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what makes us happy?

Australia’s first and foremost guide to wellbeing
foreword

Greetings to all those interested in Wellbeing

With all the acid, static and negative news dominating the first decade of the twenty-first century, it is most necessary to strive for balance in life. Equally, it is most necessary for Governments to be aware of the broader dimensions of the wellbeing of the population and for this to be considered a vital dimension in reviewing economic activity and output in a modern country such as Australia.

To this end, I commend the importance of the Wellbeing Index and the further research work being carried out on the simple question ‘What makes us happy?’

Believe it or not, in all of this Australia is playing ‘second fiddle’ to a tiny Himalayan country known as The Kingdom of Bhutan. There the Fourth King and now the Fifth King for years have been committed to developing the concept of Gross National Happiness as part of official policy settings and arising from deep-seated research as to what really counts and what really works in ensuring wellbeing in Bhutan.

Australia must continue to expand its interface with the whole concept of wellbeing and happiness, it should adopt Gross National Happiness in a modified form to take account of the complexities of this OECD country.

In all of this, I say Australian Unity and Deakin University have helped point the way and I commend their work. As a post-script, I hasten to add Gross National Happiness is not all about resting on couches and carpets, dressed in saffron robes with incense aroma wafting around the pillars that support the high ceiling, and so forth. Gross National Happiness is actually a very serious concept that stacks-up and plays a very useful role in the balanced progress of The Kingdom of Bhutan.

The Hon. Tim Fischer, A.C.

welcome

Welcome to the inaugural edition of What makes us happy? This report shares with you the key findings from seven years of research into the lives and happiness of the Australian population.

A partnership between Australian Unity and Deakin University has created the Australian Unity Wellbeing Index. This is the nation’s most regular and comprehensive measure on how every-day Australians are feeling about themselves and their lives.

Through regular surveys and special reports, the Wellbeing Index provides insight into what’s making us happy… or not so happy. It quantifies the impact that social issues, such as increasing personal debt, are having on our quality of life.

It’s designed to increase understanding and create awareness of such issues. It can be used to inform decisions from policy making through to business operations.

We hope that you find this information both interesting and valuable.

Rohan Mead  
Group Managing Director  
Australian Unity

Bob Cummins  
Professor of Psychology  
Deakin University
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What makes us happy?
**become a ‘well being’**

**Become a ‘well being’**

Every person has a genetic template, which makes us the way we are. This includes determining how intrinsically happy (or grumpy!) we may be.

And while we have this base level of happiness that we’re born with, things in our lives can cause it to fluctuate – but generally only a little. Similar to how we hold body temperature steady, we also hold our wellbeing relatively steady.

We do this by drawing on a combination of external and internal resources to help us cope when things go wrong. External resources in terms of relationships and money – someone to talk to, or money to pay for the knee operation we need. And internal resources – in terms of personal resilience and finding meaning for a bad event. That is, losing a job can be a stressful experience, but if we find meaning in it – “it wasn’t right for me anyway, and the next job will be better” – we manage to cope with the tough situation much better.

It’s only when the challenges in life get too much for our defences that our system for protecting wellbeing fails and our happiness suffers. If this decrease in wellbeing is prolonged and fails to recover – it can result in depression.

So next time something goes wrong, find meaning in it, and call on those close to you to help you through it. This is the best way of looking after your wellbeing. In addition, if you’re able to engineer your circumstances to include the following, you’ll be providing yourself with the best possible defence for strong wellbeing and happiness.

**Things you can do to look after your wellbeing**

**Connect with family and friends.** Spending time with your loved ones will make you happier, healthier and more productive. They’re your best source of support when you need it – so communicate effectively with them. If you have a partner, it’s especially important to invest quality time with them, as they have the strongest influence on your happiness.

**Watch your spending and save for the proverbial rainy day.** Rainy days are when money really counts. It can help you to stay happy when things go wrong, by enabling you to buy assistance to cope with whatever has happened. Happiness through buying new ‘things’ is fleeting however. Consider seeking financial advice to ensure you have a financially secure future.

**Engage in activities that give you a sense of achievement.** Feeling that you have achieved something useful or good provides a sense of contentment and drive. If you are not getting this from your job or family, consider becoming a volunteer or taking up a hobby that challenges your mind or body.

**Review your home and personal security.** Only simple actions are required, such as checking your smoke alarm battery, installing a sensor or upgrading your locks. Also avoid situations that make you feel unsafe, such as walking alone at night.

**Find a balance between work and leisure that is right for you.** This balance is different for each person – there is no simple formula. And remember it’s ok to feel stressed at times, but if your current balance is putting you into distress, it is time to re-evaluate the balance of activities that make up your life.

**Look after your health.** Staying healthy is all about balance. Make sure you eat reasonably well, including at least two serves of fruit and five serves of vegetables each day. Be active – even vigorous housework counts. Have regular doctor checks, but if something seems wrong at any time with your health, seek medical advice immediately.

**Get involved in your community.** Getting to know your neighbours, volunteering, and being involved in local activities are great ways to feel connected. Feeling part of your community enhances your sense of belonging and security.

**Keep some of your life simple.** Take some time out of your day for personal time. Try concentrating on your breathing for two minutes. It can still your thoughts, bringing a sense of calm and wellbeing.
Who is the happiest?

- People tend to get happier as they get older
- Women on the whole, are more satisfied with their lives than men
- People who live with their partner are happier, especially married people
- People who volunteer generally report higher levels of happiness
- Happiness generally increases proportionately with income, but only up to a household income of around $100,000 where it begins to plateau.
We all want to be happy. It’s probably the one thing that all humans have in common… no one wants to be miserable. But what does it mean to be happy? How do we get there? Are we born that way, or is our happiness determined by what happens in our lives? And can we become happier?

What can we learn from studying happiness?

The current measures of how well Australia is doing tend to be economic, objective indicators such as Gross Domestic Product (GDP), house prices and so on. And while these aspects are important, they don’t provide a complete view of how people are feeling about their lives.

Studying wellbeing and happiness in a scientific way helps to fill some gaps. It enables the identification of groups in society that aren’t doing so well, and helps us learn how best to assist people who have low wellbeing. Conversely, it shows us those who are doing well and why.
Wellbeing – what is it?
The Australian Unity Wellbeing Index measures the ‘subjective wellbeing’ of the Australian population. Subjective wellbeing is a normally positive state of mind. It is a longer-lasting, deeper sense of contentment, as opposed to the momentary joy we experience when laughing at a joke.
This Wellbeing Index is based on the psychological theory of homeostasis – that wellbeing is maintained by an internal system that enables people to keep feeling positive, even when things go wrong.

