest wellbeing groups

A comparison of sample characteristics for the lowest and highest wellbeing groups is presented in Figure 3-70. Respondents in the lowest wellbeing subgroup were mostly under 55 years old (85%), on household incomes below $104,000 (89%), female (61%), and single (62%). Almost all were experiencing material deprivation (98%) and renting or in other non-home ownership living situations (81%).

On the contrary, respondents in the highest wellbeing subgroup were mostly 55+ years old (60%), male (60%), and in a relationship (79%). Only a small number were experiencing material deprivation (6%), and the majority owned a home (87%). Household incomes were spread across this group, although it had a much lower proportion of low-income households (51% earning under $104,000) than the lowest wellbeing group.

Comparison of wellbeing profiles

Key sample characteristics (%) for the **lowest** vs **highest** wellbeing groups
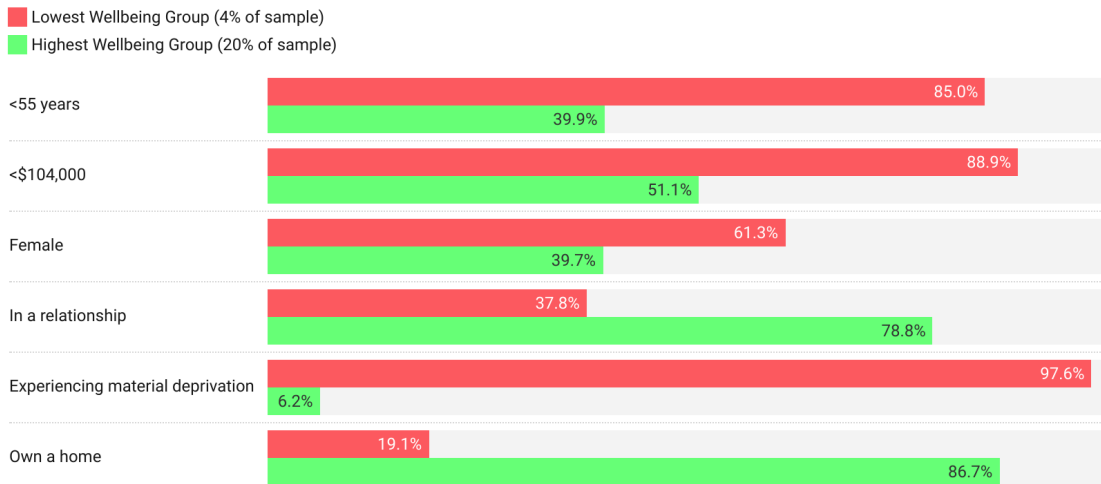
■ Lowest Wellbeing Group (4% of sample)
■ Highest Wellbeing Group (20% of sample)

<55 years	85.0% / 39.9%
<$104,000	88.9% / 51.1%
Female	61.3% / 39.7%
In a relationship	37.8% / 78.8%
Experiencing material deprivation	97.6% / 6.2%
Own a home	19.1% / 86.7%

Chart: Deakin University • Source: Australian Unity Wellbeing Index, 2024 • Created with Datawrapper

Figure 3-70 Comparing key sample characteristics of lowest and highest wellbeing groups

3.2.6.2.2 What role does relational support play in differentiating personal wellbeing?

RQ21: What role does relational support play in differentiating personal wellbeing?

Two subgroups in the regression tree represented almost half (42%) of the sample but had notably different average PWI scores (61pp vs 72pp; 11pp difference) – see Figure 3-68. Both subgroups were characterised in the regression tree by moderate satisfaction with affording the things one needs (scores ≥ 45) and mental distress (scores ≥ 28). However, they were distinguished by relational support (one group scoring below 65, the other scoring 65 and above) – i.e., how easily they can turn to people they know for help.

A detailed comparison of average scores across the four key differentiating factors for both subgroups is presented in Figure 3-71. Both subgroups had similar average scores on satisfaction with affording the things one needs (6pp difference; non-notable) and mental distress (3pp difference; non-notable). The subgroup with the lower average PWI score (i.e., 61pp) reported much lower average relational support (35pp difference; notable) and higher average loneliness (9pp difference; notable) than the subgroup with the higher PWI score (i.e., 72pp).

Comparison of wellbeing profiles

Average scores on key differentiating factors for the two largest related wellbeing subgroups, differentiated by **relational support**
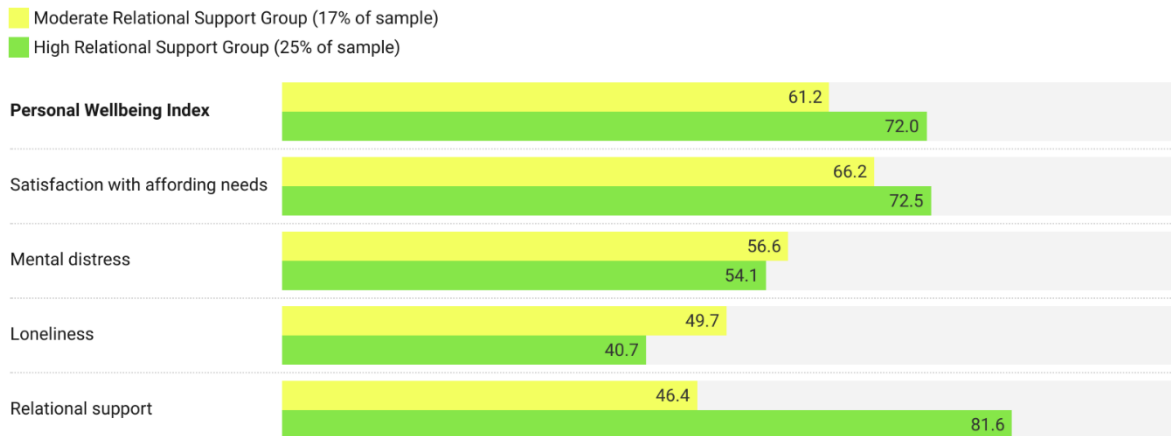
- Moderate Relational Support Group (17% of sample)
- High Relational Support Group (25% of sample)

Factor	Moderate	High
Personal Wellbeing Index	61.2	72.0
Satisfaction with affording needs	66.2	72.5
Mental distress	56.6	54.1
Loneliness	49.7	40.7
Relational support	46.4	81.6

All scores are on a 100 percentage point scale.

Chart: Deakin University • Source: Australian Unity Wellbeing Index, 2024 • Created with Datawrapper

Figure 3-71 Comparing key differentiating factor scores for the two subgroups differentiated by relational support

A comparison of sample characteristics of the two subgroups differentiated by relational support is presented in Figure 3-72. There were some differences, with the high relational support group being slightly older and comprised of more females and homeowners. Despite both groups having a similar spread of household incomes, the high relational support group was less likely to be experiencing material deprivation (33% vs 47%).

