60% of adults in Australia hold a personal credit card. Australians who own a credit card are more satisfied with their financial situation.

In 2006, 10% of credit card holders had a limit in excess of $20,000.

Approximately 64% of Australians currently own or are buying their own home or other residential property.

Females are more likely to have a HECS debt. The average HECS debt was $11,800 in 2006 compared to $9,100 in 2002.

Between 2002 and 2006 the net-wealth of an average household increased by 50%.

Australians who own a credit card are more satisfied with their financial situation.

During 2008, approximately 3% of Australians went without meals because of a shortage of money.

Approximately 70% of people say that their family is reasonably comfortable or better.

Tasmanians are the most likely to own their home.

Females are more likely to save for emergencies or a holiday, males are more likely to save for investments or for their own business.

Just turned 15?
To our younger members of the study, we would like to say a big hello! In 2009, over 800 young people aged 15-17 just like you contributed to the HILDA study. That's fantastic! Your experiences and opinions are unique and we think it's important you have an opportunity to express them. So thank you if you participated last year and a big welcome to those turning 15 this year and taking part for the first time.

Why are you so important to this study?
You represent an important voice in Australian society and by taking part you are having a vital and long-term impact on Australia’s future.

You are participating in the only study of its kind that provides regular information on the economic and social welfare of Australians over time. Furthermore, the HILDA study is conducted by strict statistical guidelines and that means you are irreplaceable. The success of the study is dependent upon your participation.

Special offer to all Living in Australia participants
Due to an overwhelming response to our special offer last year, we are pleased to once again offer a free printed copy of the most recent HILDA Statistical Report. The report is full of interesting statistics that have helped shape our nation.

If you would like to receive your own personal colour printed and bound report, simply freecall 1800 656 670. The report is also available for free download from http://www.melbourneinstitute.com/hilda/statreport.html.

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 comply with the Privacy Act 1998.

Your identifying information is collected for the purpose of the Living in Australia study. Access to your identifying information will be restricted to 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. Just freecall 1800 656 670 or email your new address to HILDA@roymorgan.com.

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. Your interviewer will also be able to help you with any queries you may have when he or she visits you.

If you should have any concerns about the conduct of this study, you are welcome to contact the Executive Officer, Human Research Ethics, The University of Melbourne by calling 03 8344 2073 or by sending a fax to 03 9347 6739.

Visit us online at www.livinginaustralia.org

As Australia slowly emerges from the Global Financial Crisis, your participation in the Living in Australia study is more important than ever before. Australians come from diverse economic, social and cultural backgrounds so each individual and family provides unique information. This information is essential to the success of the study.

Our focus this year is on economic issues and the many financial and social changes that may occur. This year our study will give us a clearer insight on how Australian lives have been affected by the financial uncertainty of the last 12 months.

Thank you for the important contribution you make to this study. As a small gift for your participation we will give you $30 cash at the end of your interview. When everyone in the household has taken part, your household will receive a bonus $30. With your ongoing support and cooperation, this important national study will continue to be a valuable tool in helping shape our nation.

Meet the team

Here at Team 1800 we’re so excited to have the opportunity to work with the participants in the Living in Australia study. We have the challenging but rewarding task of conducting interviews and answering any questions you may have. Here are some of our favourite comments participants made about last year:

“Working long hours – it may be good for your marriage!”

“Because you are willing to dedicate some of your time each year, the information you provide will have a long term impact on Australia’s direction.”

“Are retirement plans being put on hold?”

“Living in Australia study participant, In 2009, Australia got lucky and avoided a recession. The population continues to grow and the housing boom keeps on going. Are we heading towards a better future? What was the real impact of the Global Financial Crisis on Australian families?”

How have we really survived the GFC?

New research implies that being obsessed with your job is no longer the sin it used to be. Now you have a reason to work more! New research implies that being obsessed with your job is no longer the sin it used to be. Many people believe that working long hours is damaging for personal relationships. However, recent studies have shown that the likelihood of divorce falls with the number of hours worked by the husband.

