Australian Unity Wellbeing Index
Survey 9

Report 9.0
February 2004

"The Wellbeing of Australians –

Owning a Pet"

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Executive Summary

The Australian Unity Wellbeing Index monitors the subjective wellbeing of the Australian population. Our first survey was conducted in April 2001 and this report concerns the 9th survey, undertaken in November-December 2003. Each survey involves a telephone interview with a new sample of 2,000 Australians, selected to represent the national population distribution. Each survey comprises the Personal Wellbeing Index, which measures people's satisfaction with their own lives, and the National wellbeing Index, which measures how satisfied people are with life in Australia. Other items include a standard set of demographic questions and other survey-specific questions. The specific topics for survey 9 were pet ownership and the level of personal debt.

The overall wellbeing of Australians has remained high since the end of the Iraq war, and is currently at one of its highest levels yet recorded. The National Wellbeing Index is actually at its highest level since these surveys began. This Index comprises six domains, and record levels of satisfaction are present in three of them as satisfaction with the economy, Australian business, and the state of the natural environment. The Personal Wellbeing Index remains as it was in August, at its second highest level since these surveys began. This Index comprises seven domains, and record levels of satisfaction are present in two of them as satisfaction with safety and future security.

In terms of pet ownership, almost 40% of respondents own a dog and 23% own a cat. This preference is reflected in the degree of caring people express towards their pet, with caring being significantly higher for dogs. Moreover, this degree of caring is highest for people in low income households. While such people are less likely to own a pet, those that do are more caring about their pet than are people from wealthy households. Females are generally more caring about their dogs than are males.

People generally care strongly about their pet. This strength of caring becomes even stronger when people live in situations of generally low wellbeing (e.g. live alone, low income, unemployed, etc). However, there is <u>no evidence</u> that this strength of caring reliably affects personal wellbeing.

There is also no evidence that pet ownership reliably affects the personal wellbeing of people living under difficult circumstances (e.g. sole parent, unemployed, low income, divorced, etc).

There is evidence that insecure people tend to own pets. Quite possibly such people acquire a pet for reasons of companionship or security, but the presence of the pet does not bring their personal wellbeing up to the level of non-pet owners. Whether the wellbeing of such people would be even lower without the pet cannot be definitely answered from this research. However, given the lack of a relationship between strength of pet-caring and wellbeing, it seems most likely that people simply get pleasure from their pet in terms of daily interaction, but the actual control of wellbeing is vested in much more powerful factors that include personality, wealth, and human relationships.

The data on debt indicate that people from high income households have larger debts. This explains our counter-intuitive result that wellbeing increases as the level of debt increases. People from high income households have high levels of wellbeing. It should also be noted, however, that people who are not in debt have higher wellbeing and lower stress than people who are paying off a debt.

People were asked 'How stressed do you normally feel?' We found that the wellbeing of males and females responds very differently to stress. Females normally have higher wellbeing than males, and this is particularly evident in conditions of very low stress. However, at stress levels of 9 or 10/10, females have lower wellbeing and, at the highest stress levels, females, but not males, have a level of wellbeing that lies below the normal range. It is possible that some males thrive on stress and may seek this state which provides them with excitement and motivation. It appears this is less common among females, who are more likely to regard stress as aversive.

Demographic measures

- Sole parents have below normal levels of wellbeing even at incomes up to $60,000 per year. However, if an adult partner is added to such households, wellbeing enters the normal range. This is against conventional economic theory which proposes that wellbeing falls as a function of decreasing per capita household income. The explanation for this result is that the maintenance of wellbeing depends on the balance between stressors and personal resources. Low per capita income increases stressors. But a partner is a personal resource that offers protection against stress. Thus, if the resources provided by the partner exceed the additional stressors they create, wellbeing will benefit, even though per capita income goes down.

- Females consistently have higher wellbeing than males. However, this difference only emerges at 26-35 years of age. At 18-25 years, the personal wellbeing of males and females is equivalent. The emergence of this difference is likely caused by the reduced wellbeing of males in the 26 – 55 year age band.

- Both males and females who live alone have a level of wellbeing that falls below their normative range. However, the wellbeing of males is relatively lower. This is consistent with the idea that females are more resilient than males, in part because they are better at forming supportive relationships in the absence of a partner.

- People on low incomes are more likely to report they have recently experienced a sad than a happy event. With incomes above $60,000 per year, however, people tend to experience happy and sad events with equal frequency. This finding is consistent with the understanding that money is a flexible resource, which people can use to reduce the probability of bad things happening to them.

1. Introduction

The Australian Unity Wellbeing Index is the new barometer of Australians' satisfaction with their lives and life in Australia. Unlike most official indicators of quality of life and wellbeing, it is subjective – it measures how Australians feel about life, and incorporates both personal and national perspectives. The Index shows how various aspects of life – both personal and national – affects our sense of wellbeing.

The Index is an alternative measure of population wellbeing to such economic indicators as Gross Domestic Product and other objective indicators such as population health, literacy and crime statistics. The Australian Unity Wellbeing Index measures quality of life as experienced by the average Australian.

The Index comprises two numbers. The Personal Wellbeing Index is the average level of satisfaction across seven aspects of personal life – health, personal relationships, safety, standard of living, achievements, community connectedness, and future security. The National Wellbeing Index is the average satisfaction score across six aspects of national life – the economy, the environment, social conditions, governance, business, and national security.

A considerable body of research has demonstrated that most people are satisfied with their own life. In Western nations, the average value for population samples is about 75%, with a normal range from 70% to 80%. We find the Personal Wellbeing Index to always fall within this range. However, satisfaction with aspects of national life are normally lower, falling in the range 55 to 65% in Australia.

The first index survey, of 2,000 adults from all parts of Australia, was conducted in April 2001. Since then eight surveys have been conducted, with this most recent survey in November 2003. Copies of earlier reports can be obtained either from the Australian Unity website (www.australianunity.com.au) or from the Australian Centre on Quality of Life website at Deakin University (acqol.deakin.edu.au). This report concerns the most recent survey.

The same core index questions, forming the Personal and the National Wellbeing Index, are asked within each survey. In addition we ask two highly general questions. One of these is 'Satisfaction with Life as a Whole'. This abstract, personal measure of wellbeing has a very long history within the survey literature and its measurement allows a direct companion with such data. The second is intended as an analogous 'national' item. It is 'Satisfaction With Life in Australia'.

Each survey also includes demographic questions and a small number of additional items that change from one survey to the next. These explore specific issues of interest, either personal or national. Such data have several purposes. They allow validation of the Index, the creation of new population sub-groups, and permit further exploration of the wellbeing construct.

1.1. Understanding Personal Wellbeing

The major measurement instrument used in our surveys is the Personal Wellbeing Index (PWI). This is designed as the first level deconstruction of 'Life as a Whole'. It comprises seven questions relating to satisfaction with life domains, such as 'health' and 'standard of living'. Each question is answered on a 0-10 scale of satisfaction. The scores are then combined across the seven domains to yield an overall Index score, which is adjusted to have a range of 0-100.

On a population basis the scores that we derive from this PWI are quite remarkably stable. Appendix AI presents these values, each derived from a geographically representative sample of 2,000 randomly selected adults across Australia. As can be seen, these values range from 73.2 to 75.9, a fluctuation of only 2.7%. How can such stability be achieved?

We hypothesize that personal wellbeing is not simply free to vary over the theoretical 0-100 range. Rather, it is held fairly constant for each individual in a manner analogous to blood pressure or body temperature. This implies an active management system for personal wellbeing that has the task of maintaining wellbeing, which averages about 75%, at reasonably high level. We call this process Subjective Wellbeing Homeostasis (Cummins et al., 2002).

The proper functioning of this homeostatic system is essential to life. At normal levels of wellbeing, which for group average scores lies in the range of 70-80%, people feel good about themselves, are well motivated to conduct their lives, and have a strong sense of optimism. When this homeostatic system fails, however, these essential qualities are severely compromised, and people are at risk of depression. This can come about through such circumstances as exposure to chronic stress, chronic pain, failed personal relationships, etc.

Having said this, the homeostatic system is remarkably robust. Many people live in difficult personal circumstances which may involve low income or medical problems, and yet manage to maintain normal levels of wellbeing. This is why the Index is so stable when averaged across the population. But as with any human attribute, some homeostatic systems are more robust than others. Or, put around the other way, some people have fragile systems which are prone to failure.

Homeostatic fragility, in these terms, can be caused by two different influences. The first of these is genetic. Some people have a constitutional weakness in their ability to maintain wellbeing within the normal range. The second influence is the experience of life. Here, as has been mentioned, some experiences such as chronic stress can challenge homeostasis. Other influences, such as intimate personal relationships, can strengthen homeostasis.

In summary, personal wellbeing is under active management and most people are able to maintain normal levels of wellbeing even when challenged by negative life experiences. A minority of people, however, have weaker homeostatic systems as a result of either constitutional or experiential influences. These people are vulnerable to their environment and may evidence homeostatic failure. The identification of sub-groups that contain a larger than normal proportion of such people is an important feature of our survey analyses.

1.2. **The Survey Methodology**

A geographically representative national sample of people aged 18 years or over and fluent in English, were surveyed by telephone over the period 21st of November to 20th of December 2003. Interviewers asked to speak to the person in the house who had the most recent birthday and was at least 18 years old. A total of 27,274 calls were made. Of these, 16,637 connected with a respondent and 1,920 agreed to complete the survey. This gives an effective response rate of 11.5%. The reason for this rate is that, in order to maintain an even geographic and gender split at all times throughout the survey, each call operator recruits alternate males and females. Thus, willing respondents who were not of the required gender have had to be refused in order to maintain the overall gender balance.

From the total 1,920 respondents, 1 withdrew during the telephone interview and 23 cases were removed due to incomplete or aberrant data. This leaves an effective sample size of 1,897 for analysis.

All responses are made on a 0 to 10 scale. The satisfaction responses are anchored by 0 (completely dissatisfied) and 10 (completely satisfied). Initial data screening was completed before data analysis.

49.1 % of participants were male and 50.9 % of participants were female. The age composition is not actively managed but yields a break-down similar to that of the national population as determined by the Australian Bureau of Statistics in October 2001 (see Report 5.0).

1.3. <u>Presentation of results and type of analysis</u>

In the presentation of results to follow, the trends that are described in the Figures are all statistically significant at p<.05. More detailed analyses are presented as Appendices. These are arranged in sections that correspond numerically with sections in the main report. All Appendix Tables have the designation 'A' in addition to their numerical identifier (e.g. Table A10.2).

All satisfaction values are expressed as the strength of satisfaction on a scale that ranges from 0% to 100%.

In situations where homogeneity of variance assumptions has been violated, Dunnetts T3 Post-Hoc Test has been used. In the case of t-tests we have used the SPSS option for significance when equality of variance cannot be assumed.

The raw data for this and all previous reports are available from our website: http://acqol.deakin.edu.au/index_wellbeing/index.htm

1.4. <u>Internal Report Organisation</u>

(a)   The new results from this survey are summarised in Table 2.1 on the next page.

(b)   Other Tables are presented as appendices.

(c)   Chapter 2 presents a comparative analysis with previous surveys.

(d)   Chapters 3-5 present the major groupings of independent (demographic) variables. Within each Chapter, the first section concerns the analysis of all dependent variables listed in Table 2.1. This is followed by analyses of the demographic variables in combination with the Personal Wellbeing Index and other measures.