Comparison of wellbeing profiles

Key sample characteristics (%) for the two largest related wellbeing subgroups, differentiated by **relational support**
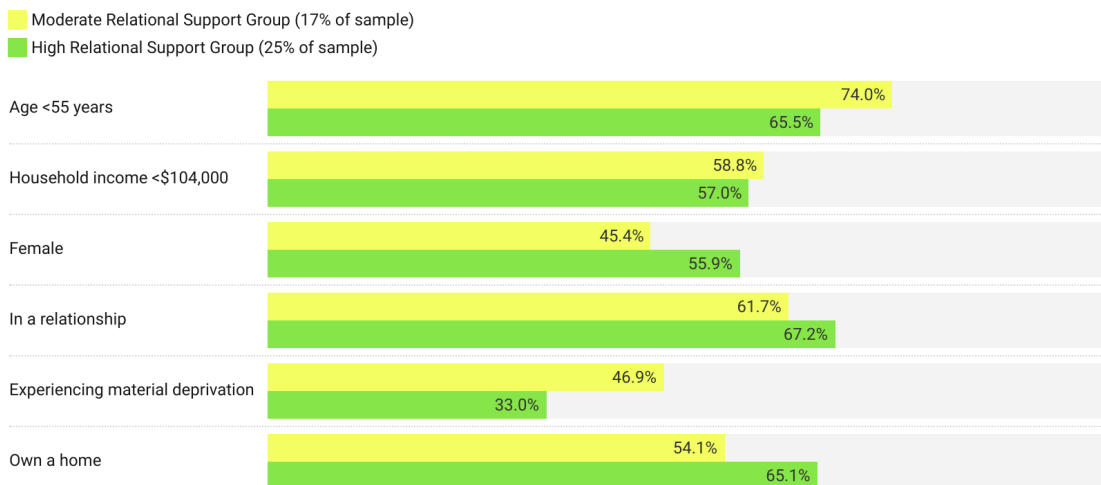
- Moderate Relational Support Group (17% of sample)
- High Relational Support Group (25% of sample)

Characteristic	Moderate	High
Age <55 years	74.0%	65.5%
Household income <$104,000	58.8%	57.0%
Female	45.4%	55.9%
In a relationship	61.7%	67.2%
Experiencing material deprivation	46.9%	33.0%
Own a home	54.1%	65.1%

Chart: Deakin University • Source: Australian Unity Wellbeing Index, 2024 • Created with Datawrapper

Figure 3-72 Comparing key sample characteristics of the subgroups differentiated by relational support

4 CONCLUSION

Australians' wellbeing in 2024

The Australian Unity Wellbeing Index survey highlights declining subjective wellbeing of Australians in June 2024, a period marked by significant financial and social stressors that included high cost-of-living, housing stress, intensifying wealth inequities, climate change, and globally destabilising armed conflict.

Against this backdrop, national wellbeing levels have hit a record low, with declining satisfaction with the economic situation, government, and national security in Australia. Personal wellbeing levels generally remain low — with little recovery from the drop in levels recorded in 2022. It is concerning to see satisfaction with health at its lowest level yet recorded by this survey.

Stark age inequities in personal wellbeing persisted, with those aged under 55 years having notably lower wellbeing and higher mental distress and loneliness compared to older adults.

These inequities were felt financially, too. More than half of adults under 55 years old were experiencing material deprivation and were more than twice as likely to feel worse off financially compared to their parents at the same age than those over 55 years old.

Young adults were doing it particularly tough. As well as having the lowest personal wellbeing scores, 18-34-year-olds reported the highest feelings of mental distress and loneliness.

Once again, our results highlight that people at risk of severe financial hardship (i.e., on the lowest household incomes or in unemployment) are experiencing some of the lowest levels of personal wellbeing. Additionally, this year our results show the importance of home ownership to overall personal wellbeing and satisfaction with future security.

However, our results show that objective measures of a person's financial situation do not tell the whole story. Subjective measures, like financial satisfaction, play a key role in personal wellbeing. Being satisfied with the ability to afford the things one needs was the strongest factor differentiating low and high personal wellbeing levels, followed by mental distress and loneliness, while relational support boosted wellbeing for average Australians in the middle.

How can we boost wellbeing in Australia?

Generational inequities in wellbeing warrant urgent attention, if we want a healthy population who can contribute to society and care for our aging population. People aged under 55 years, and particularly those aged 18-34 years, need major interventions to give them opportunities to boost their wellbeing and reduce their mental distress and loneliness.

For Australians who are experiencing financial hardship, our research suggests that money really does matter to wellbeing. It is notable that Australia ranks in the top 10 wealthiest OECD countries per capita.[27] Yet, our unemployment payment (JobSeeker) is the lowest of any OECD country.[28]

Wealth inequities are not inevitable. At the height of the COVID-19 pandemic in 2020, government policies (e.g., boosting JobSeeker payments) helped reduce wealth inequities in our country for the first time in 20 years.[29] At that same time, our research saw big boosts in personal and national wellbeing. This is not a coincidence. One only has to look at the Nordic countries, to see that equity improves subjective wellbeing.[30]

Importantly, improving equity in our country doesn't have to mean increasing taxation for average Australians, but it does mean making some structural changes to the distribution of wealth to address entrenched disadvantage.

For the past two years, the Economic Inclusion Advisory Committee has called on the Government to boost welfare payments to those in need.[31, 32] A longer-term but equally urgent change is to properly fund public education to achieve equity in schooling, as outlined in an expert review commissioned by the Federal Department of Education.[33]

Our findings also add to calls to tackle the housing crisis to help younger Australians and those facing financial hardship access safe and secure housing, boosting their future security. Affording all Australians the same financial and housing security opportunities as previous generations is paramount for their wellbeing and our society.

Changes to negative gearing and the capital gains tax discounts would help make home ownership accessible for more people[34] and put up to $13.6 billion dollars in the Government's pocket[35] to spend elsewhere (for example, on the aforementioned welfare boosts, public school funding, and social housing). Another good start would be to increase taxes paid by Australia's fossil fuel industry – something that most Australians support.[36]

Of course, money isn't everything. For many Australians, having access to a strong support network may provide the key to boosting wellbeing.

Our findings emphasise the importance of fostering meaningful connections and investing in relationships, as having people to rely on during difficult times can pay wellbeing dividends. Equally important is remembering we have the power to uplift the wellbeing of those around us by being a source of support when they need it most.

In 2024, we need to ask ourselves, and particularly those in power, what type of country we want to be — if we want to boost our collective wellbeing, we need to deal with the big issues facing our nation and stop tinkering at the edges.

Without such intervention, societal progress will falter, with generations falling even further down the wellbeing spectrum. This is an unacceptable and unnecessary outcome for such a rich and advantaged country as Australia.

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5 APPENDICES

5.1 Phone questionnaire

"Hi, my name is ………… I'm calling on behalf of Deakin University, which is conducting a wellbeing survey called the Australian Unity Wellbeing Index. The survey takes about 12 minutes to complete. Your responses will be completely anonymous and will help us understand how well Australians are doing.

"Would you be able to help us out by answering a few questions? "
"Thank you."
"Can I check that you are 18 years or over?"

"I am now required to read out some information to you. If you have questions you are welcome to ask me at the end.
First of all, your participation in this survey is completely voluntary and you do not have to answer any questions you do not feel comfortable answering.
You are also welcome to withdraw from this survey at any time. If you decide to withdraw, your answers will not be included in the analysed results.
The information you provide will become part of our annual survey report.
Should you choose to provide any identifiable information, those will be stored separately from other survey answers and will not be used.
While it is not expected that participating in this survey will cause you to feel distress, if this survey raises any concerns for you please consider contacting Lifeline on 13 11 44.
We may at any time during this interview be listened to by my supervisor for quality control procedures."

