

Work or Study?

Information and Insight



living

in Australia newsletter

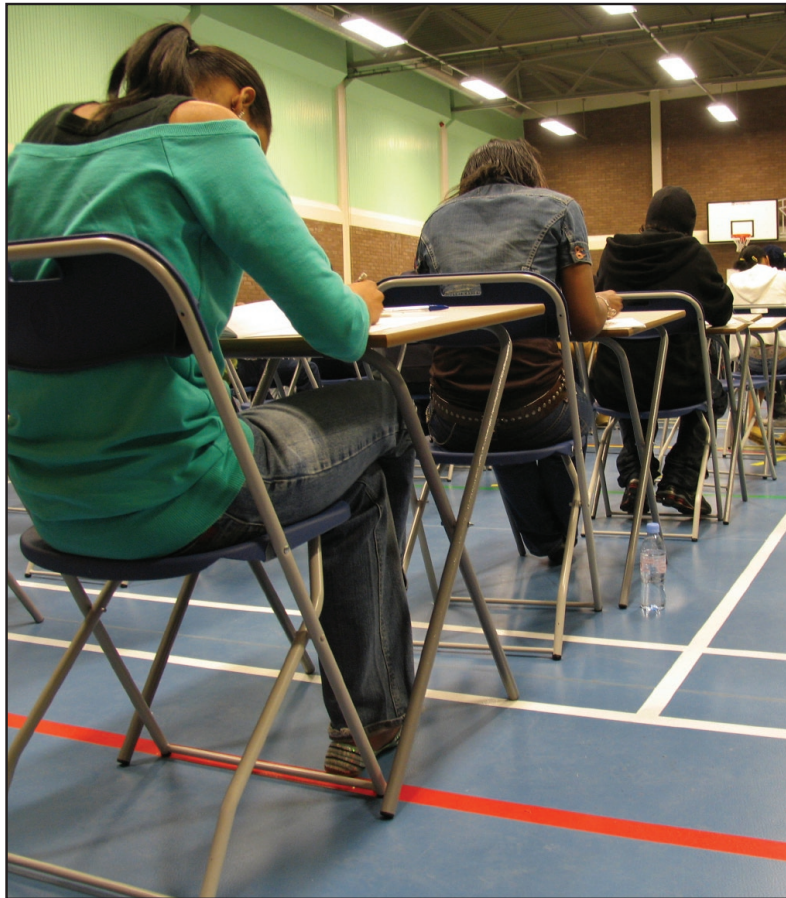
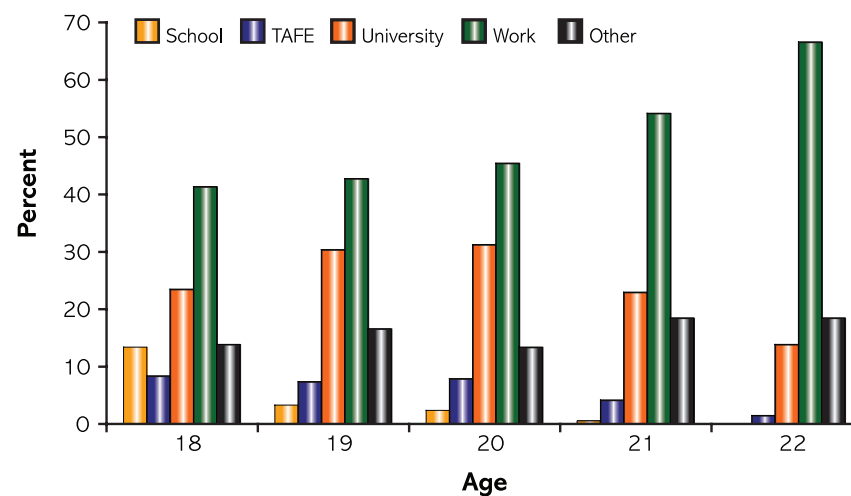
Are you aged 18 to 22? Then you would have faced the decision of whether to continue studying or to get a job.

The pathways into work are many and varied. The experiences of 18 to 22 year olds interviewed in the Living in Australia study show this diversity.

Just over 40 per cent of people aged 18 in 2001 or 2002 were working, 45 per cent were undertaking some form of education at school, university or TAFE, and most of the remaining 14 per cent were unemployed.

By the time these people reached 22, 67 per cent were working, 15 per cent were undertaking some form of education and most of the remaining 18 per cent were either looking after children or were unemployed.