Message from Our Excellency Ms Quentin Bryce, AC
Governor-General of the Commonwealth of Australia
in support of HILDA Survey

In my role I am privileged to see the best of what Australians do for our society and to learn from their insights into Australian life. Every day, I talk with people who live and work across the nation and abroad, I read their heartfelt letters about the issues that strike at the heart of their families and communities. Wherever I go, I endeavour to pass on their remarkable stories.

The HILDA Survey is an important undertaking towards strategically and comprehensively capturing the data, essence and complexities of Australian life. The Survey’s results are a vital public resource in the conduct of a vast range of evidence-based research that guides policy formulation and decision making in areas affecting social cohesion, housing, employment, disability, ageing and the well-being of our population.

I express my admiration for the vision and rigour with which the Survey’s authors at the Melbourne Institute of Applied Economics and Social Research design and administer the data collection processes. And I express my gratitude for the outstanding work our interviewers do to gather the information provided by Australians from all walks of life, as well as interstates and intrastates and loved every minute of it.

The Survey’s results are a vital public resource in the conduct of a vast range of evidence-based research that guides policy formulation and decision making in areas affecting social cohesion, housing, employment, disability, ageing and the well-being of our population.

I express my gratitude for the outstanding work our interviewers do to gather the information provided by Australians from all walks of life, as well as interstates and intrastates and loved every minute of it.

Cheryl Perrett, HILDA Field interviewer

A message from Team 1800

Here at Team 1800 we’re so excited to have the opportunity to work with the participants in the Living in Australia study. We have the challenging but rewarding task of conducting interviews and answering any questions you may have. Here are some of our favourite comments participants made about last year:

“Our interviewer was great. Keep up the good work!”

“I think the introduction of computers and cash payments with the study this year is a fantastic initiative!”

“You’re doing a good job, getting good results, and helping people. Thanks!”

What’s new this year?

What I love about being a HILDA interviewer is being re-acquainted with the families that I have now been interviewing for 9 years.

I have the best job in the world. I love meeting people and I love the flexibility of my job.

We would like to introduce you to some of the people from Ray Morgan Research who, like you, contribute to the HILDA study each year.

I have the best job in the world. I love meeting people and I love the flexibility of my job.

“On average each participant provides information about 100 aspects of their life.”

“Living in Australia study participant, In 2009, Australia got lucky and avoided a recession. The population continues to grow and the housing boom keeps on going. Are we heading towards a better future? What was the real impact of the Global Financial Crisis on Australian families?”

How have we really survived the GFC?

New research implies that being obsessed with your job is no longer the sin it used to be. Now you have a reason to work more! New research implies that being obsessed with your job is no longer the sin it used to be. Many people believe that working long hours is damaging for personal relationships. However, recent studies have shown that the likelihood of divorce falls with the number of hours worked by the husband.

Dear Living in Australia study participant,

2009, Australia got lucky and avoided a recession. The population continues to grow and the housing boom keeps on going. Are we heading towards a better future? What was the real impact of the Global Financial Crisis on Australian families?

In 2010, the Living In Australia study will be again be collecting information about assets and debts. This will provide researchers with valuable information on how Australian families have fared financially with the economic downturn.

Because you are willing to dedicate some of your time each year, the information you provide will have a long term impact on Australia’s direction.

• Have Australians been affected by the increasing interest rates?
• Has the job market bounced back?
• Are retirement plans being put on hold?

These are important questions that you can help answer. I hope you enjoy being involved and make a difference.

In 2010, the Living In Australia study will be again be collecting information about assets and debts. This will provide researchers with valuable information on how Australian families have fared financially with the economic downturn.

Because you are willing to dedicate some of your time each year, the information you provide will have a long term impact on Australia’s direction.

• Have Australians been affected by the increasing interest rates?
• Has the job market bounced back?
• Are retirement plans being put on hold?

These are important questions that you can help answer. I hope you enjoy being involved and make a difference.

In 2010, the Living In Australia study will be again be collecting information about assets and debts. This will provide researchers with valuable information on how Australian families have fared financially with the economic downturn.

Because you are willing to dedicate some of your time each year, the information you provide will have a long term impact on Australia’s direction.

• Have Australians been affected by the increasing interest rates?
• Has the job market bounced back?
• Are retirement plans being put on hold?

These are important questions that you can help answer. I hope you enjoy being involved and make a difference.