(e)   Chapters 6-12 concern special topics for this survey and the impact of national and personal life events.

(f)   Each Chapter contains a dot-point summary.

2. A Comparison Between Survey 9 and Survey 8

2.1. Overview

Table 2.1: Means and standard deviations of the ninth survey

Question	Mean	SD	% Change from August 2003	t-test p value
PERSONAL WELLBEING INDEX	75.30	11.89	-.12	.76
Personal domains				
1. Standard of living	77.62	17.03	+.10	.85
2. Health	75.02	19.13	-.02	.98
3. Achievements in life	74.02	17.75	-.64	.25
4. Personal relationships	79.71	19.64	-.81	.20
5. How safe you feel	79.10	17.28	+.93	.10
6. Community connect	70.79	20.14	-.12	.85
7. Future security	71.17	19.25	+.41	.51
Life as a whole	77.69	16.87	-.27	.61
Survey-specific personal Aspects				
- Neighbourhood	81.31	16.82	+.70	.21
- Excited	72.28	17.72	-	-
- Stressed	49.38	26.09	-	-
NATIONAL WELLBEING INDEX	61.69	14.89	+.94	.06
National domains				
1. Economic situation	66.60	18.49	+1.22	**.04**
2. State of the environment	60.94	18.62	+.52	.39
3. Social conditions	62.11	18.27	+.27	.66
4. Government	54.52	24.46	+1.07	.17
5. Business	61.73	18.05	+.77	.19
6. National security	64.51	19.57	+.92	.14
Life in Australia	82.95	17.69	+.14	.80
Likelihood of Terrorist Attack			-	-
% who think it likely	64.1%			
Strength of likelihood	64.42	20.12		
Attachment to pet	88.12	16.38	-	-

The Major Indices
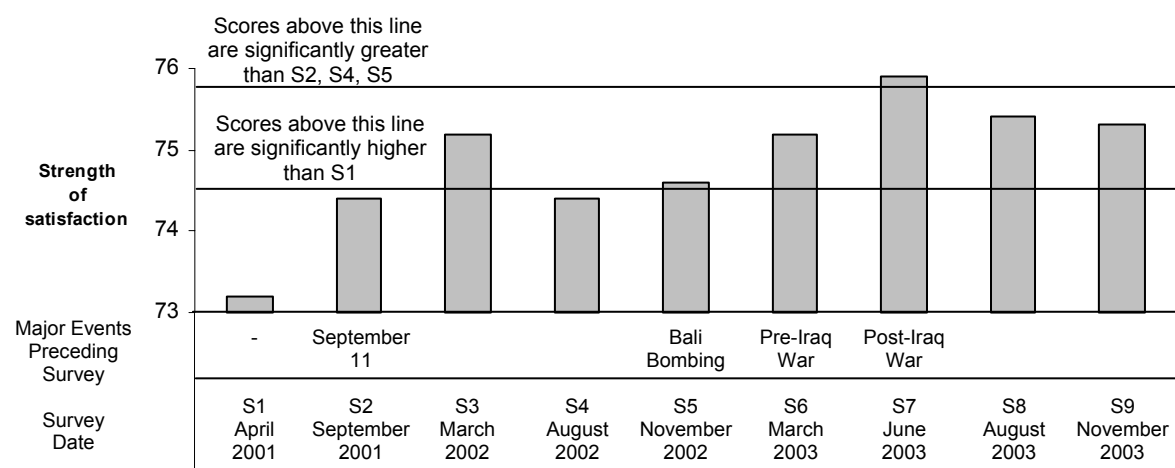
Figure 2.1: **Personal Wellbeing Index**

The Personal Wellbeing Index remains below its highest level achieved in the immediate Post-Iraq war period. However, it still remains higher than Survey 1.

It is notable that the Personal Wellbeing Index is so stable. Over the nine surveys it has varied by just 2.7% and, except for S1-S2, the change from one survey to the next is less than 1%. However significant changes have occurred, and these appear to be coherently related to the international events named in Figure 2.1. It appears that the presence of external threat causes the population wellbeing to rise. This has occurred in two waves. The first followed September 11 and reached its maximum about 6 months after the event. The second occurred immediately following the Bali Bombing and ran into the build-up in tension surrounding the Iraq war. It is notable that these waves correspond so closely with these major international events.
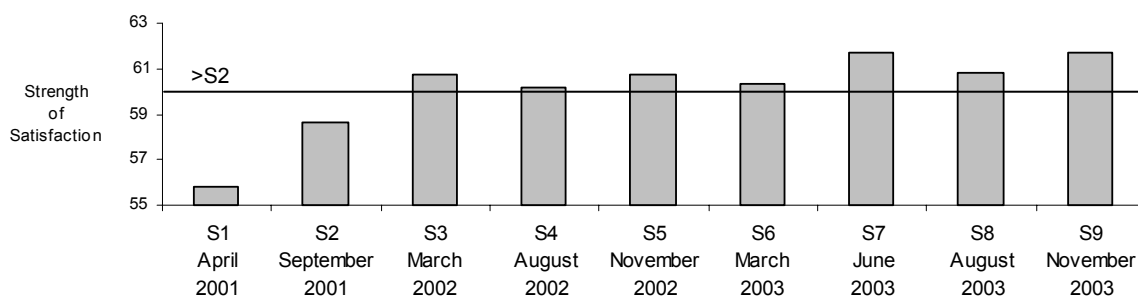
Figure 2.2: **National Wellbeing Index**

The National Wellbeing Index rose significantly in the second survey, and has now stabilised at this higher level. It is now at its highest level yet recorded (61.7). This is 5.9% higher than its level in April 2001 (S1:55.8).

Note: No test of significance can be run against Survey 1 due to a different composition of the NWI at that time.

2.2. Personal Wellbeing Domains
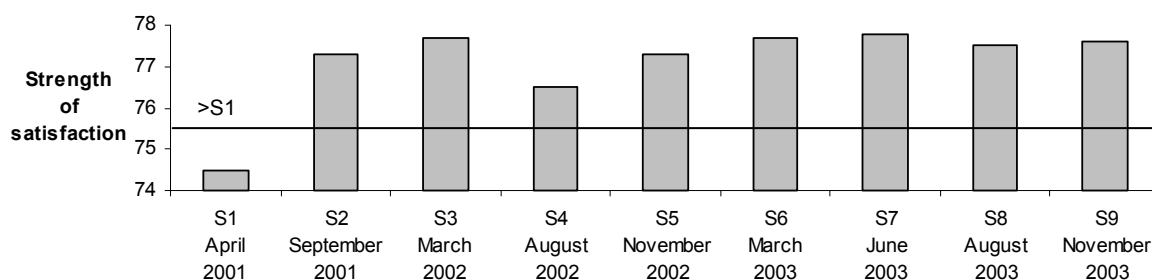
Figure 2.3: Satisfaction with **Standard of Living**

The rise in satisfaction following September 11 has been sustained. The reason for this is uncertain but it seems unlikely to reflect any objective increase in wages or purchasing power over this period. Perhaps the persistent media coverage of desperate refugees, terrible living conditions in other parts of the world, and the fact that the Australian economy has survived well the global economic downturn, have contributed to this effect. The range of scores is 3.3% between April 2001 (S1:74.5) and June 2003 (S7:Post-Iraq war:77.8).
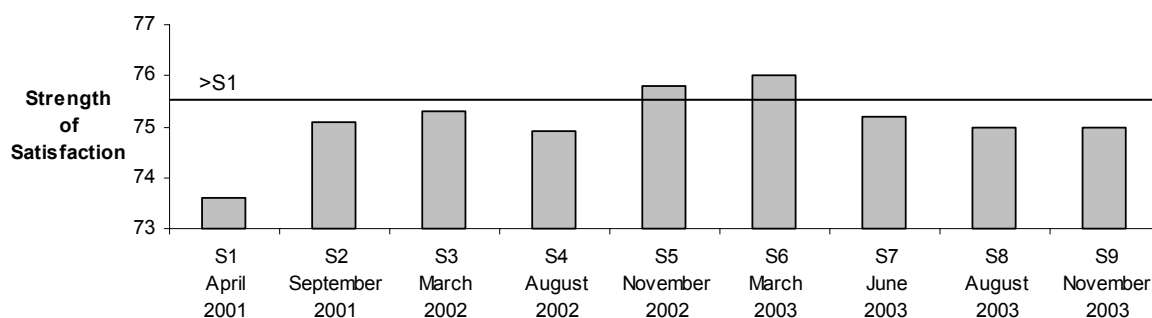
Figure 2.4: Satisfaction with **Health**

Satisfaction with health rose briefly between November 2002 (S5:Bali bombing) and March 2003 (S6:Pre-Iraq war) but has since returned to its former level. The reason for this pattern of change is not clear. The range of scores is 2.4% between April 2001 (S1:73.6) and March 2003 (S6:Pre-Iraq war:76.0).
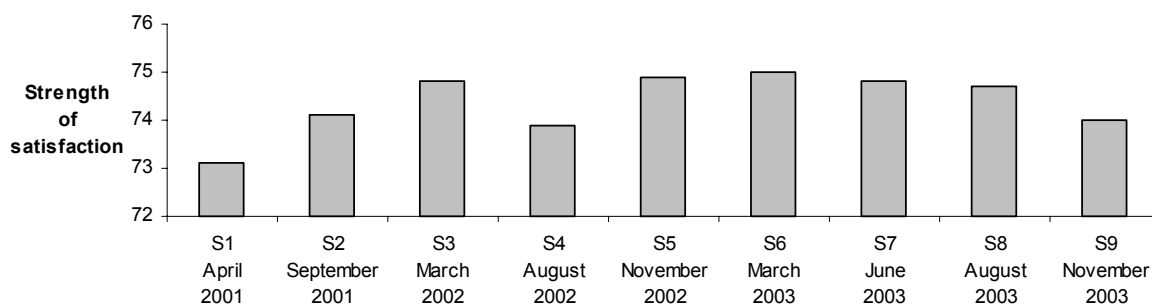
Figure 2.5: Satisfaction with **What you Achieve in Life**

Satisfaction with 'what you achieve' has barely changed over the surveys. It is marginally higher at Survey 6 (Pre-Iraq war). The range of scores is 1.8% between April 2001 (S1:73.2) and March 2003 (S6:Pre-Iraq war:75.0).
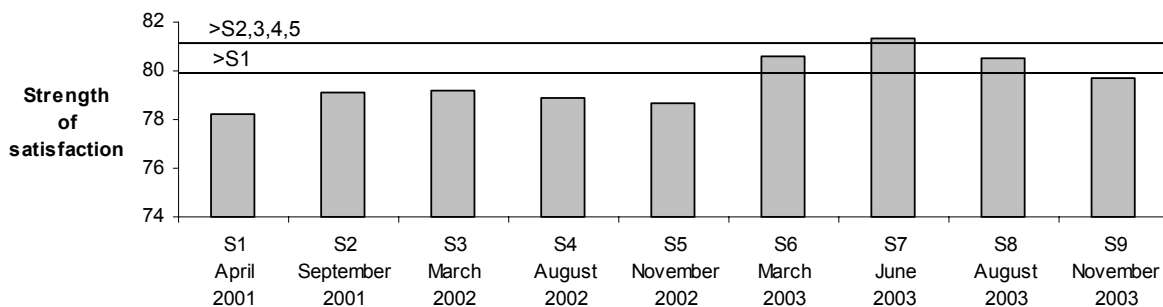
Figure 2.6: Satisfaction with **Relationships**