"Do you have any questions?"

"In that case I will start ----- "

"First, I will ask some questions about yourself."
"I am going to ask you to rate how satisfied you feel with some areas of your life, on a scale of Zero to 10."
"Zero means you feel 'No satisfaction at all'. 10 means you feel 'Completely satisfied'.
"Is that clear so far, or would you like me to go over the scale description again?"
(Repeat if requested, or otherwise continue)

"OK, here is the first question, on a scale from 0 to 10."
Q1.   Thinking about your own life and personal circumstances, how satisfied are you with your life as a whole?

0	1	2	3	4	5	6	7	8	9	10
98. (Don't know) 99. (Refused)										

"Turning now to various areas of your life"
[Remember: Zero means "No satisfaction at all". 10 means "Completely satisfied".]
How satisfied are you...?
Q2.   with your standard of living?

0	1	2	3	4	5	6	7	8	9	10
98. (Don't know) 99. (Refused)										

Q3.   with your health?

0	1	2	3	4	5	6	7	8	9	10
98. (Don't know) 99. (Refused)										

Q4.   with what you are currently achieving in life?

0	1	2	3	4	5	6	7	8	9	10
98. (Don't know) 99. (Refused)										

Q5.   with your personal relationships?

0	1	2	3	4	5	6	7	8	9	10
98. (Don't know) 99. (Refused)										

Q6.   with how safe you feel?

0	1	2	3	4	5	6	7	8	9	10
98. (Don't know) 99. (Refused)										

Q7.   with feeling part of your community?

0	1	2	3	4	5	6	7	8	9	10
98. (Don't know) 99. (Refused)										

Q8.   with your future security?

0	1	2	3	4	5	6	7	8	9	10
98. (Don't know) 99. (Refused)										

"Turning now to life in Australia"

[Again, Zero means "No satisfaction at all". 10 means "Completely satisfied".]

Q9.   How satisfied are you with life in Australia?

0	1	2	3	4	5	6	7	8	9	10
98. (Don't know) 99. (Refused)										

(Sub group – National Domains)

How satisfied are you with——

Q10.   the economic situation in Australia?

0	1	2	3	4	5	6	7	8	9	10
98. (Don't know) 99. (Refused)										

Q11.   the state of the natural environment in Australia?

0	1	2	3	4	5	6	7	8	9	10
98. (Don't know) 99. (Refused)										

Q12.   the social conditions in Australia?

0	1	2	3	4	5	6	7	8	9	10
98. (Don't know) 99. (Refused)										

Q13.   Government in Australia?

0	1	2	3	4	5	6	7	8	9	10
98. (Don't know) 99. (Refused)										

Q14.   Business in Australia?

0	1	2	3	4	5	6	7	8	9	10
98. (Don't know) 99. (Refused)										

Q15.   National security in Australia?

0	1	2	3	4	5	6	7	8	9	10
98. (Don't know)			99. (Refused)							

"Now, a few more questions about how you feel _in general_..." Please rate these questions on a scale from zero to 10. Zero means "Not at all". 10 means "Extremely".

Q16.   How anxious do you generally feel?

0	1	2	3	4	5	6	7	8	9	10
98. (Don't know)			99. (Refused)							

Q17.   How stressed do you generally feel?

0	1	2	3	4	5	6	7	8	9	10
98. (Don't know)			99. (Refused)							

Q18.   How depressed do you generally feel?

0	1	2	3	4	5	6	7	8	9	10
98. (Don't know)			99. (Refused)							

Q19.   How lonely do you generally feel?

0	1	2	3	4	5	6	7	8	9	10
98. (Don't know)			99. (Refused)							

Q20.   How well do you normally recover when something goes wrong?

0	1	2	3	4	5	6	7	8	9	10
98. (Don't know)			99. (Refused)							

Q21.   How easily can you get help from people you know?

0	1	2	3	4	5	6	7	8	9	10
98. (Don't know)			99. (Refused)							

"Ok, the next topic asks about your financial wellbeing

Please rate these questions on a scale from zero to 10. Zero means "No satisfaction at all". 10 means "Completely satisfied".

Q22.   How satisfied are you with being able to afford the things you need?

0	1	2	3	4	5	6	7	8	9	10
98. (Don't know)			99. (Refused)							

Q23.   How satisfied are you with your ability to save money?

0	1	2	3	4	5	6	7	8	9	10
98. (Don't know)			99. (Refused)							

I will now read out a few more questions and ask you to choose the most appropriate response.

Q24.   Thinking about how financially well-off your parents were at your age, do you feel better or worse off?
(READ OUT)
    1. Better
    2. Worse
    3. Same
    97. Not applicable/relevant
    98. (Don't know)
    99. (Refused)

Q25.   Thinking about your children's future, do you think they will be financially better or worse off than you?
(READ OUT)
    1. Better
    2. Worse
    3. Same
    4. I don't plan to have children
    97. Not applicable/relevant
    98. (Don't know)
    99. (Refused)

For the next question, please respond Yes or No to each of the items I read out.

Q26.   In the last month, because of money pressure did you miss or put off:
(READ OUT)
    a) Mortgage or rent payments
    b) Paying electricity, gas, water, bills
    c) Buying food
    d) Paying for health care
    e) Buying prescription medicines
    f) Paying home or car insurance
    g) Paying phone bills
    h) Paying for internet

(Response options for all statements)
        1. Yes
        2. No

        98. (Don't know)
        99. (Refused*)*

"And lastly, just a few more questions about yourself"
Q27.   How do you describe your gender?
(Interviewer to code to the below)

1. Man or male
2. Woman or female
3. Non-binary
4. A different term

98. (Don't know)
99. (Refused)

Q28. Are you of Aboriginal or Torres Strait Islander origin?
(If yes, ask if Aboriginal or Torres Strait Islander or both)
1. Yes – Aboriginal
2. Yes – Torres Strait Islander
3. Yes – both
4. No

98. (Don't know)
99. (Refused)

Q29.   Can you tell me your age?   (*Interviewer type in age)*   _____
    98. (Refused)

Q30.   Which of the following categories best describes your relationship status?
(READ OUT)
1. Never married
2. De facto/living together
3. Married
4. Separated
5. Divorced
6. Widowed

98. (Don't know)
99. (Refused)

Q31. Which of the following scenarios best describes your current living arrangements?
(READ OUT)
1. Renting
2. Renting and own a mortgage-free home
3. Renting and pay a mortgage
4. Living in your own home and paying off mortgage
5. Living in your own home and mortgage-free

6. Living at parents' home
96. Other

98. (Don't know)
99. (Refused)

Q32.   I am going to ask who lives in your household. Please indicate from the list I will read who lives with you. (Please select all that apply)
(READ OUT)
1. No one, you live by yourself
2. You live with your partner
3. With one or more children
4. With one or both parents
5. With one or more other adults

98. (Don't know)
99. (Refused)

(IF answered 3. 'With one or more children' ASK Q33. OTHERS GO TO Q34.)