This self-regulation works automatically in a similar way to body temperature. In-built mechanisms allow our feelings of wellbeing to fluctuate a little, but it holds relatively steady over time. Failure of this system results in wellbeing falling, and this is what we know as depression. And while happiness and wellbeing have their own unique definitions, for the purposes of this report, the term ‘wellbeing’ has been used interchangeably with ‘happiness’, as happiness is term that people can relate to and conceptualise easily.

What’s your Personal Wellbeing Index?
On a scale of 0 to 10, with 0 being very dissatisfied and 10 being very satisfied, rate how satisfied you are with:

- Your health
- Your personal relationships
- Your safety
- Your standard of living
- What you’re currently achieving in life
- Your community connection
- Your future security
- Your spirituality/religion

Add your responses together & divide by the number of questions answered (eight).

Multiply this number by 10 to get your Personal Wellbeing Index (PWI). This is your wellbeing score out of 100. See how you compare to the national average, which hovers around the 75 mark.

To take an online version of the Personal Wellbeing Index, go to: www.australianunity.com.au/wellbeingindex. Tips are also provided at the end of the online questionnaire as to what you should do if you have a low wellbeing score.
Is Australia really laughing?

The wellbeing of Australians varies very little over time. However, it is very important to monitor the average level of wellbeing, as this has allowed the development of a ‘normal range’. This allows the identification of groups who may be more vulnerable to developing depression, with an average wellbeing score that sits below the normal range. Tracking wellbeing at a population level also provides some excellent insights into the impact of major events, such as terrorist attacks on our wellbeing.

Key changes in wellbeing

Both positive and negative events have triggered changes in the wellbeing of the nation.

In terms of negative events, the most obvious trend is the relatively sustained rise in wellbeing following the September 11 terrorist attacks. Peaks also followed the two Bali Bombings and around the time of the Iraq war. While at first this may seem odd, it supports the well-documented phenomenon that people bond with others around them in times of threat.

In terms of positive events, the Athens Olympics took social satisfaction to a record high. This rise however, was short-lived. Survey recordings in the week immediately following the Olympics showed a rapid fall in wellbeing.

The Athens Olympics took social satisfaction to a record high.

Wellbeing Over the Years

- The normal range for Wellbeing of the nation.

PERSONAL WELLBEING INDEX

- Happiness of the Australian population over the years.
Measures of how we’re doing as a nation

The traditional view that national wealth is the best way to measure the ‘progress’ and success of a nation is not necessarily the case. Take Gross Domestic Product (GDP) for example.

GDP measures the total value of the goods and services produced within a nation. It is used to measure the progress of a nation and its economy, and therefore often the success of the Government.

But as can be seen, increasing national wealth does not mean increasing national happiness. Australians satisfaction with their lives and life in Australia has remained steady over the past few years despite the increasing national wealth.

Increasing wealth would most likely increase happiness in developing countries, but it does not apply in Australia. It is the distribution of wealth that makes a difference to our quality of life, not the quantity of national wealth. It is through policies that address issues associated with low wellbeing that happiness of the Australian population would increase.

* Graph reproduced with acknowledgement and thanks to the Australian Conservation Foundation.
life in Australia

Australia is often referred to as the “lucky country”. But how happy are Australians with the nation’s health and progress? Australians’ satisfaction with the environment, government, social conditions, economic situation, national security and business in Australia has certainly fluctuated over time.

The environment

Satisfaction with the environment has remained very stable until a significant fall in October 2006. A peak in media coverage on global warming, and the continuing drought in many parts of Australia are likely to have contributed to this decline.

Satisfaction with State of the Natural Environment

– Australians are less satisfied with the environment than ever before.

Government

Satisfaction with government appears to rise in times of national or external threat. This explains the noticeably high level following the September 11 terrorist attacks in 2001, and a smaller rise following the first Bali Bombing in October 2002.

Satisfaction with Government in Australia

– Australians’ satisfaction with Government changes over time.
Social conditions

It’s difficult to interpret changes in satisfaction with ‘social conditions’ as people’s interpretation of what this entails could vary considerably. Satisfaction clearly rose following September 11, and again at the time of the Athens Olympics in August 2004. If the fall at Survey 15 in May 2006 reflected the introduction of the new industrial relations laws that came into effect shortly before the survey, this effect has since dissipated.
Business

With the exception of a couple of dips, Australians’ satisfaction with business has largely increased over the years. This is likely due to a combination of sustained economic prosperity and an increased focus on corporate social responsibility and customer service. While there has been an upward trend, it’s important to note that there is still a certain level of mistrust in business, with satisfaction with business remaining below 65 points.
The economy

Satisfaction with the Australian economy has remained significantly high since March 2002. This reflects the strong economic times during the period.

National security

Australians are feeling particularly satisfied with national security. The dramatic rise of 4.7 percent between March and June in 2003 most likely reflects the strengthened American alliance due to the Iraq War, and a lack of terrorist activity in Australia.

Australians’ satisfaction with business has largely increased over the years.
Does money make us happy?

Not many questions are debated as much as this one. And unfortunately, the answer isn’t straightforward.

Although happiness increases with income, happiness pretty much hits a ceiling when total household income reaches $101,000-$150,000. While some slight increase takes place with higher incomes, it takes a very large increase to achieve a small gain in happiness. At low incomes, on the other hand, small increases in income produce a noticeable increase in happiness for most people.

Despite wellbeing increasing with income, it is important to note that these are just average results, and that many people manage to maintain normal wellbeing in difficult financial circumstances.

For example, couples with a total household income of $15,000-$30,000 have higher wellbeing than someone who lives alone with the same household income. So despite the fact the couple are sharing the same amount of money that the single person has to themself, having a partner has a more powerful influence on happiness than the difficulties of low income.
The Cost of Purchasing a Percentage Point of Wellbeing

Money reaches a point of diminishing returns.

< $15,000

$15,000 - $30,000

$31,000 - $60,000

$61,000 - $100,000

$101,000 - $150,000

$151,000 - $250,000

CURRENT HOUSEHOLD INCOME

How much money do we need to be happy?

