

2023

LIVING

IN AUSTRALIA



FAMILY, RELATIONSHIPS
AND RETIREMENT



Message from The Hon Amanda Righworth MP

Dear Living in Australia participant,

For more than twenty-years, the HILDA survey has been collecting information from you and your families. This data has been incredibly valuable and your input has helped all Australians.

The Australian Government is committed to building a better future for our nation, and the HILDA data helps us in that goal.

Whether it be focussing on cost of living relief, affordable housing, better jobs and wages or more accessible services, one of the keys to seeking a better future for us all is understanding how we live, how we work and what keeps us healthy and happy.

Because of your participation and generosity in opening-up about how your families and households work, researchers and policy makers can understand what's important to Australians and discover how your challenges, choices and opportunities in one year can impact on your health, happiness and prosperity in the future.

For Government it helps us develop policies that make Australia better and ensure we are holding no one back and leaving no one behind. That is key to the Australian spirit and the Australian story.

Thank you for your continued participation in this valuable study. I hope that the information you provide today and in the future will continue to steer our country towards a better tomorrow.



The Hon,
Amanda Righworth, MP
Minister for Social Services
Member for Kingston



What's new this year?

It's been a challenging few years living through a pandemic that has changed much of how we now live, work and play. We continue to face cost of living pressures, the outcomes from severe weather events and the impacts of world politics on our way of life.

This year the Living in Australia (HILDA) study will focus on life stages, relationships, family formation and retirement. Through the interview, we hope to gain a better understanding of how your life may change as your priorities change, and gain insights into the issues that are important to you now and those that will become important to you in the future.

Our thanks to you

We greatly appreciate the time you spend with our interviewers each year. As a thank-you for your participation, you will receive a \$50 gift after your interview. You will receive an additional \$20 after you have completed and returned the Self-Completion Questionnaire, either as an online or hardcopy survey.

Why are you so important to this study?

The Living in Australia (HILDA) study is truly one of a kind. It provides regular information on the household, economic and social experiences of the same people living in Australia over time and provides a true, detailed story of Australian life. Strict statistical guidelines that the Living in Australia (HILDA) study adheres to mean that you cannot be replaced or represented by any other person. The ongoing success of this study is dependent upon your participation.

Participating this year

Your interviewer will be in contact soon to arrange a time for your interview. In the meantime, we encourage you to complete your Self-Completion Questionnaire online either now, or at the time of your interview. In the letter addressed to your household; you can find instructions on how to complete the Self-Completion Questionnaire online including a QR code you can use to access your survey. You will need your unique ID number to complete the survey online.

Offer to all participants

We are pleased to offer you a free Living in Australia report (Issue 5) – a short, stylish summary report of key study findings. Each year we also produce a very detailed Statistical Report which shows findings from topics like households, the labour market, economics, family formation, and health outcomes.

If you would like to receive your own Statistical Report, please ask your interviewer or call **1800 656 670**.

This report is also available for free download from:
<https://livinginaustralia.org/publications>

Meet your Interviewers



Christopher
SA

I have been working with Roy Morgan since 2016. In 2018 I was invited to become a HILDA interviewer and I haven't looked back since.

This year is my fourth year and I have to say that I really enjoy being part of the HILDA team. The people I meet are so very interesting, some of whom feel like old friends, even though I only see some of them one day a year.

I find it so interesting to see the changes in people's households over time - people joining and people departing. It's all part of life's rich journey.

Being a HILDA interviewer is a very rewarding position, as I really, truly feel that it makes a difference to Australian society.

I've been a field interviewer with Roy Morgan since 2013. I live on the beautiful Gold Coast, but Sydney is my hometown.

I've worked on lots of projects for Roy Morgan covering a range of topics including travel, tourism, lifestyle and consumer products, and in 2019 I was invited to join the HILDA study. It's interesting when I drive around the Gold Coast to know I've interviewed that street and that street and that area.

Even though I often have 'butterflies' at the beginning of a day, once I get started I remember why I've done this job for so long. I love people, I'm curious about them and find them fascinating. I am also proud to work on a project like HILDA that has an ethical reputation and makes a difference to people's lives.

Plus, I've made friends and had some wonderful mentors along the way. What's not to love!

As an interviewer with Roy Morgan for almost 10 years I have had the privilege to work on the prestigious HILDA project since 2017. The job has taken me all along the scenic Northwest Coast and parts of Northern Tasmania. I love driving and have the best office in the world.

I have the benefit of reconnecting each year with my HILDA families and meeting and forming relationships with new households. They truly make me feel so welcome.

This year on several occasions they thanked me after their interviews saying they appreciated the opportunity to review their circumstances over the last 12 months and they look forward to a brighter future.

I love my job and enjoy working with a supportive and professional team who care about Living in Australia.



Stephanie
NSW



Karen
TAS

Just turned 15?

Young people, such as you, are critical to the future of Australia. By sharing your unique experience you are assisting all young Australians to influence their future.

If you have turned 15 (as at 30th June 2023), we want to talk to you! Whether you are still at school, just started work, or trying to figure out your next steps, you can make sure that young people in Australia are represented in this important study.

For your time, you will receive a \$50 gift in thanks for your participation. In addition, you will receive an extra \$20 gift when you complete a Self-Completion Questionnaire.



