









Her Excellency Ms Quentin Bryce AC Governor-General of the Commonwealth of Australia

Message from Her 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 generous, willing and sustained participation by Survey respondents - Australians who understand the value and power of citizenship in a modern democracy.



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What is Living in Australia all about?



Australia has become part of an international move to have a better understanding of the needs of its people.

This type of knowledge is crucial for good decision making, planning and support for Australians. The Living in Australia study is designed to meet this need.

Having begun in 2001, the study is known as the Living in Australia study and is sometimes referred to in the media as the Household, Income and Labour Dynamics in Australia study (HILDA).

In this study we collect and analyse information from thousands of different families and individuals across Australia. We ask questions about life in Australia including your employment, family relationships, education and wellbeing. This allows researchers to find out, for example, how one area in your life can affect other areas and how people remain the same or change over time. It can also show us how external factors such as Government decisions and world events affect our lives.

Ultimately this study is a source of information to those making economic and social welfare decisions for all Australians.

What's involved?

Taking part in the Living in Australia study involves answering questions about many different topics such as education, employment, retirement, income, family, and how you feel about different aspects of your life.

Your interviewer will ask everyone in your household aged 15 years or older to answer these questions. This usually takes about 35 minutes each. One person will also be asked a few questions about the household in general, which takes about 10 minutes.

Next year we will visit you to find out about your life in the last 12 months. To keep you up-to-date with the study's news and results, we will post you a copy of the Living in Australia newsletter just prior to our next visit. As a special introduction to the study, we are pleased to offer you a free copy of the latest Statistical Report. Please ask your interviewer about this.

Our thanks to you

A gift of \$30 is our thanks to you for helping us with this study. Each person who participates will receive \$30. Once everyone in your household has taken part, your household will receive an extra \$30.





Why is this STUDY so important?

The Living in Australia study is an essential tool for planning Australia's future. Governments across Australia are using what we find out now to develop effective strategies in areas such as:

- Education
- Health
- Superannuation
- Social Support programs
- Aged Care
- Well-being
- Housing
- Financial Hardship
- Employment



WHY have I been asked to TAKE PART?

The Living in Australia study is made up of a cross section of the Australian community. To ensure that all parts of the community are represented in the study, we are including new households into the study this year.

Your household represents a specific segment of the community and without you the results cannot properly reflect the needs and the concerns of people like you.

Your household was randomly selected using strict statistical procedures. We cannot replace your household with any other.

Participation is by invitation only. Your household is one of the lucky households who have been chosen to share your unique experience of living in Australia. This provides you with the opportunity to influence Government and social decisions with hard facts about your life and your household situation.

WHO is carrying out this study?

The Melbourne Institute of Applied Economic and Social Research at the University of Melbourne designs and manages the study.

The study is funded by and conducted on behalf of the Australian Government.

Roy Morgan Research, Australia's best-known and longest established market and social research company, has been contracted to conduct the Living in Australia interviews since the beginning of 2009. Roy Morgan Research is highly regarded for its integrity and independence and is famous for the Morgan Poll (Australia's only independent poll).

These organisations are proud to be part of this important study.

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 rights are protected by Australian law.

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.



Is this study voluntary?

Yes, participation in this study is voluntary.

However, because only certain people are chosen to become part of the study, the participation of everyone who is contacted is very important. Your views and experience in Australia are unlike that of anybody else, and your participation is vital to us. If you wish to withdraw your answers before the data is processed you can do so by calling 1800 656 670.

Our study is BIG NEWS

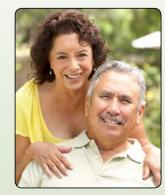


Baby Boomer Surprise

Based on article 'Why baby-boomers won't quit', Australian Financial Review 31/07/2010

Many people expected it, some feared it and a few prepared for it, but the baby boomers took everyone by surprise. They decided not to retire.

The increase in the proportion of workers aged over 60 has many policy makers in overdrive – the big question is when will the baby boomers retire? Traditionally the process of retirement has been viewed as an abrupt change from working continuously in a full time job to leaving the labour force completely. Today, the transition into retirement is much more diverse with more people making the transition gradually.



Research using Household, Income and Labour Dynamics in Australia (HILDA) study data has found that although 60 percent say they intend to retire gradually, many don't switch to transitional jobs, and those that do, around one-third switch back to more demanding jobs.

Fertility – behaviour & intentions

The HILDA study asks men and women between the ages of 18 and 44 who intend to have children (or more children) what factors were important when making the decision to have a child. The following table shows the top five most important factors for men and women with and without children.

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		MAN		

		Top 5 most important factors when deciding to have more children					
		Men - no children yet	Men - already parents	Women - no children yet	Women - already parents		
	1	Having someone to love	Having someone to love	Having someone to love	Having someone to love		
	2	Being able to buy a home or better home	Providing more purpose in life	Job security of job or partner's job	Providing more purpose in life		
	3	Job security of job or partner's job	Job security of job or partner's job	Availability and affordability of good childcare	Job security of job or partner's job		
	4	Availability and affordability of good childcare	Availability and affordability of good childcare	Being able to buy a home or better home	Availability and affordability of good childcare		
	5	Providing more purpose in life	Having time for leisure	Providing more purpose in life	How old you are		

You're helping shape our NATION

The Prime Minister uses Living in Australia to guide policy on pensioners.

It may be hard to imagine how the information you generously provide will help shape our nation, but that's exactly what it does. Throughout the years of collecting data, may policy decisions have been influenced by HILDA data.

One of the major policy issues that the Australian Government has been wrestling with is the impact of the cost of living, especially on Age Pensioners. In 2008, the then Prime Minister told parliament that as a result of this study the government has 'clear-cut data on what was happening when it came to elderly couples' (extract from Hansard, 15 September, 2008). Further, in 2010, the HILDA data were used to develop a comprehensive understanding of what pensioners' lives are like.

Not only has the Living in Australia study been noticed at the highest level of Government, but there has been growing acceptance of it as an accurate source of data about issues that are important to Australians. Since the beginning of the study, the results of the study have been reported in over 153 newspaper articles and during 2010 the data were used in 43 journal articles, 19 other publications, 43 conference papers and 30 working papers.

Working long hours — it may be good for your

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.

Research using Household, Income and Labour Dynamics in Australia (HILDA) study data from 2001 to 2006 has found that men in jobs with long hours are no more likely to divorce than anyone else. This research has also found that the optimal work arrangement is where the male works a 41 - 49 hour week. Beyond this the risk of separation rises, but is still lower than for couples where the male works a 35 - 40 hour week. The likelihood of separation declines with the duration of the marriage and with higher household income.



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Information and Insight

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.

Offer to all Living in Australia participants

We are pleased to offer a free printed copy of the most recent HILDA Statistical Report.

The report is full of interesting statistics about our nation.

If you would like to receive your own personal colour printed and bound report, simply call 1800 656 670.

The report is also available for free download from http://www.melbourneinstitute.com/hilda/statreport.html.



Don't Forget!

- Your information is protected.
- Each person who participates will receive \$30.
- This is your opportunity to help shape our nation.