After leaving school, six out of 10 people undertook further study by the time they were aged 22. Some chose to study before working (46 per cent), some chose to work before studying (27 per cent) and some undertook further studies but had not started working yet (27 per cent). University level study was the most popular choice, though 16 per cent studied at TAFE instead and six per cent of people undertook TAFE studies prior to university studies.



An interviewers perspective

Name: Gabriela Strunk
Position: Living in Australia Interviewer

"I have been an interviewer on the Living in Australia study for six years and have built many relationships with respondents during that time. The nature of the study means I am constantly meeting new and wonderful people from all walks of life. I start to become part of the family as respondents share their family's lives with me – I in turn tend to do the same. The majority of respondents know me by first name, my interests, right down to how I drink my tea. I know I am doing a good job when that happens!"



The best reward is knowing that respondents have a sense of trust in me as an interviewer - they're happy to deal with me. Overall, it's a joyous experience! I love my job and enjoy the interaction and freedom it provides. Working with families and learning their views can be very rewarding."

Frequently asked questions

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 Australian study. Access to your identifying information will be restricted to those who require it for the purpose of administering or conducting the study.

What if nothing has changed?

No change is just as important as change to this study. Besides, we include new questions each year. Every time you participate, the study becomes more valuable and powerful in influencing decision making.

More information

If you have any questions, would like more information, or would like to contact your interviewer please telephone **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**.



Influencing the future of Australia

Inside

- What's new in 2007?
- The choices young people make between study and work
- Wealth and how it changes over time
- Factors affecting decisions to have children

www.livinginaustralia.org

Free call 1800 656 670

Influencing the future of Australia

A wealthy nation

Family life

Why is this study so important?

By taking part in this study you are having a vital and long term impact on Australia's future.

The Living in Australia study is the only one of its kind that provides regular information on the economic and social welfare of Australians over time. The study adheres to strict statistical procedures which mean that we cannot replace you – therefore you represent a very important voice in Australian society.

What's new this year?

Each year we add new questions to the study that are of particular interest to researchers and policy makers.

This year some of you will be asked about your plans for retirement and the transition from work into retirement, a topic that was last covered in 2003. Other new topics include work-related training, eating and dieting, and smoking habits.

Change of name

ACNielsen has changed its name to The Nielsen Company.

Nielsen still operates under the same strict guidelines to protect your privacy, but we have a new logo and the email address for the study has changed to: livinginaustralia@nielsen.com

Our thanks to you

Once again, we will provide \$25 to every person who participates in the study.

When everyone in your household has taken part, your household will receive a bonus \$25. Remember that your cheque will only be valid for 12 months from the date of issue.



www.livinginaustralia.org

Why not take a look at the Living in Australia website?

The study, also known as the Household, Income and Labour Dynamics in Australia (HILDA) study, has been frequently referred to in the media. Links to some of these articles can be found on the Living in Australia website. In addition, you can view more results from the study, some frequently asked questions, useful links, including a link to Melbourne Institute, the Annual Report, and other published research.

Let us know if you're moving

Your participation is really important, so please let us know if you are moving by calling **1800 656 670** or emailing your new address details to livinginaustralia@nielsen.com



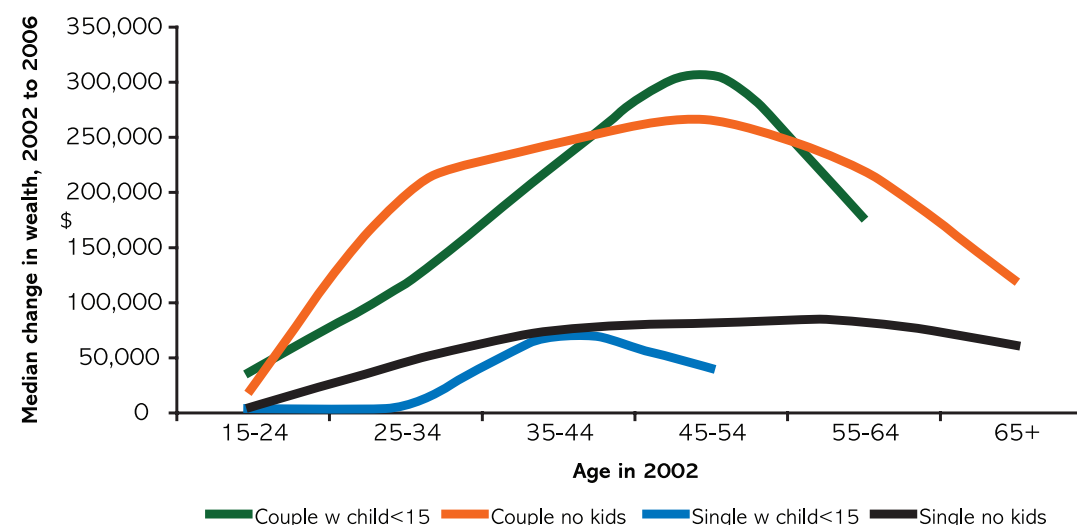
\$130,000 increase in wealth over last four years