Money loses its ability to reliably raise wellbeing beyond a household income of $100,000 - $150,000. Beyond this level, wellbeing does not increase in line with increasing income.

However, supposing that it was actually possible to do so, the amount that would be required to ‘purchase’ just one additional point of wellbeing has been calculated.

An additional $7,143 is enough, on average, to raise the happiness of people on a household income of less than $15,000. However, someone with a household income of $151,000 - $250,000 would require an additional $625,000 to purchase just one additional point of happiness. Money therefore, reaches a point of diminishing returns or, in economic terms, diminished marginal utility.

The power of money

“Buying ‘things’ makes us feel good for a moment while they are still new – but we adjust to possessions – and the good feeling disappears very quickly.

The real power of money in our happiness is in its ability to help us pursue core things we need in our lives, such as education. It’s about having enough to cope with things that come up in life, such as illness or a period of unemployment, and this reality reinforces the need to watch our spending and debt levels.”

– Professor Bob Cummins,
Author of the Australian Unity Wellbeing Index
Income security

When asked to rate how secure they felt their income was on a scale of 0–10, almost 20 percent of Australians rated their income security as five or less out of ten. This level of uncertainty was enough to put the average wellbeing of these Australians below the normal level.

The survey also revealed that income uncertainty has a more drastic influence on wellbeing than distress at rising petrol prices and in some cases, even physical pain. It indicates how close to the financial edge many Australians are living, when insecurity around income has such a profound impact on our wellbeing.

Income uncertainty also has a bigger impact on people with a household income of less than $30,000. Any interruption to their income source could have larger consequences.
**Personal debt**

The terms ‘good debt’ and ‘bad debt’ are often discussed. True to form, findings from Survey 11 in May 2004, found that it is the smaller debts, such as credit card debt, that have a negative impact on happiness. People living in low-income households were especially vulnerable to financial debt. However, the 30 percent of credit card holders who cannot pay off their card each month, have reduced wellbeing, irrespective of their income.

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**Credit Card Debt is Bad for Wellbeing**

In 2006, over two-thirds (69%) of high wealth households had credit card debt compared to 59% of middle wealth and 38% of low wealth households. While fewer low wealth households had credit card debt, those who did, on average, had a similar amount owing ($3,200) to both middle ($3,400) and high wealth households ($3,700).

*(ABS: Australian Social Trends, 2006)*

...the 30 percent of credit card holders who cannot pay off their card each month, have reduced wellbeing, irrespective of their income.
Money & connection to the community

Income naturally has a big impact on people’s satisfaction with their standard of living. However, it has no systematic influence whatsoever on how satisfied people feel with their connection to the community.

This can be seen in the comparison of federal electoral divisions. The electorates with the highest wellbeing in the country all had above average satisfaction with feeling part of their community.

The electoral division of Wide Bay in Queensland recorded the highest wellbeing score in the country, yet has one of the lowest average household incomes.

Further information on the federal electoral findings can be found on page 37.

The electoral division of Wide Bay in Queensland recorded the highest personal wellbeing score in the country, yet has one of the lowest average household incomes.

Other findings...

- Females earning 100 percent of the household income have lower wellbeing than those who share this responsibility with their partner.
- Single parents who are not earning money are an extremely high-risk category for developing depression with 70 percent having a high level of income uncertainty.

CPI and happiness

The relationship between the Consumer Price Index (CPI) and the wellbeing of Australians is significant and negative. That is, when the CPI goes up, wellbeing comes down.
Getting to the heart of the matter

People who are married have the highest wellbeing of all marital status groups. The commitment, security and support that come with a marital spouse helps to protect wellbeing. They have a small but significant wellbeing advantage over de facto couples. However, this is partially due to a difference in income and age. De facto couples tend to be younger than the married contingent, and therefore also less likely to be as progressed in their careers.

Over the past two decades, marriage rates have declined, while divorce rates have increased. The decline in the proportion of married people would most likely have been less pronounced had there been no emergence of couples living in de facto marriages. Indeed, the prevalence of de facto marriages have risen steadily in the Australian population over the past 15 years. According to the 1991 Census, 4.3 percent of the population aged 15 years and over were in a de facto marriage. The proportion increased to 5.3 percent in 1996, 6.4 percent in 2001 and 7.7 percent in 2006. (ABS, Australian Social Trends, 2007)
love & relationships

While married people generally report higher levels of happiness than de facto couples, this is not the case if the de facto couple owns a home together. When a de facto couple purchases a home together, their wellbeing is then no different from that of a married couple. The symbolism and security of this commitment appears important to the relationship and happiness of the couple.

Widows

While few widows are wealthy, they still have high wellbeing. While this may at first seem odd, it reflects the average age and financial security of this cohort.

Singletons

People who have never married are a difficult group to analyse. They tend to be younger and therefore their age and lower income can play a part in their relative low wellbeing score. This finding does not indicate that people need a partner to be happy. It does reflect, however, the advantage of having a partner in the happiness stakes.

Around one in eight Australians who lived in a private dwelling lived alone (12 percent or 1.8 million people), according to the 2006 Census results. The increasing trend of people living alone has a number of implications for the wellbeing of Australians.

It’s better to be alone than in a stale marriage

While people with a partner have higher wellbeing on average, this is really only the case if it’s a happy relationship. A partner who provides insufficient support is worse for people than not having a partner at all. When asked about the level of support people receive from their partner on a scale of 0–10, it revealed people not receiving enough support from their partner had lower wellbeing than people living on their own.

...middle-aged people who do not have a partner are vulnerable to low wellbeing.

The 2006 Relationships Indicators survey asked what Australians thought were the main reasons for people marrying these days. The most popular answers were to signify a life long commitment (68%), to make a public commitment to each other (63%) and security for children (62%). When asked what were the main reasons for people not to get married nowadays, the top three responses were bad previous experience (72%), avoidance of commitment (67%) and strong commitment does not need marriage (63%).

Other key findings:

- People who have never married have fewer sources of relationship support, and receive less support from each source, including their family.
- As people age, they become more reliant on professional counsellors and partners for support.
- While males and females in a relationship receive equivalent support from their partner, females receive greater additional support from outside the relationship.

Middle-aged people without partners are a high-risk group

It is commonly reported that wellbeing decreases in middle-age. The term ‘mid-life crisis’ is used quite flippantly, and in actual fact, something does seem to happen at this stage of life. The Wellbeing Index shows middle-aged people who do not have a partner are vulnerable to low wellbeing.