Satisfaction with personal relationships has decreased since the previous survey and is now no higher than it was over Surveys 1-5. It is notable that this pattern does not conform to that of the Personal Wellbeing Index (Figure 2.1) in that the rise is restricted to the period surrounding the Iraq war. It therefore differs from the domains Standard of Living, Safety, Community, and Future Security, all of which rose significantly in the period following September 11. Perhaps this difference is due to the fact that these other domain changes were reactions to a past event, whereas the rise in Satisfaction with relationships at Survey 6 was in anticipation of the looming war, to which Australian troops were clearly to be committed. At this time, both of the domains involving other people rose significantly (relationships and community). Perhaps the anticipation of war drew people closer to their family and friends as well as enhancing bonding with the general community. These changes have now dissipated as the period of the war is left behind. The range of scores is 3.1% between April 2001 (S1:78.2) and June 2003 (S7:Post-Iraq war:81.3).
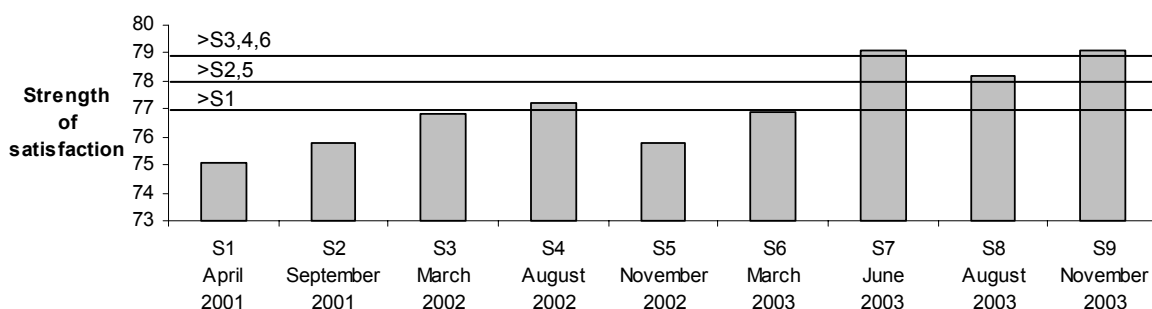
Figure 2.7: Satisfaction With **How Safe you Feel**

Satisfaction with personal safety is now at its highest level. It seems to rise following the conclusion of a period of danger. Thus, it rose significantly about one year following September 11 (S4) and rose again following the Iraq war (S7). This latter rise has been sustained. A weaker but non-significant rise was also seen three months following the Bali Bombing (S6). This most recent higher level may also be linked to the positive feelings of relief following the war, our increasingly strong American alliance, and a sense of confidence in our safety consequent to the lack of terrorist attacks in Australia. The range of scores is 4.0% between April 2001 (S1:75.1) and November 2003 (S9:Six months following the Iraq war:79.1).
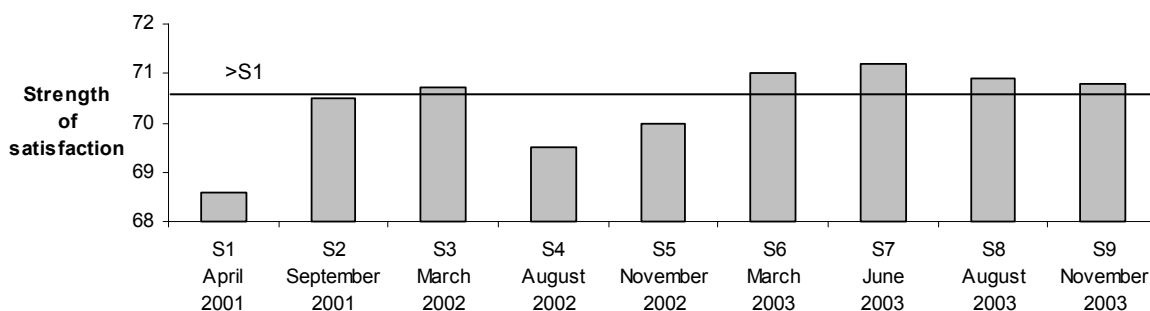
Figure 2.8: Satisfaction with **Feeling Part of Your Community**

In the six months following September 11, satisfaction with community connectedness went up from its lowest level in April 2001. This was a significant rise in earlier surveys, but is now non-significant due to the additional subject variance. It then fell, but returned to an even higher level in the lead-up to the Iraq war (S6). This higher level was maintained up to three months following the Iraq war (S8), but has now dissipated. This pattern is consistent with social psychological theory. An external threat will cause a group (or population) to become more socially cohesive. The range of scores is 2.6% between April 2001 (S1:68.6) and June 2003 (S7:Post Iraq war:71.2).
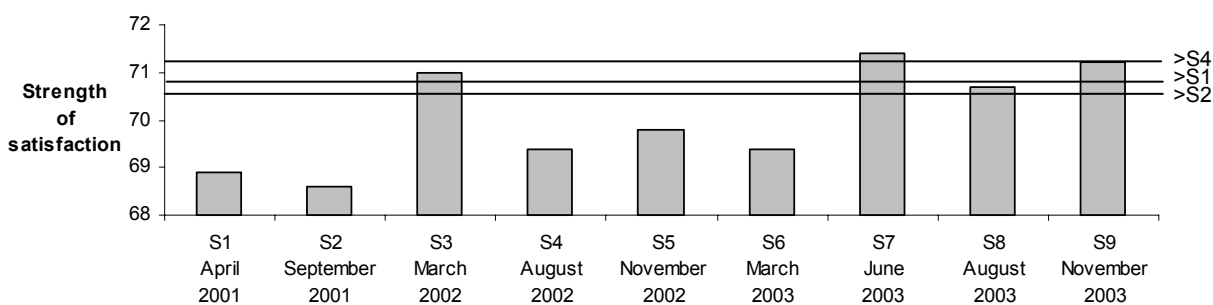
Figure 2.9: Satisfaction with **Future Security**

Satisfaction with future security dropped to its lowest level immediately following September 11, and then rose to a significantly higher level six months later (S3). It then rose to its highest level immediately following the Iraq war (S7), then fell back somewhat, and is now at one of its highest levels again. This pattern is very similar to that shown by safety and the explanations are probably similar to those that have been stated for the safety domain. The range of scores is 2.9% between September 2001 (S2:68.6) and June 2003 (S7:Post-Iraq war:71.4).

2.3. Life as a Whole
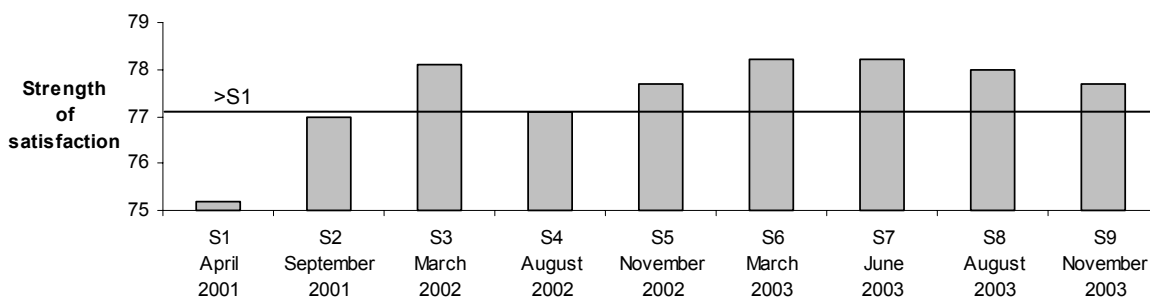
Figure 2.10: Satisfaction with **Life as a Whole**

After an initial rise following September 2001 (S3) this single global item has remained higher and steady. The range of scores is 3.1% between April 2001 (S1:75.2) and June 2003 (S7:Post-Iraq war:78.2).

Summary of the Changes in Personal Wellbeing

The data from Table A2.1, summarised by Figure 2.1 to Figure 2.10, indicate that the major effect across the seven surveys has been an increased level of wellbeing since April 2001 (pre September 11). The Personal Wellbeing Index and the constituent domains have now tended to fall back somewhat from their highest levels in the immediate post-war period. However, satisfaction with personal safety and future security are at their highest levels yet recorded.

An important perspective is that these international events did not directly involve many Australians. However, there was a general sense of foreboding after the attacks and prior to the Iraq war. It was uncertain whether these events made it more likely that such atrocities would be committed in Australia, that the world economy would be severely damaged, or that America may retaliate in ways harmful to the world in general, and Australia in particular. In fact none of these things happened in a way that really affected Australia. No attacks happened in this country, the nation rode-out the world economic situation better than most other countries, and the wars in Afghanistan and Iraq were soon over, marked by clear victory and low casualties among the Australian troops. So the end result of this was a greater sense that the average, high, standard of living in Australia had been maintained. Personal safety and future security also rose with the evidence of no global, catastrophic, retaliatory action by the USA, and no evidence of terrorist attacks in Australia. And people bonded more to others in their community due both to the common perception of external threat and its gradual resolution.

2.4. <u>National Wellbeing Domains</u>
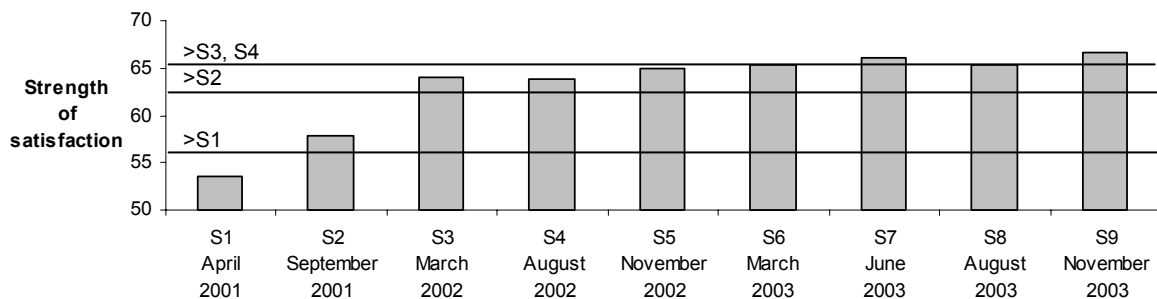
Figure 2.11: Satisfaction With the **Economic Situation in Australia**

Satisfaction with the economic situation rose significantly from its baseline (S1) immediately following September 11 (S2) and again six months later (S3). This was followed by a period of stability over the next 12 months (S4-S6), but then it rose significantly once again (S7). It has now reached its highest level yet recorded (66.6). This is much the same pattern as displayed by both the Personal Wellbeing Index (Figure 2.1) and the National Wellbeing Index (