Q33. How many children under 18 years old, living in your house, are you **currently** caring for?
_____ [Code as numeric]
98. (Don't know)
99. (Refused)

Q34.   Please tell me which of the following **full-time** occupational categories best applies to you at this time. (Accept only one response)
Are you in---
(READ OUT)
1. Full-time paid employment
2. Full-time retirement
3. Full-time volunteer
4. Full-time home or family duties
5. Full-time study
97. None of these

98. (Don't know)
99. (Refused)

Q35.   Please tell me whether any of the following **part-time** occupational categories apply to you at this time. (Please select all that apply)
Are you in---
(READ OUT)
1. Part-time paid employment

2. Casual employment
3. Semi-retirement
4. Part-time volunteer
5. Part-time study
6. Unemployed
97. None of these

98. (Don't know)
99. (Refused)

Q36.   Are you currently looking for paid work?
   1. Yes
   2. No

98. (Don't know)
99. (Refused)

"I'm now going to ask you about your income. Please remember that your response will remain confidential and no information that would identify you will be used in any data analysis."
Q37. What was your approximate total household income, before tax, last year?
   _____ (code as numeric, whole number)
   IF REPONSE OBTAINED, GO TO Q38.
   98. (Don't know) – ASK Q37A
   99. (Refused) – ASK Q37A

Q37A. Would you say your total household income, before tax, was <u>less than or more than</u> $104,000?
   1. Less (ASK Q37B)
   2. More (ASK Q37C)

Q37B	Q37C
(READ OUT)	(READ OUT)

Was it
    1.   Less than $16,000
Or between:
    2. $16,000 - $33,000
    3. $34,000 - $64,000
    4. $65,000 - $103,000
	Was it between:
	    5. $104,000 - $155,000
	    6. $156,000 - $259,000
	    7. $260,000 - $415,000
	Or:
	    8. More than $416,000

98. (Don't know)
99. (Refused)

Q38.   Do you currently receive any of the following government pensions, benefits or allowances? (Please <u>select all that apply</u>)
(READ OUT)
1. Age pension
2. Newstart Allowance or Jobseeker Payment
3. Disability Support Pension
4. Carer Allowance or Carer Payment
5. Parenting payment

98. (Don't know)
99. (Refused*)*

Q39.   Can you please tell me your postcode?
_____ (code as postcode)
98. (Don't know)
99. (Refused*)*

Q40.   We are going to carry out another survey like this in the next 12 months. But this time it will be by email. Would you be willing to help us again if we email a copy to you at that time?
1. Yes
2. No

[IF YES]
Thank You. Can you please tell me your name and email? Your personal information will not be used in any of the analyses or reporting, but we need to record your name in order to contact you again.
[If a person declines to provide information then please leave fields blank]

Interviewer type in:
First Name   _____
Family name   _____
Email   _____

"I am also required to inform you that:
"If you have any complaints about any aspect of the data collection, you may call our manager on 03 9251 7129.*"*
"If you have any other queries relating to the wellbeing project you may contact the Deakin University researcher Dr Kate Lycett on k.lycett@deakin.edu.au.*"*

"Thank you for taking part in our survey!.*"*
Standard Ipsos privacy/close
RECORD DATE, TIME, INTERVIEW DURATION

End of Telephone Survey
**NO MORE QUESTIONS*

5.2 Online questionnaire

GENERAL PROGRAMMING INSTRUCTIONS

- All questions are single response unless otherwise specified by 'MULTIPLE RESPONSE'

- Hide DK/REF on screen and show as pop-up if respondent clicks 'Next' without answering

- CATI instructions are in blue and ONLINE instructions are in orange

INTRODUCTION

*(ALL)
INTRO

This survey is administered on behalf of Deakin University, which is conducting a wellbeing survey called the Australian Unity Wellbeing Index. The survey takes about 10 minutes to complete. Your responses will be completely anonymous and will help us understand how Australians are doing.

Please read the below information:

- First of all, your participation in this survey is completely voluntary and you do not have to answer any questions you do not feel comfortable answering.

- You are also welcome to withdraw from this survey at any time. If you decide to withdraw, your answers will not be included in the analysed results.

- The information you provide will become part of our annual survey report.

- While it is not expected that participating in this survey will cause you to feel distress, if this survey raises any concerns for you, please consider contacting Lifeline on 13 11 44.

*(ALL)
PREQ1　First, we will ask some questions about yourself.

We are going to ask you to rate how satisfied you feel with some areas of your life, on a scale from 0 to 10.

*(ALL)
Q1　OK, here is the first question.

Please select the number below that best represents how satisfied you feel with each item. On this scale, 0 means you have 'No satisfaction at all', and 10 means you are 'Completely Satisfied'.

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

1. 0 – No satisfaction at all
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7

9. 8
10. 9
11. 10 – Completely satisfied
98. Don't know / Not sure
99. Refused / Prefer not to say

*(ALL)

Q2   Remember: Zero means "No satisfaction at all". 10 means "Completely satisfied".

How satisfied are you with…

(STATEMENTS)

a. your standard of living?
b. your health?
c. what you are currently achieving in life?
d. your personal relationships?
e. how safe you feel?
f. feeling part of your community?
g. your future security?

(RESPONSE FRAME)

1. 0 – No satisfaction at all
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10 – Completely satisfied
98. Don't know / Not sure
99. Refused / Prefer not to say

*(ALL)

Q9   Turning now to life in Australia.

Please note, this means how you feel about life in the country Australia, NOT the survey panel 'Life in Australia™'.

Again, Zero means "No satisfaction at all". 10 means "Completely satisfied".

How satisfied are you with life in Australia?

1. 0 – No satisfaction at all
2. 1
3. 2
4. 3
5. 4

6. 5
7. 6
8. 7
9. 8
10. 9
11. 10 – Completely satisfied
98. Don't know / Not sure
99. Refused / Prefer not to say

*(ALL)
Q10   How satisfied are you with …

(STATEMENTS)

a. the economic situation in Australia?
b. the state of the natural environment in Australia?
c. the social conditions in Australia?
d. government in Australia?
e. business in Australia?
f. national security in Australia?

(RESPONSE FRAME)

1. 0 – No satisfaction at all
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10 – Completely satisfied
98. Don't know / Not sure
99. Refused / Prefer not to say

*(ALL)
Q16   Now, a few more questions about how you feel *in general*…

Please rate these questions on a scale from zero to 10. Zero means "Not at all". 10 means "Extremely".

(STATEMENTS)

a. How anxious do you generally feel?
b. How stressed do you generally feel?
c. How depressed do you generally feel?
d. How lonely do you generally feel?
e. How well do you normally recover when something goes wrong?
f. How easily can you get help from people you know?

(RESPONSE FRAME)

1. 0 – Not at all
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10 – Extremely
98. Don't know / Not sure
99. Refused / Prefer not to say

*(ALL)

Q22   **Ok, the next topic asks about your financial wellbeing.**

             Please rate these questions on a scale from zero to 10. Zero means "No satisfaction at all". 10 means "Completely satisfied".

             How satisfied are you with …

             (STATEMENTS)

             a.   being able to afford the things you need?
             b.   your ability to save money?