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Males or females, who is happier?

Males and females are different. The processes of socialisation combines with genetics to make each gender not only physically different but also to experience life differently. But is one gender happier than the other?

The answer is yes. However, intriguingly, it has not remained the same over the years. Something has changed...

As an average across all surveys, women rate themselves as being happier than males. Over the most recent five surveys however, this difference has all but disappeared. The cause of this change in gender differences cannot be determined from the data. It is, however, potentially linked to the low unemployment levels in Australia, as the wellbeing of males is more dependent on having a job, whereas the wellbeing of females is not as dependent on being in paid work.

Work is key for the Aussie male

The traditional stereotype of being the ‘bread winner’ is still alive and well for Australian males. While unemployment has a negative effect on the happiness levels of both sexes, it takes a far more devastating toll on males.
Women generally cope with tough situations or isolation better than men.

Differences through the ages
Interestingly, there is no difference in happiness between males and females aged 18–25 years. Once people hit 26–35, the difference emerges dramatically with females typically recording higher wellbeing than males. From 36 years of age onwards, the differences between the genders begins to dissipate.

How safe we feel
On average, females rate higher satisfaction with each area of their lives than males – except for safety. There is a question here as to whether life in Australia really is less safe for women, or is it just a perception? Interestingly, females reported lower satisfaction with safety following September 11, but for males it remained constant.

Living alone
Women generally cope with tough situations and isolation better than men. An example can be seen in the wellbeing of males and females who live alone. While the wellbeing of females remains in the normal range, males who live alone have a much lower wellbeing score and are at a higher risk of developing depression. Further information on people living alone can be found on page 27.
Happiness can take time…
The older we get, the happier we tend to become. Although satisfaction with health declines as age-related ailments set in, people tend to be more satisfied with the other areas of their lives and wellbeing goes up accordingly.

When identifying segments of the population with the highest and lowest wellbeing in Australia, the demographic profile of the happiest people in Australia was people aged 76+ with a household income of $61,000-$90,000. Further information on this report can be found on page 48.

Importance of connecting to others
The wellbeing of older Australians is highly influenced by their relationships and interactions with others. This group has increased satisfaction with their relationships and community when there is a perceived threat such as terrorist activity. This is a well-documented phenomenon, that people tend to feel closer and more appreciative of the people around them in difficult or threatening times. More information on this can be found on page 46.

- People who do not live with a partner in middle age are at risk of low wellbeing.
- Unemployment has a devastating effect on personal wellbeing beyond 25 years of age.
- A recent fall in satisfaction with the environment was largely reported by people aged 36-65.
Home alone

The increasing trend of single-person households in Australia has a number of implications. People who live alone tend to be less satisfied with their relationships and their health than people who live with their partner. The high proportion of people who are divorced or separated in this group partially explains the relationship element, but the reason for low satisfaction with their health is less clear. For people living alone, wellbeing only enters the normal range at a household income of $101,000-$150,000.

Single parents have the lowest level of wellbeing of all household groups.

Full house

In terms of household composition, people living with a combination of their partner, children and other adults, achieve the highest level of wellbeing. It is likely that this provides an additional resource to assist with child care in many of these living arrangements.

Single parents

Single parents have the lowest wellbeing of all household groups. And while this doesn’t mean that single parents can’t be happy, it does mean the challenging nature of the role can be too much for some, and places many people in this situation at a higher risk of developing depression.

People who live with their partner and children report exceptional satisfaction with their health. This doesn’t necessarily mean their health is materially better than those without children. The reason may be that parents focus on the health of their children rather than their own. Parents do however, rate lower satisfaction with their relationships and standard of living.

What makes us happy?
Paid work

Work is a significant component of many people’s lives. For some, having a job simply provides the income needed to survive. For others it can give a sense of purpose and forms part of our personal identity. And when we’re not working but would like to be, it can be seriously detrimental to our financial situation, self-esteem and happiness.

The average wellbeing of all employment groups falls within the normal range, with the exception of two. Those who are fulltime retired have very high wellbeing, while at the other end of the spectrum people who are unemployed have extremely low wellbeing.
Unemployment

It’s no surprise that unemployment has a negative impact on wellbeing, as it reduces financial security, creates uncertainty and impacts on people’s lives as a whole.

While both males and females who are unemployed have very low wellbeing, this is especially true for males. This is because the wellbeing of males is highly dependent on their work status. (More information on the gender difference can be found on page 24)

Unemployed males are therefore a high-risk group for depression. According to Beyondblue, from 1998 to 2002, the suicide rate in Australia was four times higher in men than women.

The effects of unemployment are also not as severe for people who are married.

The truly devastating impact of unemployment is seen when it’s combined with another factor, such as separation or divorce. The compound effect is shattering and leaves these people at a higher risk of developing depression.
employment – job security

Losing a job

Whether it be due to redundancy, sacking, company relocation or some other factor, there is no doubting that losing a job is a stressful experience. But even the thought and fear of losing a job is enough to have an impact on happiness.

When asked on a scale of 0-10 how concerned they are about losing their job, wellbeing was relatively low for people who said between three and nine. However, for those people who worry intensely about losing their job, wellbeing falls far below normal levels. This has many implications for Australia in terms of working patterns (such as casual work), and industrial relations policy.

Worrying about the ability to find another suitable job doesn’t have the same impact on wellbeing. However, those people who strongly believe they would have trouble finding another job have below normal wellbeing.

Other findings:

* Females generally don’t worry about losing their job as much as males do.
* This kind of worry increases markedly for males aged 45-55.
Are work and life really in balance?

There is a great deal of interest in management studies, and indeed generally, about ‘work-life balance’. What’s difficult about this theme, is that the right balance is different for everyone. Consider the issue of gender.

Females tend to be more satisfied with their work than males. They are also more satisfied with the amount of time they have away from work.

Age and work

Satisfaction with work increases dramatically once people reach 56 years of age. This reflects that many people would have reached their desired work situation, and for some working could be a choice rather than a necessity.

People aged 26-35 report the lowest level of satisfaction with their work, closely followed by people aged 18-25.

Nine to five

How many hours each week someone works can be determined by many different factors. One thing is certain though, different quantities of work suit different types of people.

As an average, females become less satisfied with their work once they have worked 40 hours a week. Comparatively for males, satisfaction with their work remains steady until 45 hours a week.

