

What *participating* can mean for *you*



You can influence government decisions, be involved in a valuable community service and provide a voice for your family and community.

Busy?

We'll be happy to talk to you at any time and place that suits you. For most people the interview takes around 35 minutes.

Feel uncomfortable with the questions?

You only need to answer the questions you feel comfortable answering.

Not really interested?

Your contribution to this study influences decisions made by communities and the government that affect you.

Your answers are valuable!

You represent 1,000 other Australians and you are the voice of people in your age group.

Study too detailed?

The level of detail is crucial to effective and accurate decision making which may impact on your life.

Worried about privacy?

All the information you provide us is protected by strict guidelines and the law (Privacy Act, 1988).

Your rights are protected by Australian law.

Access to your identifying information will be restricted to only those who need it to administer and conduct the study.



Your feedback

Every year, we receive comments from people like you. Here are just a few:

"I like to participate every year as my circumstances will change in the future - it's good to be able to do the self-completion questionnaire online too."

"21 years and still enjoying the process."

"This is our 20th year of doing this survey, always a pleasure helping."

"I have enjoyed being part of this study over the years."

"Thanks for allowing me to take part in this yearly survey. I believe the data gathered is vital to understanding the health and prosperity of Australia."

Our thanks to you

As a thank-you for your participation, you will receive a \$40 gift after your interview.

You will receive an additional \$20 gift after you have completed and returned the Self-Completion Questionnaire, either as a hardcopy or an online survey.

Contact us

If you have any questions we would like to hear from you.
Free call 1800 656 670
email: hilda@roymorgan.com
website: www.livinginaustralia.org

LIVING
IN AUSTRALIA



HILDA



THE 2022 LIVING IN AUSTRALIA STUDY

Helping shape our future

www.livinginaustralia.org

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Why is my participation so important to the HILDA Study?

For many Australians, dealing with cost of living is a daily concern. For others, it may be working out how to afford their own home, or how to finance a comfortable retirement. These and other wealth issues are real concerns for many Australians, and are the focus of the HILDA study in 2022.

This year we ask you for an update on superannuation, assets, liabilities and wealth, which are important factors that affect the economic wellbeing of all Australians. We also ask some questions relating to the impacts of the COVID-19 pandemic, along with the questions you are familiar with from previous years.

At a time when Australians are experiencing cost of living increases, particularly around increased housing, food and fuel prices, your participation is vital in providing valuable insight into the financial circumstances of everyday Australians.

No matter whether you are paying a mortgage, renting, in retirement, or completing your education, participating in this national study provides you with an opportunity to shape Australia's future.

We hope you will continue your contribution to making a difference in the lives of all Australians. Once again, we would like to thank you for your ongoing support of the HILDA Study.

Thank you.



The Living In Australia study is also known in the media as the Household, Income and Labour Dynamics in Australia (HILDA) study. Data from the study is used for a wide range of research, including these articles.

Anxiety is rising among Australia's young people

Anxiety disorders are the most common mental health condition in Australia. Their prevalence among young people has been rising at an alarming rate. In the past 10 years, HILDA survey data have shown a near doubling of reported diagnosed depression and anxiety disorders in people under the age of 35, with the most recent HILDA data finding that 27% of women and about 15% of men under 35 report having a diagnosed depression or anxiety condition.

While greater awareness and reduced stigma around mental health are likely leading more people to seek help and obtain a diagnosis, the reasons behind these rising rates are multifactorial and complex.

The 'Motherhood penalty': Women's wages drop for up to a decade after birth

Treasury economists recently used HILDA survey data to examine the impact of the birth of a first child on both parents. They found that Australian women encounter a long-term financial penalty after having children, earning on average less than half of their pre-birth wage in the five years after having their first child. Women also experience poorer job satisfaction in the year before and years after having their first child, whereas wages and job satisfaction for male new parents were largely unaffected.

The economists found that this 'motherhood penalty' not only affects women who take time away from work to have children but can also be observed for

Societal changes affecting factors known to influence mental health, like increasing financial insecurity and declining social connectedness, can also be seen in the HILDA data.

Professor Roger Wilkins from the University of Melbourne suggests that these changes, experienced at such a pivotal stage of life, may have a dramatic impact on young people's mental health. "It's getting harder for young people to establish themselves economically, to get financial independence, to get into homeownership, to get secure full-time employment," Professor Wilkins says. "And so, the trends we're seeing in terms of mental distress and other mental health conditions are consistent with that."

ABC News, 20/02/2022

those who continue to work, and those who out-earn their parental partner.

"The estimates of the 'motherhood penalty' imply that children have large effects on the careers of women, relative to men," Treasury economists Natasha Bradshaw and Elif Bahar reported. "The differences that emerge are driven entirely by women, with men largely unaffected. These effects highlight the strong labour supply implications of entry into parenthood for women."

The Age, 12/07/2022



Stability and security: the keys to closing the mental health gap between renters and home owners

It has been well documented that renters experience poorer mental health outcomes compared to people who own their homes. Researchers recently used HILDA data to consider the key factors behind this disparity. Using a sample of 7,060 working aged people (25-65 years of age) living in low- to middle-income households, they compared renters and home owners who were matched by health and sociodemographic factors (like income, education, and employment) already known to influence mental health outcomes. They found that housing stability, that is not experiencing frequent forced moves, accounted for much of the difference in mental health outcomes between these two groups.

"Housing insecurity has a clear impost on renters' mental health. The good news is our results show

the gap between renters and home owners can be closed through longer rental tenure. Controlling for other factors, once renters have lived in the same property for six years, their mental health is, on average, the same as homeowners. This shows the importance of a sense of stability and continuity to personal well-being. Policies to promote stable housing are therefore an essential part of efforts to tackle our mental health crisis."

The researchers concluded, "These results suggest home ownership itself is not essential to mental health of well-being. The more important factor is security and stability."

The Conversation, 24/03/2022



Effect of lockdown on mental health in Australia

Researchers from the University of Melbourne recently used 10 years of HILDA data from 20,839 Australians to compare two groups – those who were exposed to COVID-19 lockdowns during 2020 and those who lived relatively free of such restrictions.

The researchers found that the women in Victoria experienced greater declines in mental health than the rest of the population during 2020 lockdowns and suggested that lockdowns may exaggerate existing inequalities in mental health. Women in couples, with children under 15, and women who lived in flats or apartments bore the most severe negative impacts. The researchers

reported no negative effect of lockdowns for single mothers and found no difference in how lockdown impacted males in couples with or without dependent children.

"If lockdowns and other policies intended to restrict population movement are to remain part of the policy toolkit for responding to pandemics, more attention needs to be given to providing support to alleviate the potential negative side-effects, including for example, focusing on equitably delivering childcare services and schooling," University of Melbourne Professor Mark Wooden said.

The University of Melbourne Newsroom, 27/04/2022

