

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.

Want to win a \$500 Gift card? Complete and return your Self Completion Questionnaire for a chance to win a Gift Card from either 'Woolworths', 'Coles Group and Myer' or 'Bunnings Warehouse'.

For full details please see:
www.livinginaustralia.org/scqprizedraw



Your feedback

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

"We have been participating in the HILDA study since the beginning. It is always particularly rewarding to hear the outcomes of this study. It's also interesting to note from a personal level how our lives have changed in this time. Keep up the good work team!"

"I am glad I can help every year participating in this survey. Thanks again for doing this and for future generation to see on how Australian families live."

"I really enjoy taking part in this study and look forward to it each year."

"Thank you for the opportunity to be a part of this survey. Very much appreciated."

Our thanks to you

This year each person who participates will receive \$35 as our thanks for helping us with this study. Once everyone in your household has taken part, your household will receive a bonus \$35.

Contact us

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

Helping shape our future



How will you contribute to the HILDA study this year?

For many Australians, dealing with cost of living is a daily concern. For others, it may be the inability to afford their own home, or financing a comfortable retirement. These and other wealth issues are real concerns for many Australians, and the focus of the HILDA study in 2018.

This year, we ask you questions on superannuation, assets, liabilities and wealth. These are important determinants of economic wellbeing for all Australians. No matter whether you are paying a mortgage, renting, in retirement, or completing your education, participating in the HILDA study provides you the opportunity to shape Australia's future.

At a time when Australians are experiencing low wage growth coupled with increases in health insurance costs and utility bills, your participation in the HILDA study is vital in providing valuable insight into the financial circumstances of everyday Australians. For example, the HILDA data has already shown that the average household income only grew by 2.6 per cent between 2009 to 2015, in contrast to 26.5 per cent between 2003 to 2009.

By taking part this year, you will be helping us better understand Australia's economic and financial climate. We thank you once again for your ongoing support to the HILDA study and we hope you continue to enjoy your involvement and contribution to making a difference in the lives of all Australians.

Gambling problem for 46 per cent of poker players



Almost half (46 per cent) of all poker players have at least one gambling-related problem, according to a study by the Australian Gambling Research Centre (AGRC).

AGRC researchers examined the data gathered through the HILDA study. The study introduced questions in gambling behaviour in 2015. The research revealed out of the seven million regular gamblers, 132,000 Australians frequently gambled on poker.

"Over a third bet more than they could afford to lose and tried to win back the money they had lost on another day, while around a quarter had been told that they had a gambling problem and had caused financial problems for themselves or their households," Dr Andrew Armstrong, lead researcher, said.

SBS News, 17/02/2018

Is rent-for-life becoming the new norm for families?



The group most likely to be first-home buyers is usually the young couples planning a family. However, a lot more young families are staying in rental properties due to house price surge and employment uncertainty.

The HILDA study shows that the proportion of people living in private rentals increased from 23 per cent to 28 per cent between 2001 and 2016 and each year, less people in every age group are moving out of renting and into home-ownership.

The proportion of renters transitioning to ownership was only ten per cent in 2013 to 2016 compared to 13.6 per cent in 2001 to 2004. The 35 to 44 age group is the most affected by this drop from 15 per cent to just 9.8 per cent.

In 2013 to 2016, the 55 to 64 age group has the highest proportion of renters moving into ownership each year at 11.6 per cent. However, this is a decrease from 12.2 per cent in 2001 to 2004.

The Open Forum, 01/08/2018

Households using less energy



Australian households are discovering ways to cut down their energy use to cope with rising electricity and gas prices.

According to the HILDA study, despite the persistent increase of electricity and gas prices, the average household expenditure has decreased since it peaked in 2014.

"There are pretty strong indications this sort of adaptation has been going on because, certainly over the period we're examining up to 2016, prices were still growing in real terms, but expenditure didn't grow," lead researcher Professor Roger Wilkins said.

The HILDA data shows that average expenditure on home energy has risen since 2006 – from \$1727 a year (at December 2016 prices) to \$2118 in 2015 to 2016. But, in the 2013 to 2014 period, it was higher at \$2185.

Ballarat Courier, 01/08/2018

Underemployment has risen and it's young people paying the price



Almost half of all part time workers aged 20 to 24 years are underemployed.

The rise of underemployment has been one of the major issues in the Australian economy over the past five years. Research using the HILDA data found that while the news is mostly unpleasant for younger workers, the good news is that, for most, underemployment is not a permanent experience.

As expected, young workers were found to be more likely underemployed – 31 per cent of workers aged 15 to 19 and 20 per cent aged 20 to 24 are underemployed, whereas no other age group sees more than 9 percent of its workers in such a position.

But underemployment is not a life sentence. According to the HILDA data - just 36 per cent of underemployed remain so a year later.

The Guardian, 09/08/2018

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.