             (RESPONSE FRAME)

1. 0 – No satisfaction at all
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
1. 10 – Completely satisfied
98. Don't know / Not sure
99. Refused / Prefer not to say

*(ALL)

Q24   Thinking about how financially well-off your parents were at your age, do you feel better or worse off?

1. Better
2. Worse
3. Same
97. Not applicable / relevant
98. Don't know / Not sure
99. Refused / Prefer not to say

*(ALL)
Q25   Thinking about your children's future, do you think they will be financially better or worse off than you?

(READ OUT)

1. Better
2. Worse
3. Same
4. Don't plan to have children
97. Not applicable / relevant
98. Don't know / Not sure
99. Refused / Prefer not to say

*(ALL)
Q26   In the last month, because of money pressure did you miss or put off:

Please answer 'Yes' or 'No' for each statement.

(STATEMENTS)

a. Mortgage or rent payments
b. Paying electricity, gas, water, bills
c. Buying food
d. Paying for health care
e. Buying prescription medicines
f. Paying home or car insurance
g. Paying phone bills
h. Paying for internet

(RESPONSE FRAME) (READ OUT)

1. Yes
2. No
98. Don't know / Not sure
99. Refused / Prefer not to say

*(ALL)
PREQ27   **And lastly, just a few more questions about yourself.**

*(ALL)
Q27   Which of the following categories best describes your current relationship status?

(READ OUT)

1. Never married
2. De facto/living together
3. Married
4. Separated
5. Divorced
6. Widowed
98. Don't know / Not sure
99. Refused / Prefer not to say

*(ALL)
Q28   Which of the following scenarios best describes your current living arrangements?

(READ OUT)

1. Renting
2. Renting and own a mortgage-free home
3. Renting and pay a mortgage
4. Living in your own home and paying off mortgage
5. Living in your own home and mortgage-free
6. Living at parents' home
96. Other
98. Don't know / Not sure
99. Refused / Prefer not to say

*(ALL)
Q29   Please indicate from the list who lives with you in your household.

Please select all that apply.

(MULTIPLE RESPONSE) (READ OUT)

1. No one, I live by myself
2. My partner
3. One or more children
4. One or both parents
5. One or more other adults
98. Don't know / Not sure
99. Refused / Prefer not to say

*(Q29=3, LIVES WITH ONE OR MORE CHILDREN)
Q30   How many children under 18 years old, living in your house, are you **currently** caring for?

1. Number of children (RANGE 1 TO 20, WHOLE NUMBERS)
98. Don't know / Not sure
99. Refused / Prefer not to say

*(ALL)

Q31   Which of the following **full-time** occupational categories best applies to you at this
           time?

           (READ OUT)

           1. Full-time paid employment
           2. Full-time retirement
           3. Full-time volunteer
           4. Full-time home or family duties
           5. Full-time study
           97. None of these
           98. Don't know / Not sure
           99. Refused / Prefer not to say

*(ALL)

Q32   Tick any of the following **part-time** occupational categories that apply to you at this
           time.

           Are you in …

           (MULTIPLE RESPONSE) (READ OUT)

           1. Part-time paid employment
           2. Casual employment
           3. Semi-retirement
           4. Part-time volunteer
           5. Part-time study
           6. Unemployed
           97. None of these
           98. Don't know / Not sure
           99. Refused / Prefer not to say

*(ALL)

Q33   Are you currently looking for paid work?

           1. Yes
           2. No
           98. Don't know / Not sure
           99. Refused / Prefer not to say

*(ALL)

PREQ34   **We are now going to ask you about your income. Please remember that your
           response will remain confidential and no information that would identify you will be
           used in any data analysis.**

*(ALL)

Q34   In what range was your total household income, before tax, last year?

           (READ OUT)

1. Less than $15,599
2. $15,600 - $20,799
3. $20,800 - $25,999
4. $26,000 - $33,799
5. $33,800 - $41,599
6. $41,600 - $51,999
7. $52,000 - $64,999
8. $65,000 - $77,999
9. $78,000 - $90,999
10. $91,000 - $103,999
11. $104,000 - $129,999
12. $130,000 - $155,999
13. $156,000 - $181,999
14. $182,000 - $207,999
15. $208,000 - $233,999
16. $234,000 - $259,999
17. $260,000 - $311,999
18. $312,000 - $415,999
19. More than $416,000
98. Don't know / Not sure
99. Refused / Prefer not to say

*(ALL)
CLOSE   Thank you for taking part in our survey! That's all the questions we have for you today. If you would like more information about the survey you can call the Social Research Centre on 1800 023 040 or email at LifeInAus@srcentre.com.au.

If you have any other queries relating to the wellbeing project you may contact the Deakin University researcher Dr Kate Lycett on k.lycett@deakin.edu.au.

5.3 Summary statistics for all measures

Table 5-1 Survey 41 summary statistics for all wellbeing measures in 2024 (phone and online)

	Phone					Life in Australia™					
	N	Mean	SD	Min	Max	Raw N	Weighted N	Weighted Mean	Weighted SD	Min	Max
Global Life Satisfaction	998	75.0	15.7	0.0	100.0	2,002	1,998.9	67.7	20.0	0.0	100.0
Personal Wellbeing Index	971	74.7	13.4	10.0	98.6	2,002	1,999.7	67.3	17.6	2.9	98.6
Standard of Living	994	77.2	17.1	10.0	100.0	2,008	2,005.1	70.0	20.9	0.0	100.0
Health	996	71.3	19.4	0.0	100.0	2,008	2,005.1	65.4	20.3	0.0	100.0
Achieving in Life	988	72.7	18.6	0.0	100.0	2,006	2,003.4	63.3	22.6	0.0	100.0
Personal Relationships	993	77.8	21.1	0.0	100.0	2,006	2,002.8	70.1	24.1	0.0	100.0
Personal Safety	994	83.1	16.4	0.0	100.0	2,007	2,003.6	76.4	20.4	0.0	100.0
Community Connectedness	991	69.8	21.7	0.0	100.0	2,005	2,002.5	63.6	23.4	0.0	100.0
Future Security	989	70.6	21.3	0.0	100.0	2,008	2,005.1	62.3	24.6	0.0	100.0
Global National Wellbeing	996	78.5	18.0	0.0	100.0	2,005	2,000.1	70.5	18.9	0.0	100.0
National Wellbeing Index	919	60.0	15.1	3.3	96.7	1,992	1,988.2	55.0	17.4	3.3	98.3
Economic Situation in Australia	989	54.4	20.4	0.0	100.0	2,006	2,003.0	50.8	22.1	0.0	100.0
State of Natural Environment	992	64.3	19.2	0.0	100.0	2,005	2,001.6	59.3	20.7	0.0	100.0
State of Social Conditions	981	62.1	17.7	0.0	100.0	2,005	2,002.2	56.0	20.2	0.0	100.0
Government in Australia	983	52.0	23.3	0.0	100.0	2,004	1,999.6	48.6	25.0	0.0	100.0
Business in Australia	970	60.6	18.1	0.0	100.0	2,000	1,997.6	54.4	20.4	0.0	100.0
National Security	974	66.3	20.7	0.0	100.0	1,998	1,994.2	61.2	21.7	0.0	100.0

Table 5-2 Survey 41 summary statistics for additional continuous measures in 2024 (online sample only)