The Living in Australia study is the first Australian study to measure changes in household wealth over time. We can now begin to understand how people create, grow and use their wealth.

In 2002, the average Australian household held around \$210,000 in wealth (total assets less total debts). Only four years later, a preliminary look at the data indicates that this wealth has increased to around \$340,000, primarily driven by increases in housing assets.

It's a logical thought that wealth tends to accumulate with age and reach a maximum just before retirement. After retirement, people will usually live off some of their savings. The pattern in the change in wealth observed in the Living in Australia study between 2002 and 2006 is consistent with this. Excluding those households where the household head had either started living with their partner or separated from their partner, we have calculated the typical change in wealth for the various age groups. The three types of households that had the highest gain in wealth were, in order:

- couples aged between 45 and 54 with children under 15;
- couples aged between 45 and 54 without children under 15; and
- couples aged between 35 and 44 without children under 15.

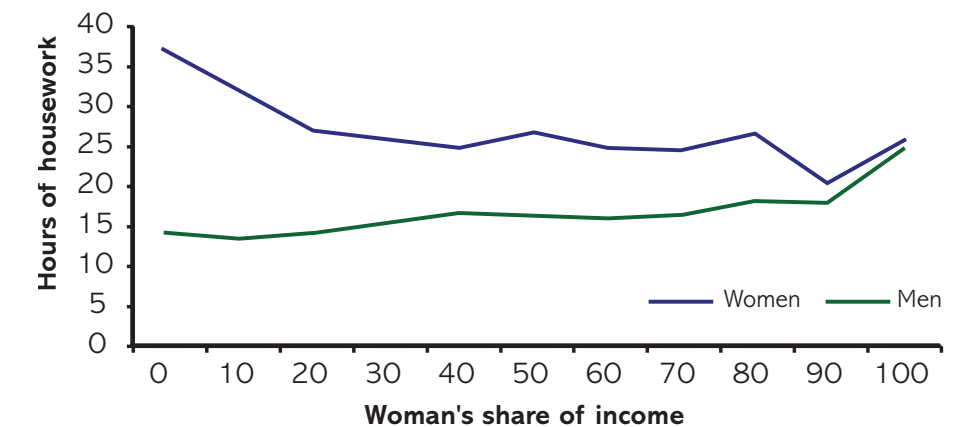


Couple households generally saw higher wealth gains than lone parent or single households. This was partly because there are multiple income earners in these households contributing to their household's savings and partly because they had more property wealth.

Your share of housework

The more a woman earns, the less housework she does.

The graph opposite shows the number of hours men and women contribute to housework tasks such as cooking, cleaning, running errands and outdoor tasks each week. We have found that as a woman contributes more to the couples shared income, her household duties tend to be less. However, even when her share of the couple's income is 30 per cent or higher, the number of hours she spends on housework stays around 25 hours. And, interestingly enough, as the woman earns more of the couples' income, the man contributes slightly more hours to the housework.



When deciding to have children

Fewer Australians are having children, and when they do, they have fewer than previous generations. In 2005, we asked why.

In 1970 the average number of children a woman was likely to have was 2.9. Around 30 years on, this number has fallen to 1.7.

We have included a series of questions focusing on the decisions people make about whether or not to have children and, if they do, when to have them.

Top five most important factors when considering whether to have a child				
	Men aged 20-29	Men aged 30-44	Women aged 20-29	Women aged 30-44
1	Having someone to love	Having someone to love	Security of your/your partner's job	How old you are
2	Security of your/your partner's job	Providing more purpose to life	Having someone to love	Having someone to love
3	Being able to buy a home or a better home	Security of your/your partner's job	Your partner having time/energy for a career	Security of your/your partner's job
4	Providing more purpose to life	Having time for leisure/social activities	Available/affordable good quality childcare	Stress and worry of raising children
5	Available/affordable good quality childcare	Available/affordable good quality childcare	Being able to buy a home or a better home	Providing more purpose to life