I don’t like Mondays

An investigation into happiness levels reported on each day of the week detected no statistically significant difference in happiness levels. This is true across all employment types. Although Monday has recorded the lowest figure of all days, the difference is not statistically significant and therefore technically no different to the other days of the week.
Does doing good always make you feel good?

The happiest employment group of all are those who are either semi or fully retired. Full-time volunteers however, come in close behind them. There is also a marked increase in wellbeing in people who are full-time employed, full-time retired and unemployed when they engage in part-time volunteer work.

As can be seen, volunteers tend to have higher levels of wellbeing. Or is it that people with higher wellbeing tend to volunteer? It’s not an easy one to conclude, but it is most likely a combination of both.

When we are feeling good, we are more likely to do some good and contribute to society positively. But in reverse, community connection and engagement is important to our sense of wellbeing. A combination of the interaction provided by volunteering and the personal satisfaction achieved is likely to have a positive impact on our happiness.
What makes us feel at home

Does sport still unite the nation?

Sporting culture is a major factor underlying how young Australians connect with their country. Australians have long grown up admiring and respecting sporting heroes. The dark side to our sporting life is the low personal wellbeing recorded by sports mad Australians in their late 30’s and 40’s. This was revealed when people were asked which element made them feel most connected to Australia out of the national environment, sense of democracy, life style, sporting culture or multicultural society.

While feeling most connected through sporting culture was associated with high wellbeing for the youngest group, this changed quite dramatically for people aged between 26 and 45 years. This may be due to the fact that some of these people are no longer active team members. They therefore lose a key source of social connection and support.

However, only a minority of people felt most connected to Australia through sport. The most popular choice was lifestyle. As ‘lifestyle’ is something that spans the ages, people who consider this their source of connection have a normal level of wellbeing throughout each age group.

Connection to Australia
– The darker side to being sports mad.

Primary Reason for Feeling Connected to Australia

The dark side to our sporting life is the low personal wellbeing recorded by sports mad Australians in their late 30’s and 40’s.
health

If we’re healthy are we happy?

It is often assumed that if we’re healthy, we’re happy. And conversely that poor health must mean we’re unhappy. But this is not necessarily the case. Provided that people have enough emotional support and financial resources to pay for treatment and medical expenses – people with poor health can be happy and experience high life quality.

Major medical conditions

Major medical conditions do not necessarily cause wellbeing to fall. In fact medical conditions such as blood pressure have little impact on wellbeing. However, conditions that involve stress or pain (cancer, arthritis, diabetes) reduce wellbeing below the normal range. As expected, illnesses such as anxiety or depression take wellbeing to very low levels (with low wellbeing being an indicator of depression).

Pain

Younger people don’t cope as well with pain as older people do. It appears people adapt to chronic pain and that many manage to retain high wellbeing even when experiencing strong pain. While the relationship between pain and wellbeing is much the same for males and females in the younger age groups, once people reach 66 years of age, females report more pain than males.
How body weight tips the scales

Obesity is bad for you, in almost every imaginable way. Apart from the increased health risks, people who are obese are subjected to a certain level of discrimination for their condition. And, indeed, happiness also suffers once people reach a moderate or severe level of obesity.

Most people however, whose weight falls within the mild obesity range, manage to maintain normal levels of wellbeing.

Males who are underweight report a lower level of wellbeing, whereas underweight females remain in the upper section of the normal range. The social pressure on females to be thin, means that is more acceptable for females to be underweight.

Marriage and body weight

Married people who are obese have lower wellbeing than married people in the healthy weight range. Yet obesity does not seem to impact married people as drastically as those who aren’t married.
Rural and regional towns

An analysis of wellbeing between the areas where we live, revealed the happiest people in Australia tend to reside in rural and regional towns.

People in rural and regional communities are more dependent on each other and therefore become a more socially cohesive group. This has a positive impact on their wellbeing. Moreover, the further towns are away from capital cities, the higher their sense of belonging, safety and security becomes.

However, people who live in remote to highly remote areas of Australia lose their "rural advantage" and have a level of wellbeing no different from their city cousins.

This special analysis was completed using the Accessibility Remote Index of Australia (ARIA) classifications. The ARIA measures accessibility and remoteness according to access along road networks to specified 'service centres'. This distance is then translated to a score that determines how accessible/remote the location is.

Which capital city is the happiest?

People living in Melbourne and Brisbane have the highest wellbeing of Australia’s capital cities, with Perth and Sydney lagging well behind.

Melburnians and Brisbanites scored highly across a number of wellbeing indicators, with the highest levels of personal wellbeing and community connection of all the cities.

Although lower than Melbourne and Brisbane, Adelaide, Hobart, Canberra and Darwin also rated their satisfaction with life highly.

Sydney and Perth had lower personal wellbeing and also rated significantly lower than the other capitals in terms of community connection and safety. High population density and the cost of living in Sydney is a significant factor in their lower wellbeing score.

Although Perth has similar demographics to Brisbane, their relative low wellbeing score may be due to it being the most isolated capital in the world. The resources boom also means there is an influx of 'outsiders', which can be disruptive to cohesive communities.
The happiness tally throughout Australia

A greater sense of safety and connection to their community typifies Australia’s federal electorates with the highest wellbeing. Top-scoring electorates are generally characterised by low population density, with eight of the nine top divisions located outside of inner-metropolitan areas. Electorates with the highest level of wellbeing also include more females, more people aged over 55, greater income equality and more married people.

<table>
<thead>
<tr>
<th>Division</th>
<th>Standard of living</th>
<th>Health</th>
<th>Achieve in life</th>
<th>Personal relationships</th>
<th>How safe you feel</th>
<th>Community connection</th>
<th>Future security</th>
<th>Personal Wellbeing Index</th>
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</table>

✓ = above average satisfaction

Top-scoring electorates are generally characterised by low population density, with eight of the nine top divisions located outside of inner-metropolitan areas.

Lowest scoring electorates

Australian’s federal electorates with the lowest wellbeing are typified by a lack of community connection, a below normal sense of safety and are generally from metropolitan areas with high population density. The electorates with the lowest wellbeing in Australia are Grayndler, Parramatta, Reid, Sydney, Werriwa, Rankin, Hasluck, Perth and Gorton. These electorates display lower survey completion rates and voting rates.

