

# What *participating* can mean for *you*



LIVING  
IN AUSTRALIA HILDA



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.

#### **What about COVID-19?**

This year, due to COVID-19 restrictions, we are offering telephone interviews. We will also offer face-to-face interviews in some areas where possible.

#### **Feel uncomfortable with face-to-face contact?**

Inform your interviewer and we will contact you by phone to arrange the most appropriate option.

#### **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.

#### **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:

"Thanks for the opportunity to participate in this great survey. I thoroughly enjoy this study year after year for almost 2 decades."

"This is my first time doing this study and it is absolutely amazing. Thank you for allowing me to take part."

"I enjoy doing this survey every year. The interviewers are great."

"We enjoy being part of this study and seeing the results."

"The online form is a fantastic new way to fill out the Self-Completion Questionnaire. Well done."

## 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.

If we interview you via telephone, your thank-you gift will be offered as an E-gift card, cheque or charitable donation.

## Contact us

If you have any questions we would like to hear from you.  
Free call 1800 656 670  
email: [hilda@roymorgan.com](mailto:hilda@roymorgan.com)  
website: [www.livinginaustralia.org](http://www.livinginaustralia.org)

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# THE 2021 LIVING IN AUSTRALIA STUDY

*Helping shape our future*

[www.livinginaustralia.org](http://www.livinginaustralia.org)

# Why is my participation so important to the **HILDA Study?**

**You've told us, through your participation in the HILDA Study, that health is one of the most important dimensions of life satisfaction.**

Health related topics such as wellbeing, healthcare, eating habits and sleep patterns continue to attract a great deal of interest from researchers, policy makers and Australians, even more so in light of the coronavirus pandemic.

This year we ask you for an update on your health, sleep and diet, the impacts of the COVID-19 pandemic, along with the questions you are familiar with from previous years. Your participation plays a vital role in providing an in-depth understanding of Australia's health during this critical time.

By participating in this national study, you will provide a valuable insight into the current health care needs of the population and will enable researchers to explore what influences the health and wellbeing of all Australians, and how this has changed over time.

Due to public health restrictions, your interviewer will contact you by telephone in the next few weeks to arrange a time for your personal interview. In some circumstances, a face-to-face interview may be possible.

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 financial lessons parents aren't teaching their daughters

The capacity to make sound financial decisions is important for young people. Those who gain experience in financial decision-making while still living at home are likely to fare better in their initial financial decisions after leaving home.

A recent study using HILDA data found that, "young women on average have lower levels of financial autonomy than young men while living at home." The researchers also found that, "the financial autonomy gap

widens with age, with women's financial literacy developing slower than men's."

The researchers suggest that parents can help bridge the gap by introducing their daughters to complex financial concepts through everyday situations.

**The New Daily, 13/02/2021**

## Losing our religion

Religious affiliation is rapidly declining in Australia, with a greater proportion of people dropping their religion compared with taking one up.

A recent study used HILDA survey data to examine how Australia's relationship with religion is changing. The researcher observed declining rates of religious affiliation, service attendance and in the importance attached to religion among Australians. "In 2004, some 25% of Australians reported having no religious affiliation, but that has now risen to almost 40%," writes HILDA researcher Dr Ferdi Botha. These changes in religiosity were seen most dramatically in people under the age of 45. "A much greater proportion of people are dropping their religion compared to taking one up."

Dr Botha went on to discuss the relevance of these findings and to encourage further research, "It raises questions around what effects it may be having, if any, on people's individual behaviour but also at a wider level the potential effects on societies and economies."

**Pursuit, 20/11/2020**



## ASFA says most retirees exhaust their super savings

The question of how much superannuation we might each need for retirement is often pondered but has proven difficult to answer.

The Association of Superannuation Funds of Australia (ASFA) recently used HILDA data to examine how many retirees exhaust their super ahead of their final years. They found that 80% of retirees over 60 who passed away between 2014 and 2018 had exhausted their super up to four years before their passing.

"We don't have a systemic problem with retirees underspending or bequeathing their super – quite the opposite," says Martin Fahy, ASFA's chief executive. "The

majority of Australian retirees run out of super well before the end of their lives," he says.

It is noted however, that a percentage of retired individuals will not have benefited from compulsory super contributions (which were introduced in 1992) for the entirety of their working lives and will therefore have lower super balances to exhaust.

**Sydney Morning Herald, 06/04/2021**



## Nearly 40% of Australian families can't 'afford' childcare

A recent study using HILDA data considered the affordability of childcare in Australia, with the researchers determining that more than 385,000 Australian families can't 'afford' childcare.

In the study, childcare costs are measured as a proportion of family take home pay and are compared to the cost of other common household expenses. If a household spends more than 7% of their income on childcare it is considered 'unaffordable'.

"We found nearly 40% of families using childcare use more than 7% of their household income on childcare. We also found about 83% of families who use childcare spend more on childcare than on utilities or clothing. About 70% spend more

on childcare than transport, and over 30% spend more on childcare than on groceries."

The researchers also modelled the impact of recently announced subsidies from the Australian Government for families with multiple children in childcare (to be introduced in June 2022) that aim to improve affordability. They estimated that "under the proposal, about 50,000 families would move below the 7% affordability threshold."

**The Conversation, 30/06/2021**



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.