Figure 2.2), but this national domain is displaying greater statistical sensitivity than either of the Indexes. Whereas the Personal Index has statistically differentiated three levels of satisfaction strength, and the National Index has differentiated only two, economic situation has differentiated four levels. The range of values is 13.0%, being between April 2001 (S1:53.6) and November 2003 (S8:66.6).
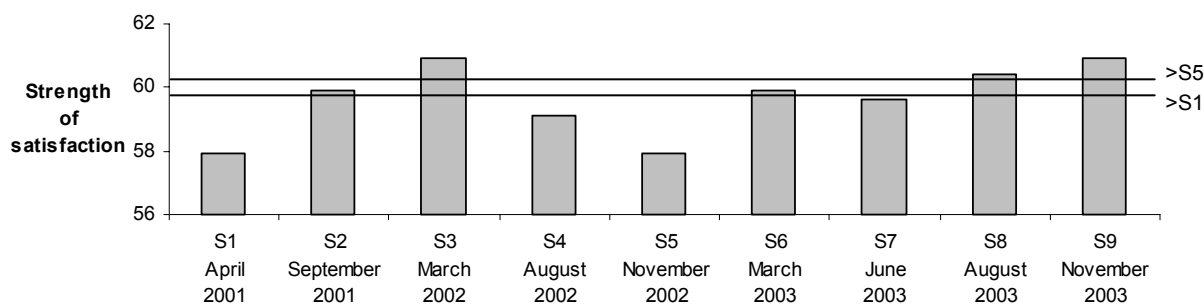
Figure 2.12: Satisfaction with the **State of the Natural Environment in Australia**

The level of satisfaction with the natural environment has risen again to achieve its highest level yet recorded (60.9). This pattern is very similar to that of the Personal Wellbeing Index. The range is 3.0% between April 2001 (S1:57.9) and November 2003 (S9:5 months/following the Iraq war:60.9).
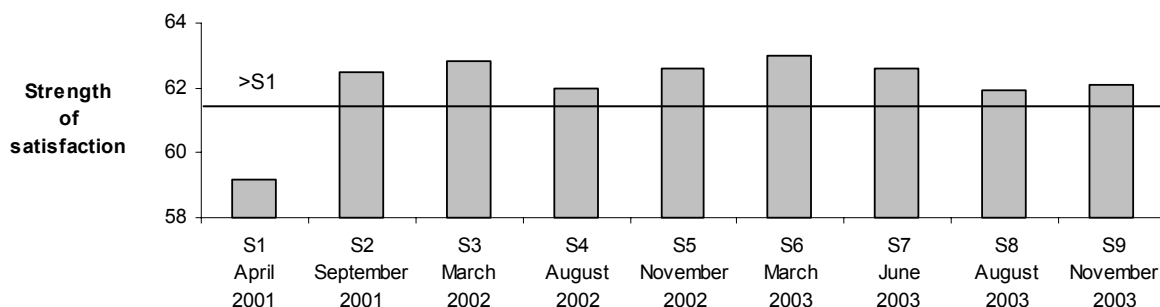
Figure 2.13: Satisfaction with the **Social Conditions in Australia**

The rise in satisfaction with social conditions evident between April 2001 (S1) and September 2001 (S2) has been maintained. The range of values is 3.8% between April 2001 (S1:59.2) and March 2003 (S6:Pre-Iraq war:63.0).
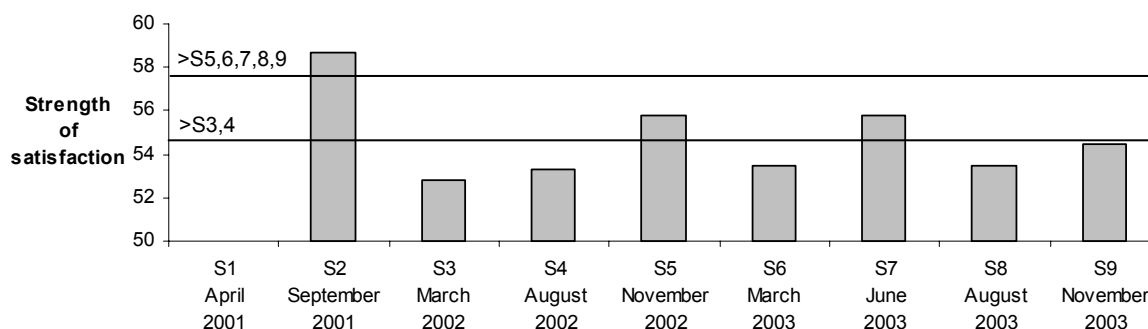
Figure 2.14: Satisfaction with **Government in Australia**

Satisfaction with Government appears to rise in times of national threat. It seems likely that the elevated satisfaction with Government in September 2001 (S2) was a direct result of the September 11 attacks. A similar, but more muted rise is evident in the Bali bombing (S5) survey, and again following the Iraq war. The most obvious explanation for the September 11 (S2) and Bali (S5) rise is that the perception of external threat causes satisfaction with Government to increase. However the pre-Iraq war situation (S6) was different. While it constituted a threat to Australia in so far as there were fears of Weapons of Mass Destruction being unleashed in Iraq and perhaps elsewhere, Australian troops were committed to fight in the front-line. This involvement divided the nation, with 23% in favour and 53% opposed to the war (Report 6.0). Perhaps because of this division, the rise in

satisfaction with Government did not materialise. Moreover, the subsequent rise at S7 may represent an increased satisfaction for a quite different set of reasons, which involve relief at no deaths among the Australian troops and the bolstered American alliance. It is interesting that none of these rises are sustained over more than three months. The range of values is 5.9% between March 2002 (S3:52.8) and September 2001 (S2:58.7).
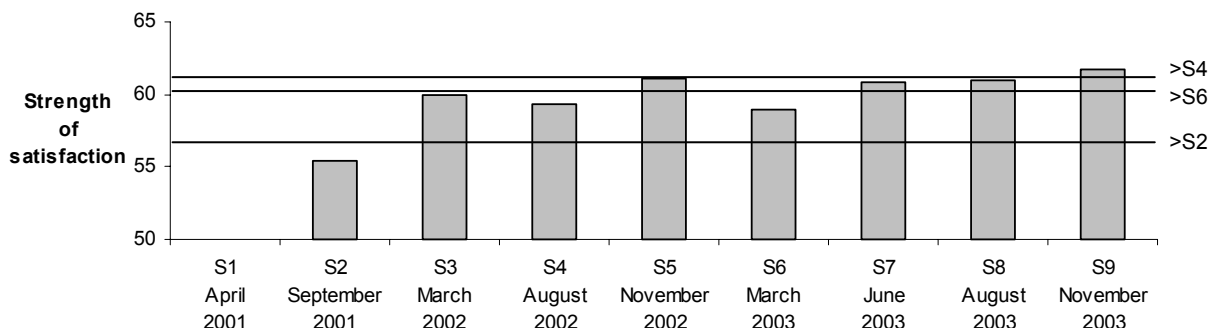
Figure 2.15: Satisfaction with **Business in Australia**

Satisfaction with Business has risen to its highest level (61.7). Satisfaction with both Business and the economy may have increased following September 11 because the doomsayers were proved wrong. The attacks did not, as has been widely predicted, drive the global economy into recession. Moreover, the Australian economy has performed better than expected over the entire post-September 11 period. The range of values is 6.3% between September 2001 (S2:55.4) and November 2003 (S9:5 months following the Iraq war:61.7).
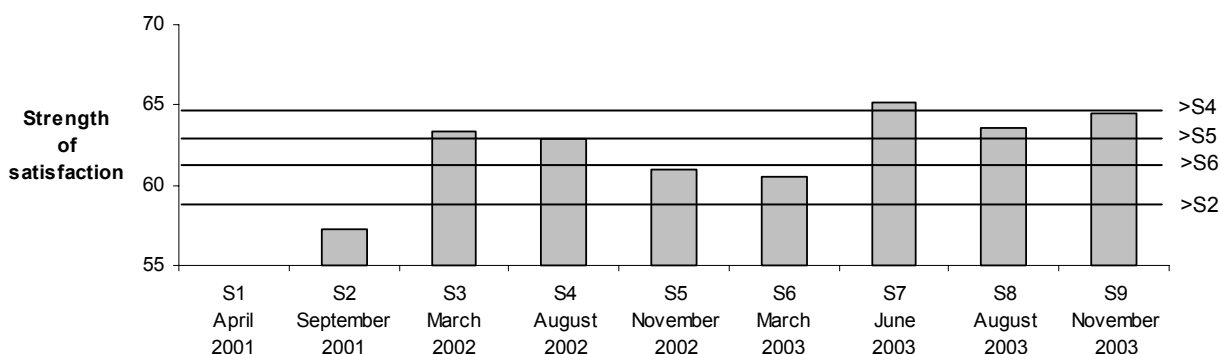
Figure 2.16: Satisfaction with **National Security**

Satisfaction with national security has remained in the second highest band. The dramatic rise of 4.6% post the Iraq war (S7) seems almost certain to reflect the strengthened American alliance and the lack of terrorist events in Australia. The range of values is 7.9% between September 2001 (S2:57.3) and June 2003 (S7:Post-Iraq war:65.2).

2.5. Life in Australia
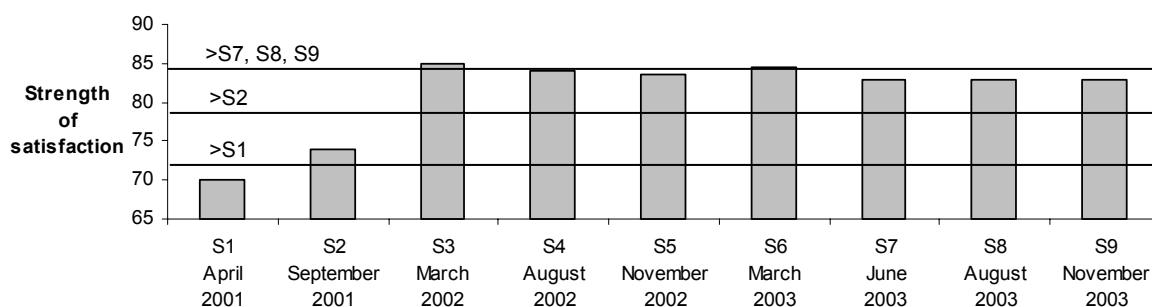
Figure 2.17: Satisfaction with **Life in Australia**

Satisfaction with this single global item rose consistently from April 2001 (S1) to March 2002) (S3) and has since remained fairly stable and high. The major change occurred between S2 and S3, when the strength of satisfaction rose by 10.9%. The range of scores is 15.2% between April 2001 (S1:69.6) and March 2002 (S3:5 months following September 11:84.8).

2.6. Australian Wellbeing Summary

The overall wellbeing of Australians is at one of its highest levels yet recorded. The National Wellbeing Index, which records people's satisfaction in Australia, is higher than it has been over the past 2.5 years. This is mainly reflected in record levels of satisfaction with the economy, Australian business, and the state of the natural environment. Satisfaction with national security is also very high.

In terms of personal wellbeing, the Index remains as its second-highest band and the two domains of satisfaction with safety and future security are at their highest recorded levels.

In summary, the current very high levels of wellbeing in Australia have been predominantly caused by satisfaction with the economic state of the nation (the economy and business) and feelings of security and safety (personal safety, future security, and national security).

2.7. Adjustment for Gender Imbalance Surveys in 1-3

The first three surveys contained a substantially greater number of females than males. In order to determine whether this imbalance may have affected the difference statistics that have been cited, the cross-survey, analyses of variance, were re-run using gender as a covariate.