COVID-19 Impacts

on life & work



Access to the 'COVID-19 early release of super' scheme

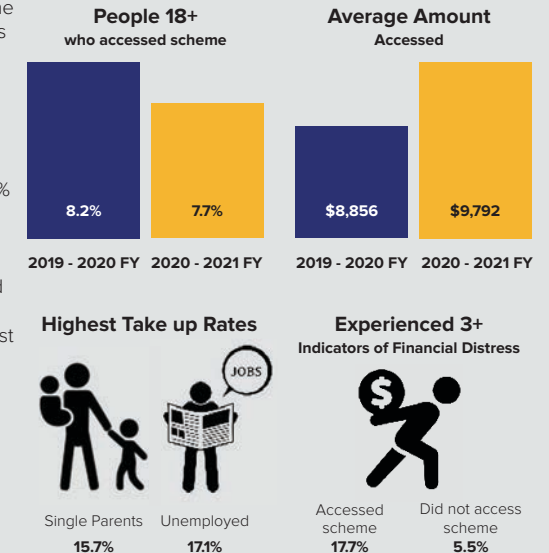
Superannuation is held by 84.7% of Australian households and in 2018, the average value was \$240,060.

The arrival of the COVID-19 pandemic in 2020 and the public health measures put in place to contain the virus resulted in large amounts of economic activity coming to a halt, raising concerns about the impact on household finances. Thus, the Australian Government introduced a 'COVID-19 early release of super' scheme, providing the opportunity for people not yet retired to access up to \$20,000 of their superannuation (up to \$10,000 in the 2019-20 financial year and up to \$10,000 in the 2020-21 financial year) tax-free and without penalty.

Results from the HILDA Survey show that 8.2% of the population aged 18 and over, took advantage of this scheme in 2020, on average withdrawing \$8,856 in the 2019-20 financial year. The percentage went down slightly to 7.7% in 2021, with a larger average withdrawal of \$9,792 in the 2020-21 financial year.

The unemployed had the highest take-up rates of the early release of super scheme (17.1%), while 10.5% of the part-time employed accessed the scheme. When looking at the take-up rate by household type, the highest rate was amongst single parent households at 15.7%, followed by single people and couples with dependent children. Couples without children and non-dependent children had the lowest rates. The proportion accessing the scheme was 12.7% for those aged 25 to 44, compared with 10.1% of those aged 45 to 54, 6.2% of those aged 55 to 64 and only 4.7% of those aged 18 to 24.

Data from the HILDA Survey shows that those who accessed the scheme were much more likely to have experienced financial stress since January 2020.

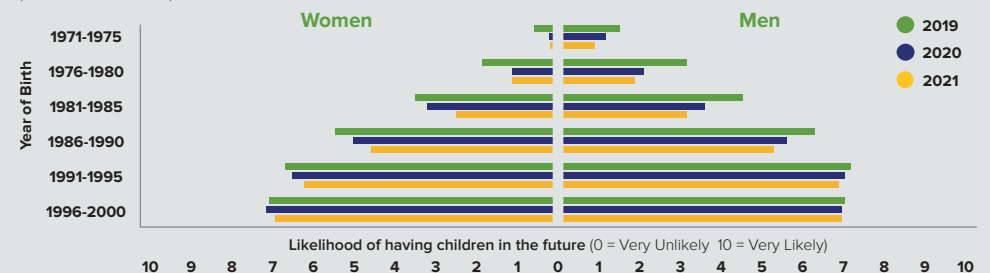


Fertility intentions during the COVID-19 pandemic

The COVID-19 pandemic has affected nearly every aspect of human life. There are obvious health impacts, reflected in more than 400 million persons infected and around 6 million deaths worldwide over the first two years following the initial outbreak. However, the impact of the pandemic extends well beyond mortality and morbidity, with a large body of research documenting impacts on mental health, physical exercise, educational achievement, and employment and job security, among other matters.

An additional outcome that may have been affected by the pandemic is fertility, as many fertile people may delay or cease trying to have children because of the pandemic. The HILDA Survey collects information on fertility intentions every year—that is, the intended number of additional children—of individuals who could potentially be expected to have more children.

Results indicate that for younger individuals, fertility intentions are similar between sexes, but as people get older fertility intentions are higher among males. Moreover, comparisons across birth cohorts show evidence of the decline in fertility intentions as we move from the younger (born in 1996-2000) to the older birth cohorts (born in 1971-1975).



Your chance to win

WIN
— 1 of 8 —
\$500

Prizes

To be entered into the draw, complete and return your Self-Completion Questionnaire to your interviewer.

This year our major prize winners will receive 1 of 8 EFTPOS gift cards!

For terms and conditions, you can visit livinginaustralia.org/scqprizedraw

What about privacy?

Your information is protected.

The people involved in the study are committed to ethical research and legally bound to ensure your information is secure. All people involved in the project must sign and comply with the Privacy Act 1988. Your rights are protected by Australian law. Your identifying information is collected for the purpose of the Living in Australia study only. Access to your identifying information is restricted to only those who require it for the purpose of administering or conducting the study.

Thinking of moving?

Your participation is critical to the success of the study, so please let us know if you are moving.

To update your contact details, either:

- Call **1800 656 670** and talk to our friendly support team; or
- Update your address online:



More information about Living in Australia

If you have any questions, would like more information, or would like to contact your interviewer please freecall **1800 656 670** or visit us online at www.livinginaustralia.org.

This project has human research ethics approval from The University of Melbourne [Project ID 13551]. If you have any concerns or complaints about the conduct of this research project, which you do not wish to discuss with the research team, you should contact the Research Integrity Administrator, Office of Research Ethics and Integrity, University of Melbourne, VIC 3010. **Tel: +61 3 8344 1376** or **Email: research-integrity@unimelb.edu.au**. All complaints will be treated confidentially. In any correspondence please provide the name of the research team (HILDA Survey) and / or the name or ethics ID number of the research project (ID no. 1955879).

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ROY
MORGAN