<table>
<thead>
<tr>
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<th>Personal Wellbeing Index</th>
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<td>71.74</td>
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x = below average satisfaction

Income not important for cohesive communities

The electoral division of Wide Bay in Queensland has the highest wellbeing score in the country, yet one of the lowest average household incomes. In fact, people living in the poorer electoral divisions tend to be more satisfied with their relationships and community connection than those electorates with higher household incomes. This may be due to a combination of lower housing costs and greater social capital. Despite the significant differences in wellbeing between electorates, Australia is clearly a largely homogenous nation. A comparison between the nine highest and nine lowest scoring electoral divisions also show no significant differences in income, education or employment.
According the ABS, there are 2.6 million Australians who provide unpaid care and support to a family member or friend with a disability, mental illness, chronic condition or who are frail.

The identification of carers within a survey sample revealed carers had a lower level of wellbeing than the norm. Not only did this apply to the primary carer (the person providing most of the care), but also to any other adults living in the household.

This significant finding prompted the need for further research into the area.

Partnering with Carers Australia, a special survey investigated the health and wellbeing of carers in more depth.

A total of 10,939 questionnaires were distributed to carers nationally using the carer association state and territory databases. The survey investigated their personal wellbeing, physical health, financial and work situations and details of their caring role. It also identified the prevalence of stress and depression among carers, by incorporating sub-scales taken from the well regarded Depression, Anxiety and Stress Scale (Lovibond and Lovibond, 1995).

Low wellbeing

Carers have the lowest wellbeing of any group yet discovered through the surveys. When compared to other previously identified segments of the population with low wellbeing, carers still have the lowest on record.
Carers have the lowest wellbeing of any group yet discovered through the surveys.

“The impact of caring on individuals, family units and relationships is nothing short of phenomenal. It affects so many individuals and families.

Most Australians will know someone who is a carer or who needs care because of disability, mental illness, chronic condition or frailty. Caring affects people in many significant ways – financially, socially, emotionally and in regard to important life choices like work, career decisions, whether to have another child and relocating to another city or town.

For most people caring is part of being in a relationship or part of belonging to a family. These relationships and families need to be valued, supported and nurtured.

— Joan Hughes, CEO Carers Australia
Depression & stress
As a parallel and extremely worrying finding, more than one third of carers surveyed were suffering from severe or extremely severe depression. If this result is reflective of the entire population of carers across Australia, it is likely that carers account for a substantial proportion of depressed people in Australia. The results for stress mirror that of depression. More than one third of carers were found to be experiencing severe or extreme stress.

Financial security: key findings
- Carers are almost twice as likely to worry that their income will not be sufficient to meet their expenses.
- More than half of the respondents had a household income of less than $30,000.
- Even carers in full-time employment have a $7,200 deficit in household income compared with the national population of employed people.
- For those carers who are employed, over one third have a degree of worry about losing their job that is sufficient to further reduce their wellbeing.

The caring role: key findings
- Caring does not get easier with time.
- The wellbeing of carers seems to stabilise after two years in a caring role.
- Wellbeing decreases as the number of hours spent caring increases.
- Female carers have lower wellbeing than male carers.
- The wellbeing gap between the general population and carers narrows with age but their level of wellbeing still remains low.

Health: key findings
- Carers are almost twice as likely to experience chronic pain.
- Some carers do not receive treatment for their own conditions. The major reasons for this is that they have no time or cannot afford the treatment.
- 20 percent of carers are more likely than not, carrying an injury caused by their caring role.
- A lower proportion of carers are classified as normal weight, and a higher proportion of carers are obese.
Dream or nightmare?

The ‘Great Australian Dream’ of owning a house, is as alive now as it’s ever been, and owning your home can in fact be good for you.

People with a mortgage have higher wellbeing than people who are renting, regardless of income level. This is also true for renters and mortgagees in each age grouping. The wellbeing of renters aged 46-55 years however is particularly low.

With 77 percent of mortgagees living with their partner and a high proportion of renters being single, this trend has more to do with relationships than it does money. People often purchase their home with a partner, and this consolidates the commitment in the relationship, triggering a rise in wellbeing.

People who owned their home outright have the highest level of wellbeing, with people who are dependent on others following closely behind.
home ownership

Financial strain

Worry about not being able to pay rent has a profound effect on wellbeing. Worry about rental payments has a more damaging impact on the wellbeing of renters than the worry home-owners experience in relation to meeting their mortgage commitments. A higher proportion of renters are single and therefore don’t have the assurance of additional financial and emotional resources provided by a stable partner.

![Worry at Not Making Rent/Mortgage Payments](chart)

Single parents and renting

Single parents who are either renters or dependent on others have extremely low wellbeing. The results indicate that these people are at an extremely high risk of developing depression. Thirty-eight percent of all single parents surveyed were either renting or dependent on others.

![Single Parents and Home Ownership](chart)

FAST STATS:

- From 1996 to 2006, the proportion of occupied private dwellings that were rented decreased slightly from 29 percent to 27 percent.
- Over this time, the proportion of dwellings that were fully-owned also decreased from 41 percent to 33 percent, and the proportion that were being purchased increased from 26 percent to 32 percent.

Source: ABS, 2006 Census
Where our home is – commuting times

People who commute between one to ten minutes each day have higher than normal wellbeing. However, those people that travel for more than an hour each day have a level of wellbeing that only just remains within the normal range. This means that while commuting times do not have a drastic effect on wellbeing, it can make people vulnerable to other stressful factors in their lives.

People who don’t travel have the lowest wellbeing of all. These people are possibly housebound due to disability, lack of opportunity or being unemployed.

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Travel time and Happiness

- Those who travel between 1-10 minutes per day have higher than normal wellbeing.
**pet ownership**

**Pets, security and stress**

Despite much publicity to the contrary, two consecutive surveys involving 4,000 people revealed that owning a pet does not increase happiness. In fact, not only is the wellbeing of pet owners no different to non-owners, but pet owners tend to be less confident and less certain about their security.

Overall, pet owners recorded lower satisfaction with their own future security, as well as national security. They even consider a terrorist attack more likely than non-owners.

**Pets and human relationships**

Of course, people generally get pleasure from their pet with an affection for them. But our wellbeing is influenced by much more powerful factors such as personality, wealth, and human relationships.