There were no significant interactions between the surveys and gender. Table A2.3 shows that the use of this covariate did not substantially change the probabilities reported in Table A2.1. It is concluded that gender imbalance alone cannot explain the differences between the surveys.

2.8. Terrorist Attacks and Stress

Figure 2.18 below shows the relationship between the strength of people's belief that a terrorist attack is likely and personal wellbeing (Table A2.5). Only those likelihood ratings of 20% or higher are shown since the number of people recording lower probabilities is too small to be reliable. This Figure also shows the relationship between stress and wellbeing.
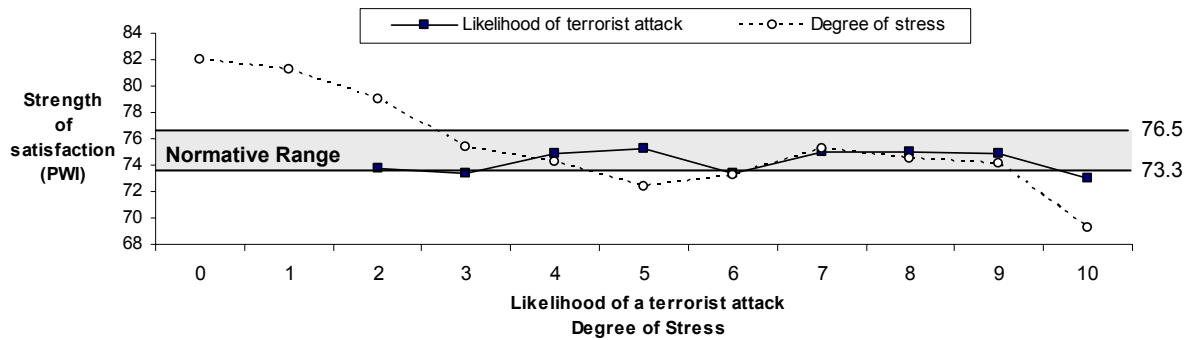
Figure 2.18: Terrorist Attack, Stress: **Personal Wellbeing Index**

The strength of belief in the likelihood of a terrorist attack did not influence personal wellbeing. Even at a belief strength of 10, personal wellbeing was only 0.3 percentage points below the normal range.

Stress, on the other hand, was strongly related to personal wellbeing. Stress from 0-2, which was the level experienced by 20.9% of the sample, was associated with a level of wellbeing considerably above the normal range. Then, stress levels 3-9 fell either within or close to the normal range, while a stress score of 10, experienced by 2.0% of the sample, was associated with low wellbeing. It is apparent that stress levels of 3-9 are within the capacity of the homeostatic system, whereas stress levels of 10/10 are associated with homeostatic defeat.

2.9. <u>Normative Data</u>

Two forms of normative data can be generated as follows:

(a)   The scores of individuals can be combined. The variance of the resulting statistic will indicate the degree of variation between individuals and between surveys.

(b)   The mean scores of surveys can be combined. The variance from this procedure indicates the extent to which each measure varies between surveys and the range indicates the normative band of values for any general population group.

2.9.1.   *Normative Data from Individual Scores*

Personal Wellbeing Index and Domains
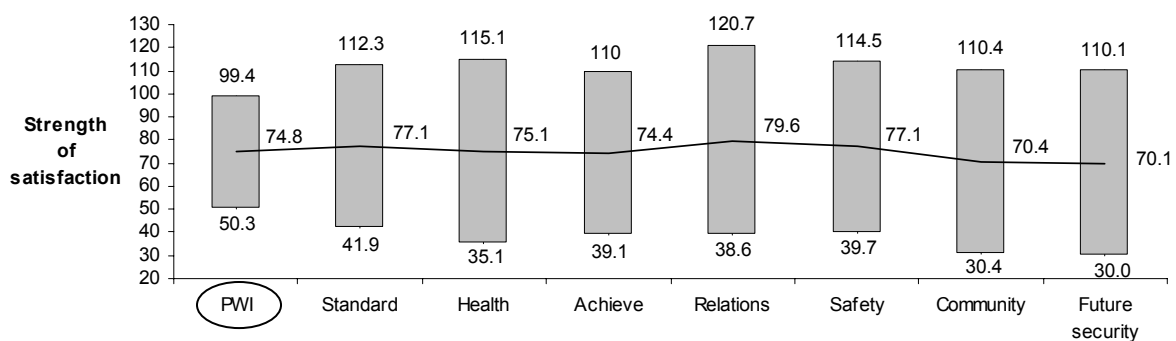
Figure 2.19: Normative Range for Individual Data: **Personal Wellbeing Index**

The minimum data-set for the ranges in Figure 2.19 is N=17,203 for the Personal Wellbeing Index (Table A2.3). It can be seen that while the Personal Wellbeing Index almost exactly matches the range of positive wellbeing the 2SD range for the domains consistently exceeds these boundaries. The highest degree of variability is given by Relationships, which extends over 82.1 percentage points.

National Wellbeing Index and Domains
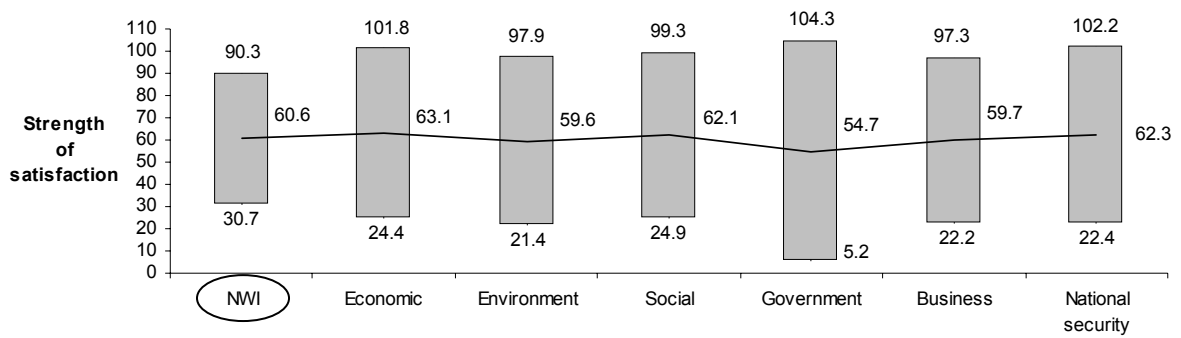
Figure 2.20: Normative Range for Individual Data: **National Wellbeing Index**

The minimum data-set for the ranges in Figure 2.20 is N=14,178 for National Wellbeing Index. The ranges are generally larger than for personal wellbeing and the largest is for Government which is 99.1 percentage points.

Life as a Whole and Life in Australia
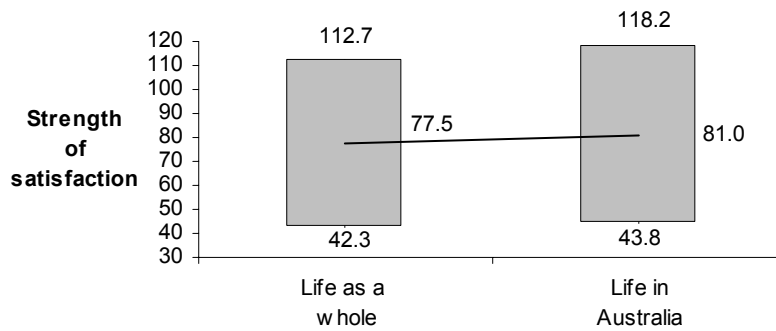
Figure 2.21: Normative Range for **Life as a Whole** and **Life in Australia**

The ranges and mean scores are very similar.

2.9.2.   Normative Data from Survey Mean Scores

Personal Wellbeing Index and Domains

The Personal Wellbeing Index and its constituent domains are presented in Figure 2.22.
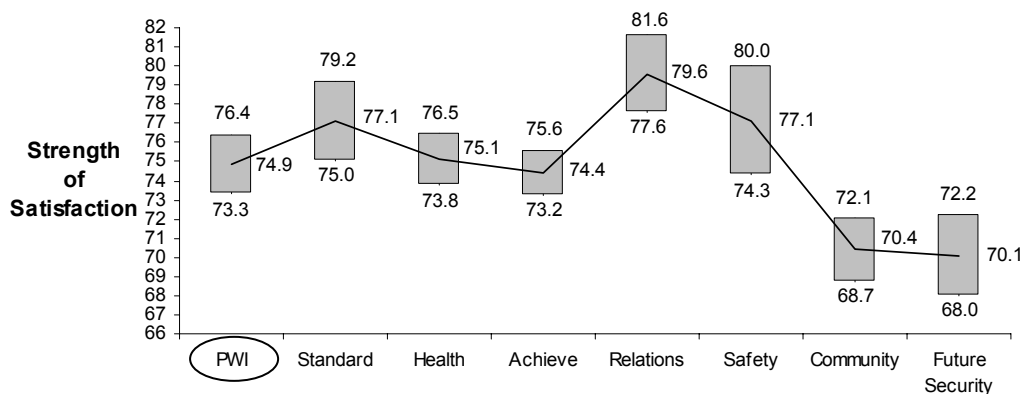
Figure 2.22: Normative Range for Group Data: **Personal Wellbeing** Mean Scores (N=9)

As can be seen, the ranges show modest variation with a 14.0% difference between the top of the highest range (Relationships: 81.6) to the bottom of the lowest range (Future Security: 67.9). The ranges also differ in magnitude, from the largest (Safety: 5.8%) to the smallest (Achievements: 2.4%). These ranges (see Table A2.2) can now be used to more accurately judge whether the domain scores produced by the population sub-groups, described later in this report, lie above or below the normal range.

Of particularly importance in this regard are the values for the Personal Wellbeing Index. The overall mean (74.8) is remarkably close to the predicted mean for Western populations (75.0). However, the range of 73.2 to 76.4 is just 3.2 percentage points, which is far smaller than the 70 to 80 range that has been previously estimated from the data reported from general reviews of the literature. This figure of 3.2% is the most accurate estimate of the true range of population values yet published due to the use of consistent methodology between the surveys.

It is quite remarkable to be able to predict the population mean score on subjective wellbeing with 95% confidence to within 3.2 percentage points.

National Wellbeing Index and Domains
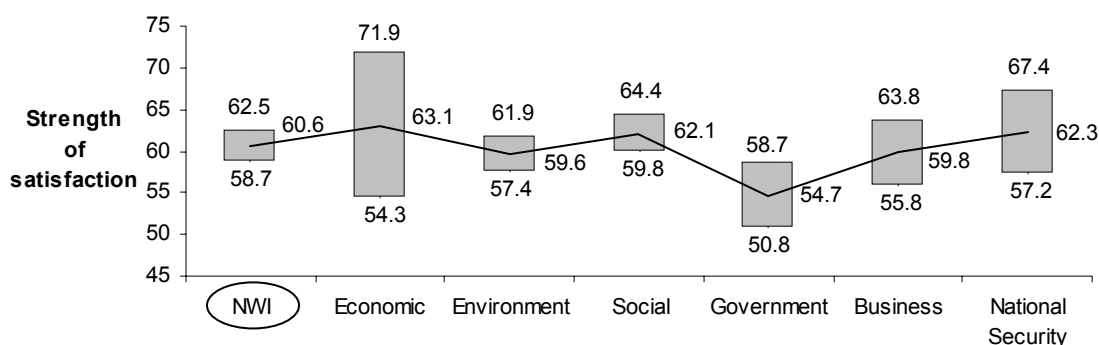
Figure 2.23: Normative Range: **National Wellbeing** Mean Scores (N=8)

The normative range for the National Wellbeing Index (Table A2.2) calculated from survey mean scores is 3.8 percentage points. While this is only marginally higher than the range for the Personal Wellbeing Index (3.2%) the scores have been compiled only from Survey 2 onwards, since the National Index had a different composition in Survey 1.