	N	Weighted N	Weighted Mean	Weighted SD	Min	Max
Feelings of anxiety	2,008	2005.1	43.8	27.4	0.0	10.0
Feelings of stress	2,008	2005.1	46.2	27.0	0.0	10.0
Feelings of depression	2,008	2005.1	35.4	28.6	0.0	10.0
Feelings of loneliness	2,008	2005.1	34.5	29.4	0.0	100.0
Ability to recover when things go wrong	2,007	2003.5	64.8	21.2	0.0	100.0
Ability to afford the things one needs	2,007	2004.0	66.7	25.4	0.0	100.0
Ability to save money	2,008	2005.1	60.7	26.8	0.0	100.0

5.4 Notable difference thresholds for all measures

Table 5-3 Notable difference thresholds for between group comparisons in Part 1 and Part 2, 2024 (online sample only)

Measure	SD	Raw pp
Personal Wellbeing Index	0.3	5.3
National Wellbeing Index	0.3	5.2
Anxiety	0.3	8.2
Stress	0.3	8.1
Depression	0.3	8.6
Loneliness	0.3	8.8
Resilience	0.3	6.4
Relational support	0.3	7.6
Satisfaction with affording the things one needs	0.3	8.1
Satisfaction with saving money	0.3	9.1

5.5 Sample characteristics (2002-2024)

Table 5-4 Sample characteristics, 2002-2024 (Frequency and group proportions for the AUWI survey compared against ABS norms)

Sample Characteristics	Proportion, %			
	2002–2023 (N = 71,932)[a]	2024 Phone (N = 998)[a]	2024 Online (N = 2008)[a]	2021 Population norms
Gender				
Male	49.5	49.1	46.8	48.8
Female	50.5	50.2	52.1	51.2
Non-binary / gender diverse	-	0.7	1.1	N/A
Indigenous Status				
Aboriginal and Torres Strait Islander	-	3.0	2.2	3.3
Age Groups				
18-24	8.2	11.3	9.0	12.5
25-34	12.0	18.1	17.9	18.4
35-44	17.4	18.5	17.9	17.2
45-54	19.6	15.6	17.5	16.2
55-64	19.2	15.0	16.0	15.0
65-74	14.6	13.2	13.2	11.9
75+	9.1	8.2	8.5	8.7
Marital Status				
Married	56.3	44.9	45.4	48.5
Never married	16.8	23.2	22.8	25.3
De facto	8.5	16.1	15.8	8.4
Divorced	7.9	7.2	8.0	9.2
Widowed	7.3	5.0	4.0	5.2
Separated but not divorced	3.2	3.6	4.0	3.4
Household composition				
Living with partner	34.0	25.7	30.4	27.3
Living with partner and children	29.7	24.2	21.4	30.8
Living with children	6.9	6.5	5.8	5.9
Living with parents	6.2	5.3	5.3	14.4
Living with other adults	4.9	11.8	8.5	8.9
Living alone	18.4	16.6	18.6	12.6
Employment status[b]				
Fulltime	43.8	55.5	47.0	35.5
Parttime	16.7	18.3	18.0	18.7
Not in labour force	35.4	23.9	31.0	36.8
Unemployed	4.2	2.4	3.9	2.9
Student status[b]				
Fulltime	3.8	5.6	6.4	5.8
Parttime	2.4	4.3	2.2	4.4
Not studying	93.8	90.0	91.4	83.6
Remoteness				
Major Cities	68.9	71.9	74.5	72.2
Inner Regional	20.0	18.5	18.1	17.9
Outer Regional	9.1	8.5	6.6	8.1
Remote	1.3	0.6	0.6	1.1
Very remote	0.6	0.4	0.1	0.7
State				
New South Wales	33.0	30.6	31.3	31.8
Victoria	25.4	26.3	26.3	25.7
Queensland	18.6	20.2	18.9	20.1
Western Australia	9.7	10.0	9.7	10.4
South Australia	7.8	7.9	8.0	7.1
Tasmania	2.5	3.0	2.8	2.2
ACT	2.0	1.2	2.5	1.8
Northern Territory	1.0	0.7	0.5	0.9

Household Income[c]				
≤$15 599	9.4	3.1	4.5	3.6
$15 600-$33 799	17.9	9.1	14.8	12.7
$33 800-$64 999	24.6	16.0	20.4	20.1
$65 000-$103 999	21.1	19.2	22.4	19.5
$104 000-$155 999	16.9	20.2	16.7	19.8
$156 000-$259,999	7.5	21.6	16.4	17.7
$260 000-$415 999	2.2	7.2	3.6	5.6
≥$416 000	0.5	3.6	1.1	1.0
SEIFA-IRSAD (M, SD)	1011 (80)	1010 (76)	1006 (78)	1000 (100)

Note: SEIFA-IRSAD national mean 1000 (SD 100); where higher scores represent less disadvantage; (-) comparable data were not measured;

[a] N's differed slightly for each demographic characteristics

[b] Samples from the surveys were recategorized to approximate equivalency with ABS sample

[c] Household income categories were slightly different in 2002-2023 compared to 2024