The surveys showed that while pet owners had high levels of attachment to their pet, this was felt most strongly by people who live alone and least strongly by people living with their partner and children. This seems to suggest that, in situations where people are intimately connected to either another adult or a child, the strength of caring is directed to them rather than strongly to the pet.

Fewer people from low-income households own a pet, but those that do care more for their pet than people who come from high income households.

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**Pets: What percentage of people own them, and how much they care for them**

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<thead>
<tr>
<th>Household Income ($'000)</th>
<th>Percentage of Ownership</th>
<th>Strength of Caring for Pet</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;$15</td>
<td>49.1</td>
<td>56.5</td>
</tr>
<tr>
<td>$15-30</td>
<td>92.1</td>
<td>89.0</td>
</tr>
<tr>
<td>$30-60</td>
<td>63.1</td>
<td>68.0</td>
</tr>
<tr>
<td>$60-90</td>
<td>87.4</td>
<td>85.7</td>
</tr>
<tr>
<td>$90-120</td>
<td>84.6</td>
<td>70.7</td>
</tr>
<tr>
<td>$120+</td>
<td>83.1</td>
<td>64.4</td>
</tr>
</tbody>
</table>
How actively does the threat of terrorism affect our daily lives?

The changes in Australians’ wellbeing can be somewhat linked to external events such as war and terrorist activity (see page 10). But how much do people really think that a terrorist attack will happen on Australian soil?

Likelihood of an attack in Australia

While responses vary from survey to survey, the majority of Australians continue to believe that a terrorist attack is likely to occur in Australia. This feeling was most pronounced in October 2005 following the 2nd Bali bombing, where at which time 73 percent of Australians believed terrorist activity at home was likely to happen ‘in the near future’.

The effect on happiness

For those who agree that a terrorist attack is likely, they are then asked how strongly they hold this belief. The wellbeing of people who believe a terrorist attack to be almost certain (nine or ten out of ten), falls below the normal range. This raises the question about the relative benefits and disadvantages of issuing national terror alerts.
**terrorist activity**

## The extra sensitivity of older Australians

The nation’s wellbeing fell to the lowest level it had been in five years in May 2006. This was linked to a fall in how Australians, particularly older Australians, were feeling about their relationships and connection to the community. People aged over 75 have heightened sensitivity to national threats, possibly stemming from their experience of the Second World War as adolescents or young adults.

Evidently, the threat that had arisen through incidents such as the Bali bombings and September 11 terrorist attacks had dissipated. There was less reason for people to reach out to others. Further analyses revealed that it was people aged over 75 and living alone that had been affected the most. Wellbeing is sensitive to such events because the threats make us feel united and connected to each other.

### A Big Fall in Wellbeing of Older Australians Living Alone

![Bar chart showing wellbeing index over time](chart.png)

### Spirituality and religion

A recent addition to the surveys has been to ask how people feel about their spiritual fulfilment or religion. The 12 percent of Australians who said they do not have this in their lives record normal levels of wellbeing. It is the ‘believers’ who seem to be at risk. They need a strength of satisfaction with their spirituality/religion of at least 7/10 for their wellbeing to sit in the normal range. An important question when trying to interpret these results is whether more vulnerable people are more likely to seek a spiritual/religious experience.

### Strength of Spiritual/Religious Experience and Wellbeing

![Bar chart showing strength of spiritual/religious experience](chart2.png)
People on low incomes are more likely to report the experience of a sad than a happy event in their lives.

**life events**

**How we respond to happy and sad events**

To measure the direction of people’s attention to the positive or negative side of their life, the question is asked: “Has anything happened to you recently causing you to feel happier or sadder than normal?” If ‘Yes’, they are then asked whether this was a happy or a sad event, and to rate its influence on a zero to ten scale, from very weak to very strong.

**Gender difference**

Females are more likely to recall a sad event in their lives. Females also experience the intensity of both happy and sad events more strongly than males.

**Age**

Young adults are more likely to report a happy event rather than a sad event. This changes at 36-45 years. At this age and older, people are more likely to report the occurrence of a sad event.

**Income influences how we experience life**

People on low incomes are more likely to recall the experience of a sad than a happy event in their lives. This reflects how money acts as a protection against negative things in our lives.

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[Graph showing the proportion of people recalling happy or sad events by gender and income category.]

**People on Low Incomes are More Likely to Recall a Sad Event**

[Bar chart showing the percentage of people reporting a happy or sad event by household income category.]
happiest & saddest

Those doing well and those doing it tough

No matter what demographic profile someone fits, their wellbeing can sit anywhere on the spectrum. This will reflect a combination of their genetics and environmental factors in their lives. At a group average level however, there are segments of the population who, as a whole, are clearly doing very well or doing it tough.

One report identified segments of the population with the highest and lowest wellbeing in Australia. This report combined the data from the first 16 surveys, providing a sample of approximately 30,000 people.

Who has the highest wellbeing?

The following six groups have the highest wellbeing:

<table>
<thead>
<tr>
<th>Demographics</th>
<th>Average wellbeing score</th>
</tr>
</thead>
<tbody>
<tr>
<td>People over 76 years with a household income $61,000-$90,000</td>
<td>83.79</td>
</tr>
<tr>
<td>People who are 150cm-159cm tall with a household income over $150,000</td>
<td>83.09</td>
</tr>
<tr>
<td>Females living with a partner &amp; children with a household income over $150,000</td>
<td>81.72</td>
</tr>
<tr>
<td>Females who are married with a household income over $150,000</td>
<td>81.00</td>
</tr>
<tr>
<td>Females in full time paid employment with household incomes over $150,000</td>
<td>79.68</td>
</tr>
<tr>
<td>People aged 66-75 with a household income $61,000-$90,000</td>
<td>79.55</td>
</tr>
</tbody>
</table>

People within these groups tend to be in a relationship and live in a relatively wealthy household.

- Four out of the six highest groups have household incomes of more than $150,000.
- 85.4 percent of the combined sample are living with their partner.

NB: The other characteristics of these groups, such as age and height, are trivial additions that just happen to define the specific groups that have been identified.
Who has the lowest wellbeing?