The domains differ widely in the extent to which they have varied across the surveys. The most volatile is Economic Situation, whose range spans 17.6 percentage points. The smallest are Environment (4.5) and Social Condition (4.6), which makes sense since these two domains represent highly stable entities over the temporal range of the surveys.

Life as a Whole and Life in Australia
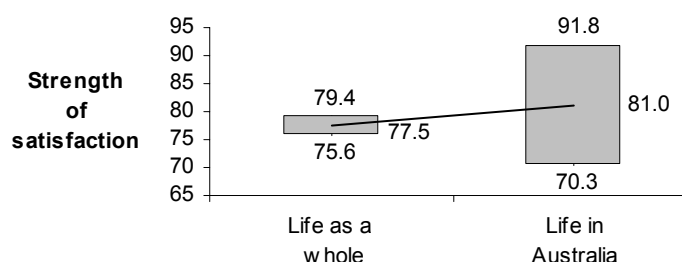
Figure 2.24: Normative Range of **Life as a Whole** and **Life in Australia**

Both the mean score and the normative range of 'Life as a Whole' are higher than the Personal Wellbeing Index (Table A2.2). The range of 3.9 percentage points indicates that this variable is somewhat more volatile between surveys than the Personal Wellbeing Index (range 3.2 percentage points).

2.10. <u>Discussion of the Changes in Personal and National Wellbeing</u>

1.   The general rise in personal wellbeing that became evident following September 11 has been broadly sustained. However, the values have decreased somewhat since the previous survey and may be gradually returning to the lower levels seen prior to September 11.

2.   The domains that denote connection to other people (relationships and community connection) have returned to a level no different from Survey 1.

The three domains concerned with issues of safety or security also remain high. This applies to the personal domains of Safety, Future Security, and to the national domain of National Security. This seems an appropriate response to the common belief that, following the war, Australia is a safer place.

The personal domain Standard of Living also remains persistently elevated since September 11. The reason for this is not clear.

The largest fall of any domain over the past 3 months has been in Satisfaction with Relationships, which decreased by 0.9 percentage points since the last survey. The largest rise over the past three months has been in satisfaction with the economic situation, which is up by 1.2 percentage points. The other money-related domains (Business + 0.8; Standard of Living +0.1) are also marginally higher.

3.   In more general terms, these wellbeing measures attest to the remarkable stability of the indicators over the past two years. The Personal Wellbeing Index has varied by only 2.7% and the National Wellbeing Index by 5.9%. Overall, the national indicators show more variability than the personal indicators and this has been detailed in Report 4.0, Table A7.1. The greatest variation has been shown by the abstract national indicator 'Satisfaction with Life in Australia' which has varied by 15.2% over the surveys.

4.   The variations that have been recorded generally show a coherent pattern, which supports the conclusion that variation within the indicators is reflecting the influence of public events. The most obvious of these patterns is the general upward swings following September 11. While some change was evident immediately following the attacks, the peak occurred five months later in the March 2002 survey, at which time both the Personal and National Wellbeing Index were significantly higher than in the April 2001 survey. Since that time the Personal Wellbeing Index has remained above its 2001 level. The National Wellbeing Index also has consistently remained elevated above its 2001 level.

5.   The attribution of causation is a fraught process when interpreting data patterns such as these. Numerous other events have taken place which could influence these trends. Nevertheless, the data patterns do appear to bear a reasonable relationship to events that can be personalised, and do not seem to reflect happenings that have little impact on the average Australian. Thus, the major corporate collapses that occurred prior to the March 2002 (S3) survey which directly impacted on few people, failed to counteract the general rise in national wellbeing, which included increased satisfaction with business.

Dot Point Summary for the Wellbeing of Australians

1. The wellbeing of Australians is at one of its highest levels since April 2001.

   (a) The Personal Wellbeing Index is at its second highest level and is bolstered by very high levels of personal safety and future security.

Scores above this line are significantly greater than S2, S4, S5								

Strength of satisfaction

| Major Events Preceding Survey | - | September 11 | | | Bali Bombing | Pre-Iraq War | Post-Iraq War | |

| Survey Date | S1 April 2001 | S2 September 2001 | S3 March 2002 | S4 August 2002 | S5 November 2002 | S6 March 2003 | S7 June 2003 | S8 August 2003 | S9 November 2003 |
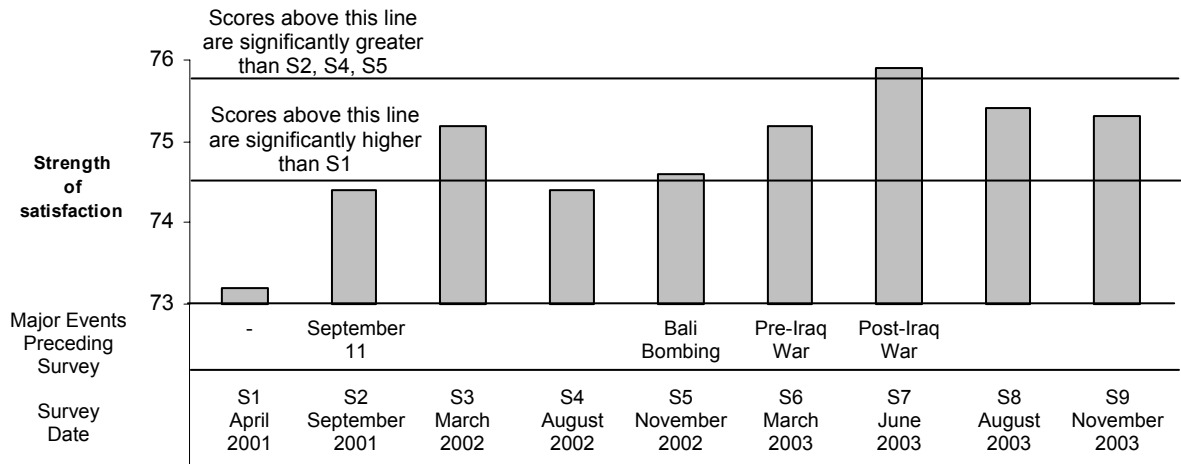
   (b) The National Wellbeing Index is at its highest level yet recorded, as is also satisfaction with the economic situation, business, and the state of the natural environment.

| Strength of Satisfaction | | | | | | | | | |

| | S1 April 2001 | S2 September 2001 | S3 March 2002 | S4 August 2002 | S5 November 2002 | S6 March 2003 | S7 June 2003 | S8 August 2003 | S9 November 2003 |
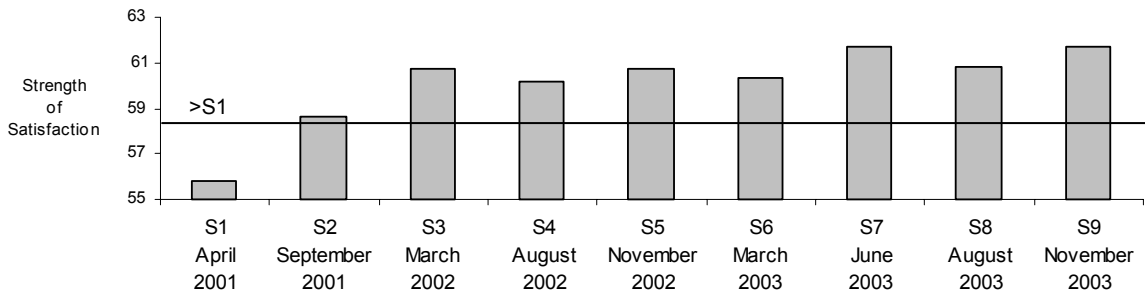
3. Household Income

We ask: "I will now give you a number of categories for household income. Can you please give me an idea of your household's total annual income before tax. Please stop me when I say your household income category.

> *Less than $15,000*
> *$15,000 to $30,000*
> *$31,000 to $60,000*
> *$61,000 to $90,000*
> *$91,000 to $120,000*
> *$121,000 to $150,000*
> *More than $150,000"*

As background to the data in this chapter, social security payments are currently as follows:

	$ per week	$ per year
Two parents, two children	$448.60	$23,327

3.1. <u>Income and Wellbeing</u>

3.1.1. Personal Wellbeing Index

The relationship between income and the Personal Wellbeing Index is shown in Figure 3.1 using Survey 9 data.
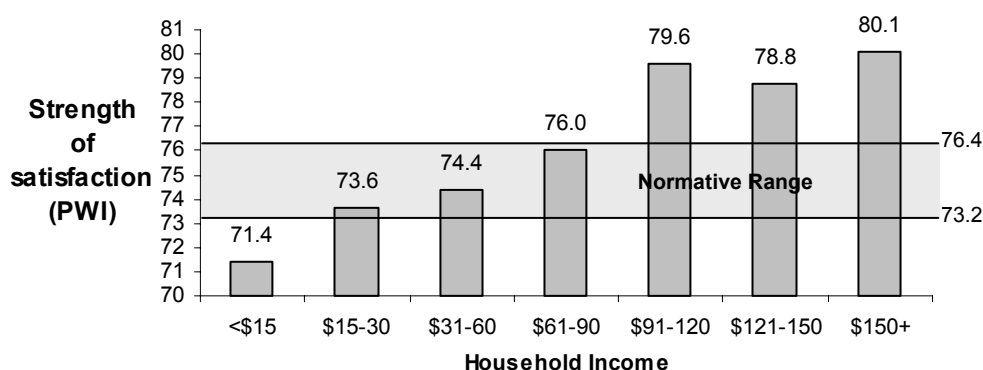
Figure 3.1: Income and the **Personal Wellbeing Index** (Survey 9)

This general pattern, of rising PWI with income, is common to all surveys (Table A3.1: Figure 3.1). When the data from all surveys are aggregated (Figure 3.13) the rise in the Personal Wellbeing Index is almost perfectly linear up to $90,000+. The top income group has a Personal Wellbeing Index of 80.1 which is very close to the empirical ceiling for group scores (See Cummins et al, 2004).

In order to illustrate the effects of income on the general response-pattern across surveys, three representative income groups have been selected as <$15,000, $31-60,000, and $90,000+ (Table A3.9). These are shown below.
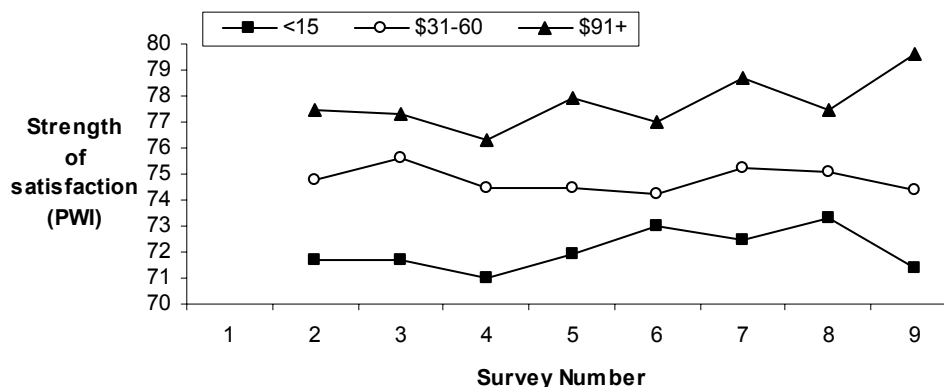
Figure 3.2: Income x Survey: Personal Wellbeing Index

A limitation of these data is that none are available from Survey 1. The PWI is seen to be generally flat and steady for all three groups. There is no income group x survey interaction (Table A3.11). The three distributions are also quite distinct from one another.

