

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.

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 around 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:

"It's a good initiative. I'm looking forward to the data being used for improving the quality of life in Australia."

"I find the results interesting and something I can talk about with like-minded people."

"This is my 23rd year of being surveyed and I had the pleasure of meeting another new interviewer this year who was delightful to deal with. Thank you Living in Australia!"

"I enjoy doing this survey, it makes me reflect on the year gone and think about whether I am doing better or worse than last year – which I am doing better and better as I get older."

"Thank you Living in Australia for allowing me to be a part of this survey. It has been received with the utmost gratitude."

Our thanks to you

As a thank-you for your participation, you will receive a \$50 gift after your interview.

You will receive an additional \$25 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

PUBW25MHRREC1363

THE 2025 LIVING IN AUSTRALIA STUDY

Helping shape our future

www.livinginaustralia.org

Why is my participation so important to the Living in Australia study?

Health is a crucial aspect of our lives that affects and is affected by many other factors including our ability to work or study, where we live, family dynamics and our overall life satisfaction.

The health and wellbeing of Australians, as well as their access to healthcare services, remain key areas of interest for researchers and policymakers.

This year, in addition to the questions you are familiar with from previous years, we are asking for an update on your health, sleep, diet and use of health services. Your responses are central to providing a complete picture of how the health and wellbeing of Australians change over time.

Your participation helps the Living in Australia study, also known as the HILDA study, provide a more holistic view of Australian households and individuals, offering valuable insight into the current health care needs of the population. It will enable researchers to explore what influences the health and wellbeing of all Australians, and how this has changed over time.

We hope you will continue your contribution to making a difference in the lives of all Australians. Your interviewer will contact you to arrange a time for your personal interview.

Once again, we would like to thank you for your ongoing support of the Living in Australia 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.

Soaring house prices may be locking people into marriages, new research shows



Researchers from the University of Sydney recently used HILDA data to explore some of the key factors associated with divorce in Australia, with a focus on the relationship between housing prices and divorce rates.

While divorce rates are at a historic low, the researchers found that rising housing prices might encourage couples to remain married due to the higher housing costs they would face if they were separated.

They also found that unexpected changes in housing prices significantly affect the likelihood of divorce. For homeowners, lower-than-expected housing price growth increased the probability of separation while

higher-than-expected growth had the opposite effect.

‘Our findings indicate higher-than-expected house price growth may be keeping some people in marriages they’d otherwise leave, but don’t, for financial concerns. This is more likely to include women with low education levels, low-income households and older couples.

‘In some instances, this will have negative consequences. Often those harmful consequences are disproportionately experienced by women and policy settings have a role to play in reducing those effects.’

The Conversation, 14/07/2025

Not all insecure work has to be a ‘bad job’: research shows job design can make a big difference



Recent research used 16 years of data from the HILDA study to examine the relationship between different forms of contingent employment and job satisfaction. Contingent employment is a term used by researchers to group types of employment that deviate from the ‘gold standard’ of permanent full-time employment, and can include fixed-term employment, casual work, labour hire and self-employment.

The study found that the link between employment type and job satisfaction is not straightforward. Some forms of contingent work were clearly worse for workers, while others were able to support greater job satisfaction and wellbeing.

Self-employment was associated with higher job satisfaction due to greater autonomy, flexibility,

and skill use. Labour hire workers experienced lower job satisfaction due to low autonomy and minimal skill use. Casual employment showed gender differences, with men reporting lower satisfaction while women’s experiences were more complex.

‘For employers and policy makers the message is clear: improving job quality isn’t just about offering permanent contracts. While security matters, it’s also about how the job itself is designed.

‘Even in non-permanent roles, providing workers with more autonomy, opportunities to use their skills, and flexible scheduling can significantly improve job satisfaction and retention. It’s also important for supporting gender equality in the workplace.’

The Conversation, 12/06/2025

Australians share how they tackle housework as survey reveals women still do more



The latest report from the HILDA study has revealed that Australian women are still doing more household labour than men; with women spending almost two hours more per week on all types of work, including paid jobs, childcare, and housework.

The HILDA study, which has followed over 17,000 Australians annually since 2001, shows an increase in women’s full-time employment over the past 20 years.

‘You might have expected that that would therefore translate to a more equitable distribution of the housework amongst couples, and we haven’t really seen that,’ says HILDA co-director and lead author Professor Roger Wilkins.

‘We haven’t seen any movement in terms of the amount of time that men are spending on housework.’

Notably, men’s contribution to housework hasn’t changed since 2002.

Men are also not spending as much time as women taking care of children. In 2022, men spent about 5.5 hours a week caring for children or loved ones, just 30 minutes more than in 2002. Women spent 10.7 hours on care, up from 10.1 hours in 2002.

Professor Wilkins suggests that what happens in the home matters when it comes to achieving greater equality between men and women.

ABC News, 09/03/2025

Cyclones drive people to buy health insurance, more so than some government campaigns



Living through a natural disaster often leads people to re-assess their priorities. One way that people may try to protect themselves from the financial impacts of natural disasters is by taking out some type of insurance.

Researchers recently looked at the impact of cyclones on the uptake of private health insurance by matching over 20 years of HILDA data with historical records of over 100 cyclones crossing Australia during the same period.

They found that Australians who have experienced severe cyclones (category 5) are more likely to take out private health insurance. This effect is particularly strong for younger people, higher earners, and those living in coastal or cyclone-prone areas. The closer people live to a cyclone’s eye,

the stronger the effect, with those within 40km being 5 percentage points more likely to get health insurance.

They noted that the impact of a major cyclone on insurance uptake can be more significant than some national policies designed to encourage enrolment.

‘Our findings suggest it is the emotional and practical disruptions – especially home damage and psychological stress – that prompt people to reassess their vulnerability and seek protection.

‘People may also take out private health insurance to feel protected against future health costs in the next big cyclone, much like buying home insurance.’

The Conversation, 26/05/2025