The following five groups have the lowest wellbeing:

<table>
<thead>
<tr>
<th>Demographics</th>
<th>Average wellbeing score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Males who are unemployed with a household income under $15,000</td>
<td>58.14</td>
</tr>
<tr>
<td>People who live alone and are unemployed with a household income under $15,000</td>
<td>59.09</td>
</tr>
<tr>
<td>People who are divorced and stay at home full-time with a household income under $15,000</td>
<td>59.37</td>
</tr>
<tr>
<td>People who are divorced and unemployed</td>
<td>59.68</td>
</tr>
<tr>
<td>Divorced single-parents with a household income under $15,000</td>
<td>59.85</td>
</tr>
</tbody>
</table>

People in these groups tend to have very low incomes, live alone or as single parents, and are commonly unemployed.

- The majority have a household income of less than $15,000.
- Only 17.8 percent of the combined sample live with their partner.
- They are often divorced or separated.

What makes us happy?
**The theory – homeostasis**

The theoretical framework for the interpretation of data is the theory of “Subjective Wellbeing Homeostasis”. This proposes that everyone has a genetically determined ‘set-point’ for wellbeing that is internally maintained and defended, similarly to how body temperature is managed. Both internal and external resources are used to maintain wellbeing. Internally, we all have different levels of resilience and strength. Externally, relationships and money are key factors that help defend us against things in life that threaten our wellbeing.

Conversely, low income or absence of a partner weakens homeostasis. In these circumstances, challenges and hardship such as stress or pain can easily get too much for the person to handle. With such a lack of support, homeostasis is readily defeated, and subjective wellbeing is prone to decrease below its normal range. If wellbeing fails to recover, the person is highly likely to become depressed.

**The analyses**

The Personal Wellbeing Index (PWI) is used to calculate an individual’s wellbeing. People are asked to rate their satisfaction with eight life areas on a scale of 0-10. The scores from all eight items are combined and converted to a 0-100 point range. This is the Personal Wellbeing Index.

All data have been standardized to a 0-100 range. The magnitude of differences in wellbeing is therefore referred to in percentage points.

Reference is also made to a ‘normal range’. The normal range has been calculated for the Personal Wellbeing Index from the entire data set of all previous surveys. All of the reported trends are statistically significant unless stated otherwise.

**Presentation and type of analyses**

In the presentation of results, the trends that are described in the text are statistically significant at p<.05. All satisfaction values are expressed as the strength of satisfaction on a scale that ranges from 0 to 100 points.

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

The raw data for each report is available from Deakin University’s Australian Centre on Quality of Life website: http://acqol.deakin.edu.au/index.htm

**Research method**

The Australian Unity Wellbeing Index is based on a quantitative methodology. National phone surveys of a random, geographically representative sample of 2,000 Australians, are conducted at least twice per year.

Surveyors ask to speak to the person in the household with the most recent birthday who is aged over 18. An even gender split is sought in each geographic region to reflect the national population.

Unlike gender, the age composition of the sample is not actively managed but yields a break-down similar to that of the national population as determined by the Australian Bureau of Statistics in October 2001.

The surveys do include anyone aged under 18 years, non-English speaking persons, and it does not seek to specifically identify indigenous Australian respondents.

**Academic rigour**

The Australian Unity Wellbeing Index is an academic study that adheres to rigorous implementation and statistical standards. It is one of the world’s leading measures of subjective wellbeing conducted at a national level. A team of academics within the Department of Psychology at Deakin University is responsible for data analysis. All findings presented in the reports, including this one, are statistically significant – unless otherwise stipulated.

**Report organisation**

All information presented in this report is sourced from the Australian Unity Wellbeing Index reports, generated from national surveys conducted since April 2001, unless indicated otherwise.

Naturally, however, we can’t fit everything from our reports in this one. A list of previous reports can be found on page 51. Complete reports, data files and further information on the Australian Unity Wellbeing Index are available at:

- Deakin University’s Australian Centre on Quality of Life: http://acqol.deakin.edu.au/index.htm
### List of reports

**Australian Unity Wellbeing Index: Survey 17.1.**

**Australian Unity Wellbeing Index: Survey 17.**

**Australian Unity Wellbeing Index: Report 16.1.**
*Special Report: The Wellbeing of Australians – Groups with the Highest and Lowest Wellbeing in Australia.*

**Australian Unity Wellbeing Index: Survey 16.**
The Wellbeing of Australians – Mortgage Payments and Home Ownership.

**Australian Unity Wellbeing Index: Survey 15.**
The Wellbeing of Australians – Income security.

**Australian Unity Wellbeing Index: Report 14.1.**
*Fifth Anniversary Special Report – Summarising the Major Findings.*

**Australian Unity Wellbeing Index: Survey 14.**
The Wellbeing of Australians – Personal Relationships.

**Australian Unity Wellbeing Index: Report 13.1.**
*Special Report: The Personal Wellbeing of Australians Living within Federal Electoral Divisions.*

**Australian Unity Wellbeing Index: Survey 13.**
The Wellbeing of Australians – Caregiving at Home.

**Australian Unity Wellbeing Index: Report 12.1.**
*Special Report on City and Country Living.*

**Australian Unity Wellbeing Index: Survey 12.**

**Australian Unity Wellbeing Index: Survey 11.**

**Australian Unity Wellbeing Index: Survey 10.**
The Wellbeing of Australians – Health & Body Weight.

**Australian Unity Wellbeing Index: Survey 9.**
The Wellbeing of Australians – Owning a Pet.

**Australian Unity Wellbeing Index: Survey 8.**
The Wellbeing of Australians – Feeling Connected to Australia.

**Australian Unity Wellbeing Index: Survey 7.**
The Wellbeing of Australians – The Effects of Work.

**Australian Unity Wellbeing Index: Survey 6.**

**Australian Unity Wellbeing Index: Survey 5.**
The Wellbeing of Australians – 1. Personal Finances.
2. The Impact of the Bali Bombing.

**Australian Unity Wellbeing Index: Survey 4.**
2. The Impact of September 11 One Year Later.

**Australian Unity Wellbeing Index: Survey 3, Report 3.2.**
The Impact of Personal Relationships and Household Structure on the Wellbeing of Australians.

**Australian Unity Wellbeing Index: Survey 3, Report 3.1.**
Wellbeing in Australia in the aftermath of September 11.

**Australian Unity Wellbeing Index: Survey 2, Report 2.**
Special Report on Income and Geographic Location.

**Australian Unity Wellbeing Index: Survey 2, Report 1.**

**Australian Unity Wellbeing Index: Survey 1, Report 1.**

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*For further information or general enquiries on the Australian Unity Wellbeing Index, please email: wellbeing@australianunity.com.au*