3.1.2. Personal Domains

While Table A3.1 shows that the personal domains generally follow the pattern of the Index, there are two notable exceptions, both of which involve connection with other people. Satisfaction with connection to community showed no income-related change, while satisfaction with relationships showed a very weak rise with income. Since inter-personal relationships are crucial for the normal maintenance of wellbeing, it is apparent that people are maintaining their satisfaction in this area of their life almost independently of their financial circumstances.

Combined Survey Data

Table A3.12 provides the domain-level data from Surveys 7 onward. These are the only surveys to include the highest income bracket. The data related to personal wellbeing can be summarised as follows:

1. Income has no effect on satisfaction with 'feeling part of your community'. This is the only personal domain to show no rise with increasing income.

2. The other personal domains show a great deal of variation in both the income threshold that causes the domain value to change, and also in the degree of consistency between surveys.

    2.1 In terms of income thresholds, satisfaction with health is the most sensitive. In each of the three surveys either the lowest possible increment ($15-30K) or the $30-60K has shown a significant difference from <$15K. None of the other domains show such sensitivity. Interestingly, however, this sensitivity disappears at incomes higher than $60K.

    This pattern likely reflects the fact that people in serious ill-health are likely to be over-represented in the lowest income groups. Thus, these groups, most particularly the <$15 group, comprise an usually high proportion of people whose ill-health is so severe that the associated pain or stress is defeating SWB homeostasis. However, other people in this income group are undoubtedly healthy, and will have normal levels of health satisfaction. The consequence of this mixture is an overall low group mean and a large standard deviation. The standard deviation of 25.03 recorded in Survey 7 is the largest yet recorded among the personal domains.

    2.2 The domain that shows the greatest sensitivity at high levels of household income is Standard of Living. The data show incremented levels of rising satisfaction up to $91-

120K. This degree of enhanced sensitivity reflects the degree of match between the dependent and the independent variable.

2.3   There is a considerable variability between surveys for some domains. The domains of Achievements, Safety, and Future security showed no sensitivity to income in Survey 8, yet considerable sensitivity in the other surveys. The figure below indicates these data for Future Security.
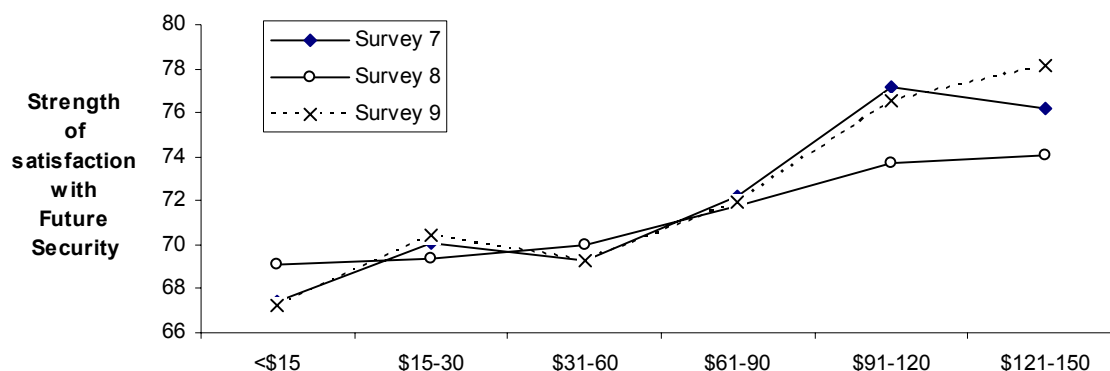
Figure 3.3: Income x Survey: Future Security

What seems to be evident from these data is a blunting of income-related differences in Survey 8. Within this survey, the lowest income group scores higher and the highest income group scores lower. More surveys are required to understand these trends.

The domains of national wellbeing show much less sensitivity to income. Only the domains of Economic Situation and Business show reliable rises with income.

3.1.3.   Personal Survey-Specific Items

As has also been found in previous surveys, no income-related change is evident in satisfaction with neighbourhood. This is consistent with the lack of an income effect on relationships and connection to community.

More surprising are the results from the two emotional states that we measured in this survey. We asked 'How stressed to you generally feel" and the data show no change with income. It might be expected that higher incomes would protect people from stress, but this clearly has not occurred. Presumably as some income-related sources of stress diminish with rising income (e.g. child minding) other sources of stress appear (eg. demands of the job).

The data on excitement ("How excited do you generally feel") did show an income effect, and this is shown in Figure 3.4 below.
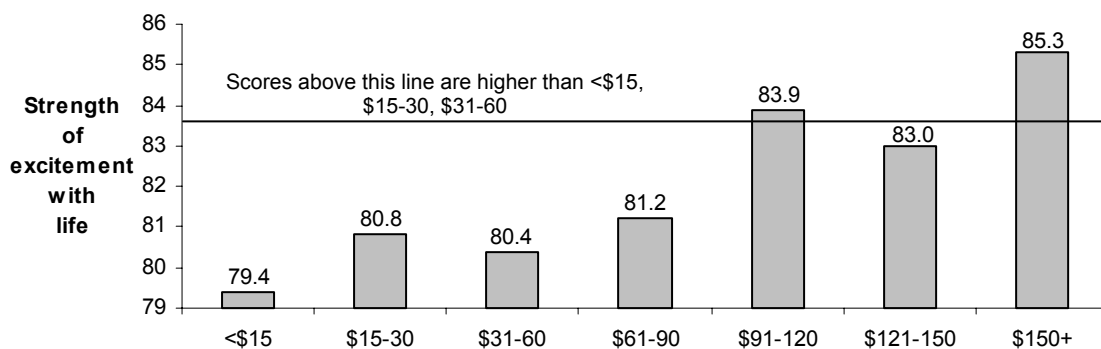
Figure 3.4: Income x Strength of Excitement with Life

It is evident that people with household incomes exceeding $90,000 feel more excited above their lives than people with household incomes below $60,000. The slight dip shown by the $121,000-$150,000 group may be an anomaly caused by the small number of people in this group (N=37). All groups, however, are showing a strength of excitement with life that is higher than the overall strength of satisfaction with their lives (PWI) but similar to the strength of satisfaction with their relationships.

3.1.4.   National Wellbeing Index

The National Wellbeing Index is higher among the high income groups and shows a similar pattern to Figure 3.4.

3.1.5.   National Wellbeing Domains

Three of the six domains show no change with income as State of the environment, Social conditions, and Government. It is interesting that satisfaction with Government is insensitive to income.

All of the other three domains showed a trend of rising satisfaction with income (Economic situation, Business, and National Security). The most volatile of these is Economic Situation and this is shown in Figure 3.5.
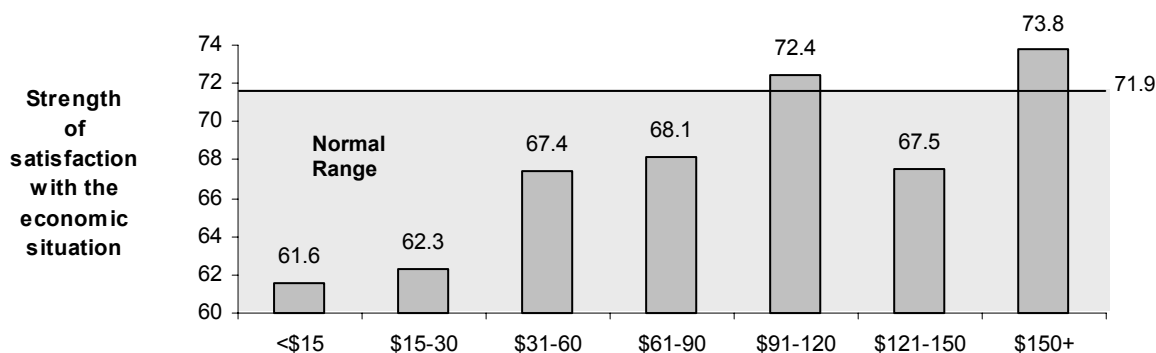
Figure 3.5: Income x National Economic Situation (Survey 9)

The significant rise with income occurs at a more modest level of household income ($31,000-$60,000) than for most of the other measures.

3.1.6.   National Survey-Specific Item

We asked people whether they thought there would be a terrorist attack in Australia, in the near future. Those who said yes were asked to rate the strength of their belief. This strength did not vary with household income.

3.2. Income and Gender

The gender distribution of income shows more females in the lowest income grouping, and fewer females in the highest income grouping (Table A3.3). This is a consequence of relative longevity. More females live in single-pension households.

In previous surveys we have found that males living in low income households have lower personal wellbeing than females in the same situation. While the trend is in this direction for Survey 9 (Table A3.4) it is not significant. It is notable, however, that the mean Personal Wellbeing Index of the males living in households earning \$15,000 is 69.4. Group mean scores lying below 70 indicates there is a higher than normal risk of depression among the group members.

3.3. Income and Age

Up to the age of 65 years, the age-groups are fairly equally spread across the income ranges (see Table A3.5). After this age the income distribution becomes progressively concentrated in the lower income ranges, particularly for females (see Table A3.8, Report 8.0).

In order to further investigate these differences, Table A3.7 compares the PWI scores.
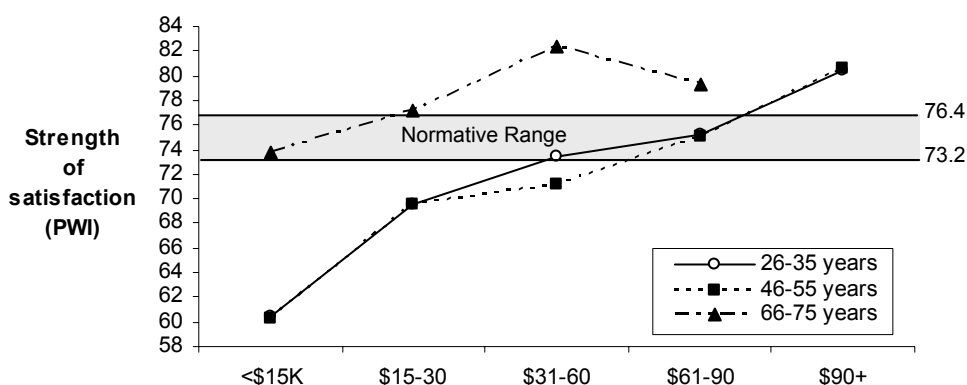
Figure 3.6: Income x Age: **Personal Wellbeing Index** (Survey 9)

While the PWI of people over 66 years of age seem to be little affected by household income, the wellbeing of people aged 26-55 years is far more vulnerable Figure 3.6. This is most evident in the two lowest income groups where the PWI has fallen significantly below the normative range. It does not reliably enter the normative range until a minimum household income of \$60K. These differences are significant (Table A3.8). It can be reasonably deduced that these people are predominantly living in situations where personal wellbeing is being severely compromised due to their financial responsibilities to dependents. The people in such household situations clearly require assistance. This result replicates previous findings.