5.6 Non-notable results
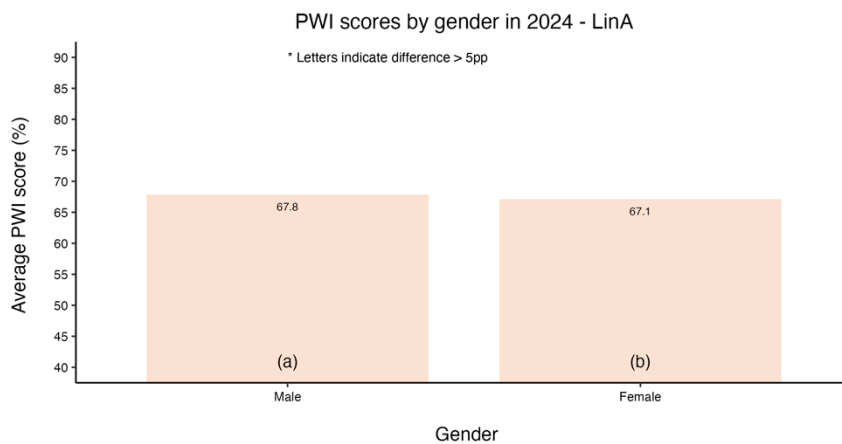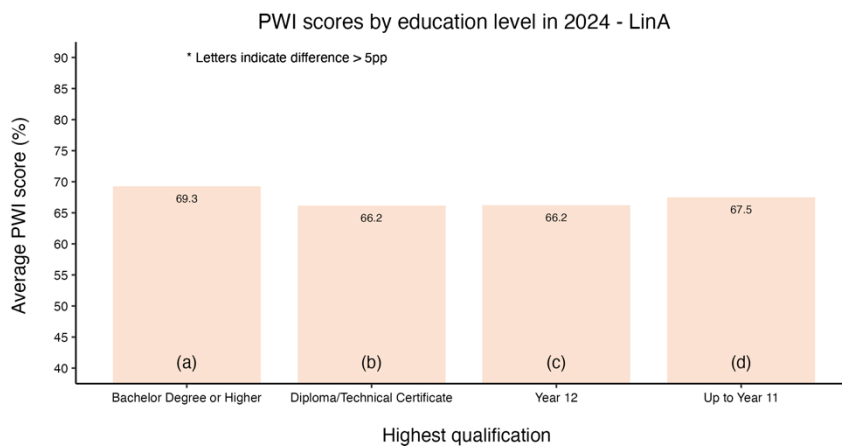

Figure 5-1 PWI scores by gender in 2024

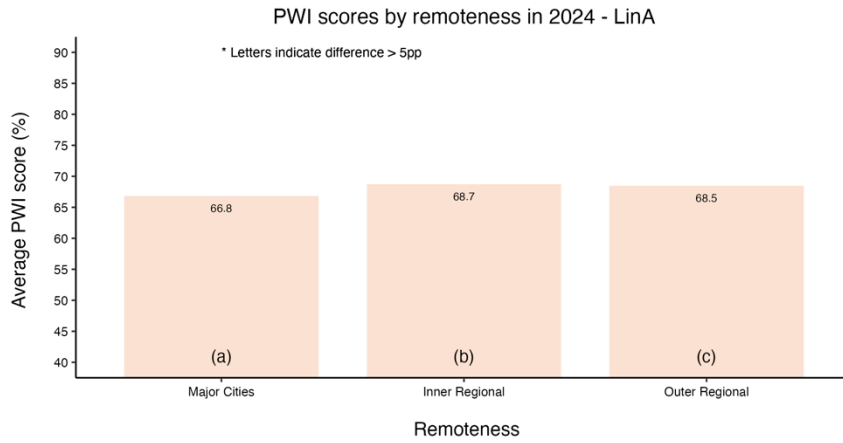*Figure 5-2 PWI scores by education in 2024*

PWI scores by remoteness in 2024 - LinA

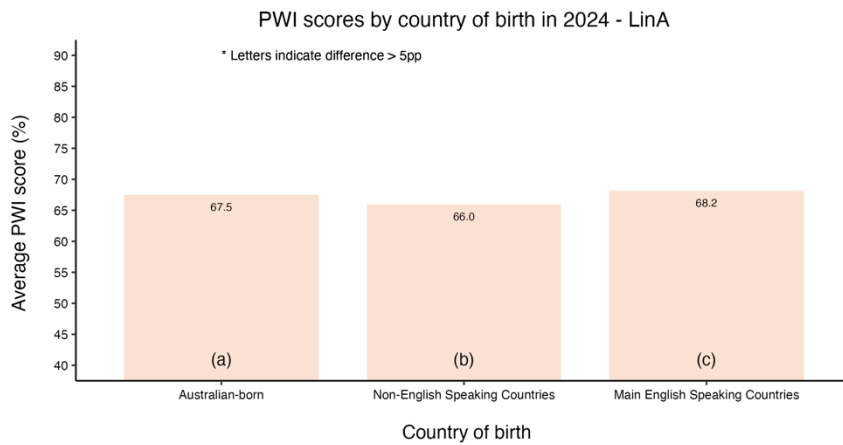* Letters indicate difference > 5pp

Major Cities (a): 66.8
Inner Regional (b): 68.7
Outer Regional (c): 68.5

Average PWI score (%)

Remoteness

Figure 5-3 PWI scores by remoteness in 2024

PWI scores by country of birth in 2024 - LinA

* Letters indicate difference > 5pp

Australian-born (a): 67.5
Non-English Speaking Countries (b): 66.0
Main English Speaking Countries (c): 68.2

Average PWI score (%)

Country of birth

Figure 5-4 PWI scores by country of birth in 2024

PWI scores by citizenship status in 2024 - LinA

* Letters indicate difference > 5pp

Australian Citizen (a): 67.7
Non-Australian Citizen (b): 64.4

Average PWI score (%)

Citizenship status

Figure 5-5 PWI scores by citizenship status in 2024
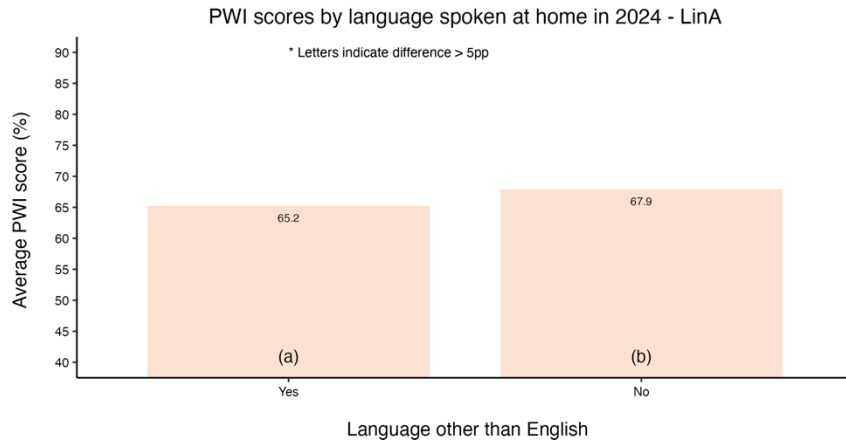
Figure 5-6 PWI scores by language spoken at home in 2024
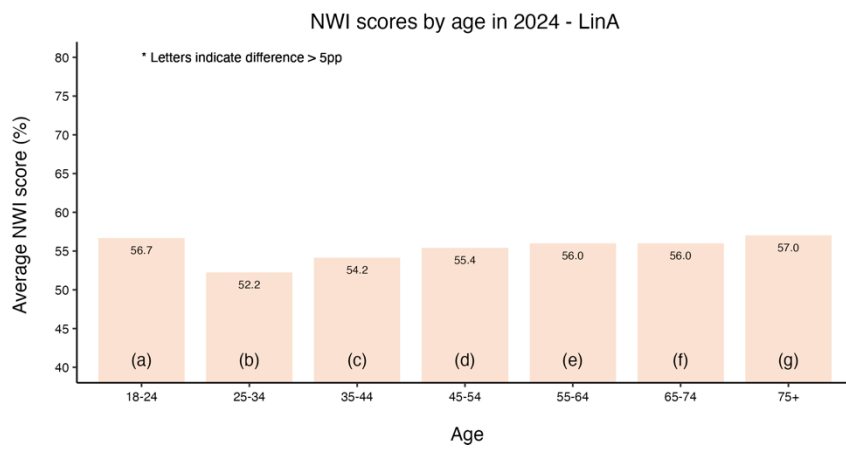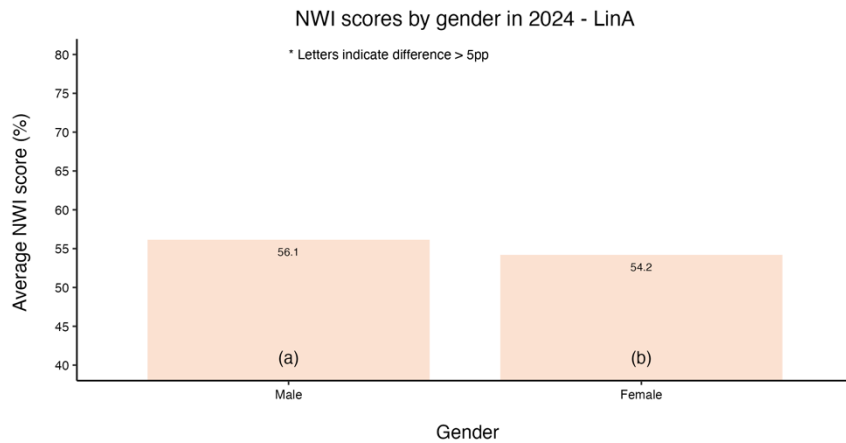

Figure 5-7 NWI scores by age in 2024

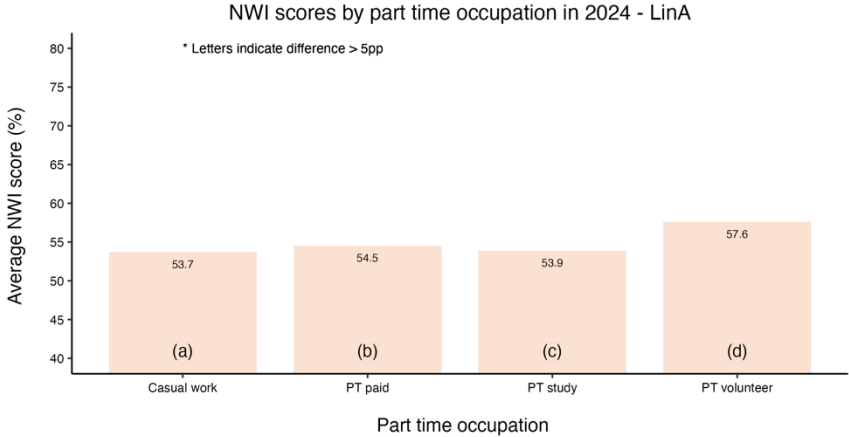*Figure 5-8 NWI scores by gender in 2024*

Figure 5-9 NWI scores by part time occupation in 2024

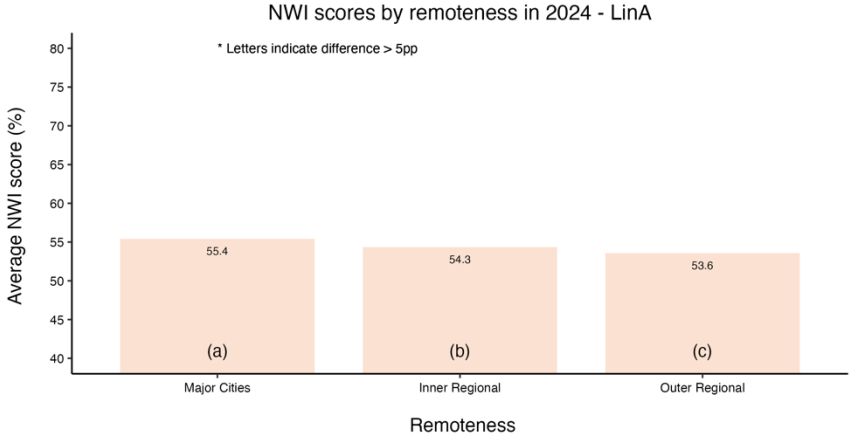*Figure 5-10 NWI scores by remoteness in 2024*

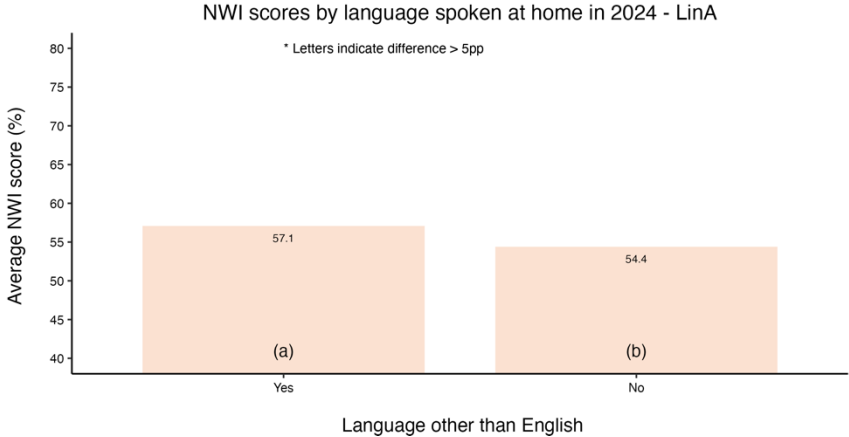*Figure 5-11 NWI scores by citizenship status in 2024*
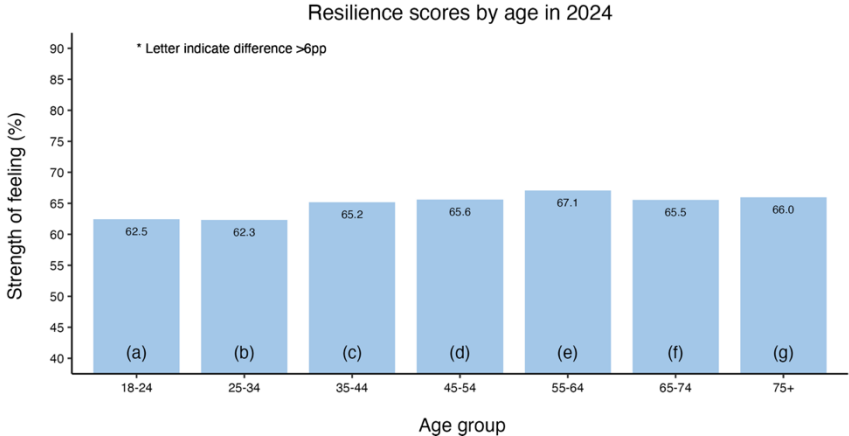
NWI scores by language spoken at home in 2024 - LinA

Figure 5-12 NWI scores by language spoken at home in 2024

Resilience scores by age in 2024

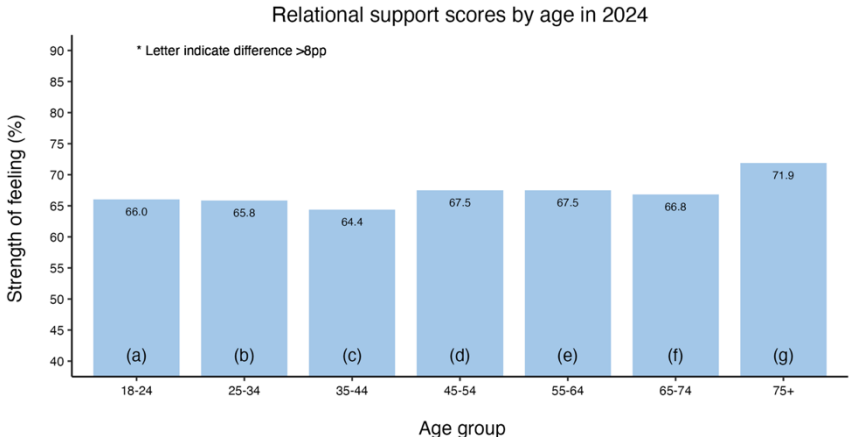*Figure 5-13 Resilience scores by age in 2024*

Relational support scores by age in 2024

Figure 5-14 Relational support scores by age in 2024