3.4. Income and Household Structure

Many of the cells in Table A3.14 contain too few data points for the data to be reliable. Those that do contain a reasonable number, or which form part of a coherent sequence, are shown in bold.

The most interesting comparisons come from the low income groups as shown below:
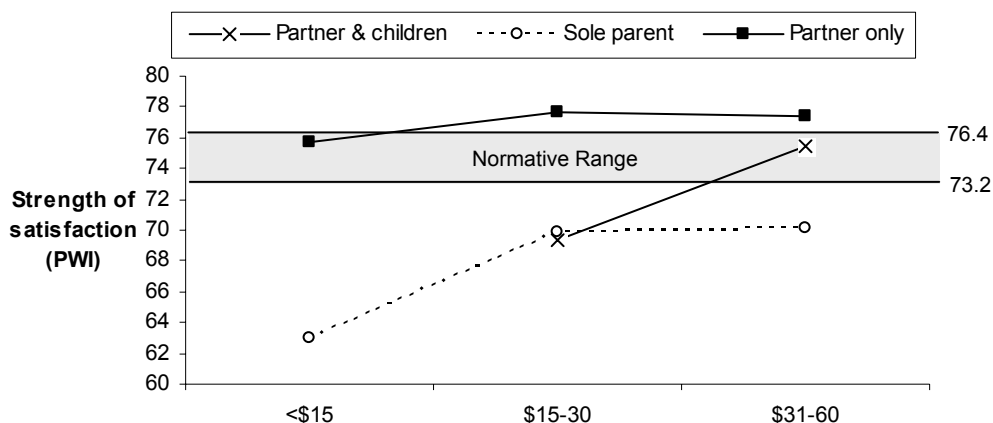
Figure 3.7: Income x Household Structure: **Personal Wellbeing Index** (Survey 9)

This Figure makes three strong points about the management of personal wellbeing as follows:

1. Household income under $30K combined with the presence of children is likely to defeat people's ability to maintain their wellbeing. Many people in these groups will be depressed.

2. Having the support of a partner (plus a child) allows wellbeing to enter the normal range only at an income of $31-60K. Sole parents do not enter the normative range even at this level of income.

    This is an important finding because it indicates the crucial relevance of household composition, rather than simply the number of household members, on wellbeing. Economists frequently assume that increasing the number of household members puts increased pressure on household resources (true) which then exerts a parallel and negative influence on wellbeing (false). Clearly, were the economists position to hold, a sole parent would have higher wellbeing than a household that contained an additional adult. This is not what has been found.

    The management of personal wellbeing is a function of stressors matched against resources. Income provides one form of resource, and social support provides another. If the relative advantage of the social support provided by another adult exceeds the financial demands required for their maintenance, then their presence will have an overall advantage in terms of wellbeing management. This is what has occurred, and a similar argument can be made in terms of the data on people who live alone (Table A3.14). They have a lower level of wellbeing than the people who live only with their partner at all levels of household income.

3. People who live only with their partner have normal levels of wellbeing even in the lowest income range (<$15K).

3.5. Income and Relationship Status

Table A3.15 shows the data from Survey 9, and Table A3.16 shows the combined data from three surveys. In terms of Survey 9, it is interesting to note that the 43 married people with household incomes exceeding $150,000 have a Personal Wellbeing Index of 82.2. This is a record, and is shown in Figure 3.8 below. It will be interesting to see whether this can be confirmed by future surveys.

In terms of the combined data, it is clear that people in broken relationships have low wellbeing, as expected. It also appears, however, that their wellbeing may be highly dependent on income. More data are required to confirm this trend.
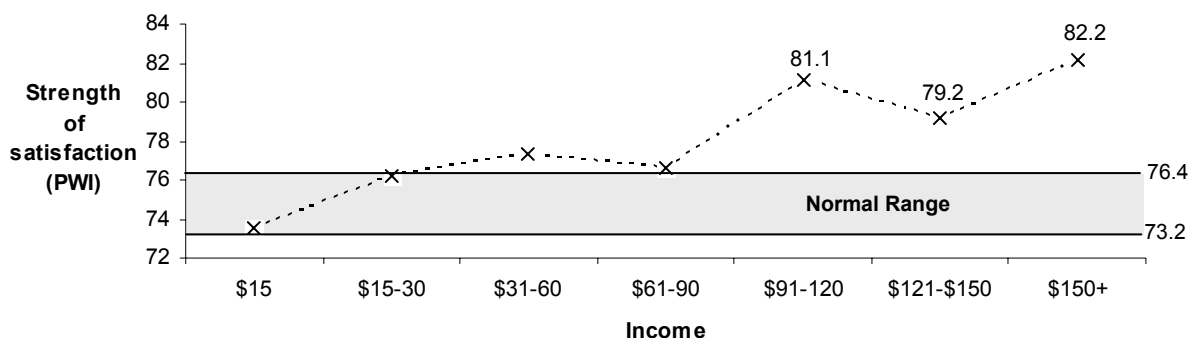
Figure 3.8: Income x Married (Personal Wellbeing Index)

3.6. Income and Work Status

Once again, the only cells to be considered in Table A3.16 are those that are bolded. These cells are generally too few to allow a coherent analysis of trend. More data need to be gathered to boost cell sizes.

3.7. Testing Homeostasis

3.7.1. Wellbeing Variation Within Income Groups using Combined Survey Data

The theory of subjective wellbeing homeostasis predicts that the amount of wellbeing variation within income groups will reflect two kinds of influence as:

(a) The range of genetic 'set-point' of subjective wellbeing for each person. This should be constant across the income groups.

(b) The degree to which the external environment impinges on each person to change their SWB levels. This influence is predicted to be greatest for the most vulnerable groups who are either people with constitutionally weak homeostatic systems (low SWB set-points and a vulnerability to depression) or people whose homeostatic systems are placed under pressure through external events that they cannot objectively control. This latter group will include people who are disabled and people who are elderly.

As a consequence, the theory predicts that the Personal Wellbeing Index will show greater variation within the lowest income groups. This is because money is a flexible resource that can be used to defend people against possible stressors. Since people on low incomes have less access to this resource, they are more vulnerable to the vagaries of their daily environment. Table A3.11 shows the standard deviation of the Personal Wellbeing Index for income groups where the data have been combined across surveys. The minimum cell size is N=2,069.
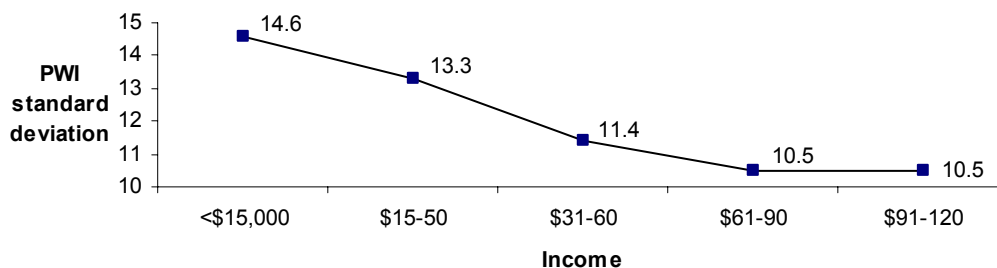
Figure 3.9: Variation in Personal Wellbeing Index Within Income Groups (S2-S9)

As shown in Figure 3.9 above, the prediction matches the data. These results have been generated from the combined data from Surveys 2-9 and each income group comprises a minimum N of 2,069. The highest standard deviation (14.6) is found within the lowest income group. This value declines with increasing income until it bottoms-out at >$90,000 where it reaches 10.5. This result is consistent with homeostatic theory. The fall in the standard deviation represented the reducing proportion of people in each sample who are experiencing homeostatic defeat through their economic circumstances.

A similar demonstration can be made using the data from Table A3.13. This includes the >$150,000 data that only became available for the first time in Survey 9. As yet the number of values in the higher income brackets are too low to be able to judge whether the standard deviations will fall still further.

In summary, these data are consistent with the predictions of homeostatic theory and reinforce $90,000 as an average threshold for the avoidance of financially-dependent homeostatic defeat.

3.7.2. Wellbeing Variation Across Surveys Within Income Groups

The same argument as has been mounted above should also hold across surveys. The greatest degree of variation across surveys should be shown by the lowest income groups since they are the most vulnerable to both daily fluctuations in their circumstances of living and also to the impact of major events.

Using the survey means as data (Table A3.9), the mean and standard deviation of five income groups are shown in Table A3.10 and depicted below.
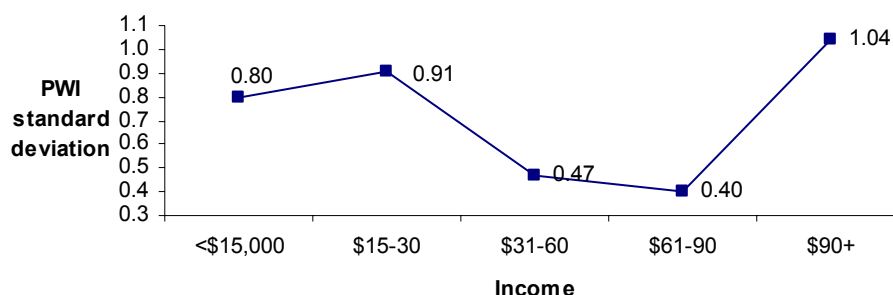
Figure 3.10: Variation in Personal Wellbeing Index Within Income Groups Across Surveys

While the fall in standard deviation magnitude from $15-30K to $31-60K is consistent with theory, the subsequent rise in the $90K+ group is not. This rise is clearly anomalous. Table A3.10 indicates that only some of the domains are responsible as: Standard of Living, Achievements, Safety, Community and Future Security. In other words, the domains of Health and Relationships show no sudden rise in variance. The reason for these differences is not clear.

3.8. <u>The Highest Income Categories</u>

How much household income does it take to halt the rise in the Personal Wellbeing Index? Table A3.13 provides data on the Personal Wellbeing Index resulting from the combination of Surveys 7 and onward. The full range of increments is presented below.

Figure 3.11: Incremental Increases in Personal Wellbeing Index Between Successive Income Groups

The first data point in Figure 3.11 has been calculated from the baseline of <$15,000 to create the first increment between the Personal Wellbeing Index for this group and the next ($15,000-$30,000). The next increment is calculated from the Personal Wellbeing Index for the $15,000-$30,000 group to the next highest group, and so on.

While the data in Figure 3.11 show the largest increment occurring between the two lowest income groups, as expected, the pattern is clearly irregular. While the number of values in the higher income brackets may be too small to be reliable, this is unlikely to be the case with the three lowest income groups, where the minimum N=739. From these data it is evident that the increment between $15-30K and $31-60K is fairly insignificant (0.36% rise in PWI). This compares with a 2.03 percentage point increase from <$15K to $15-30K, and 1.62 percentage points between $31-60K and $61-90K. However, it seems likely that the number of values is insufficient for these estimations to be reliable. When the full data set is employed that includes the combined surveys 2-9 (Table A3.11) the rise in SWB with income appears more linear.
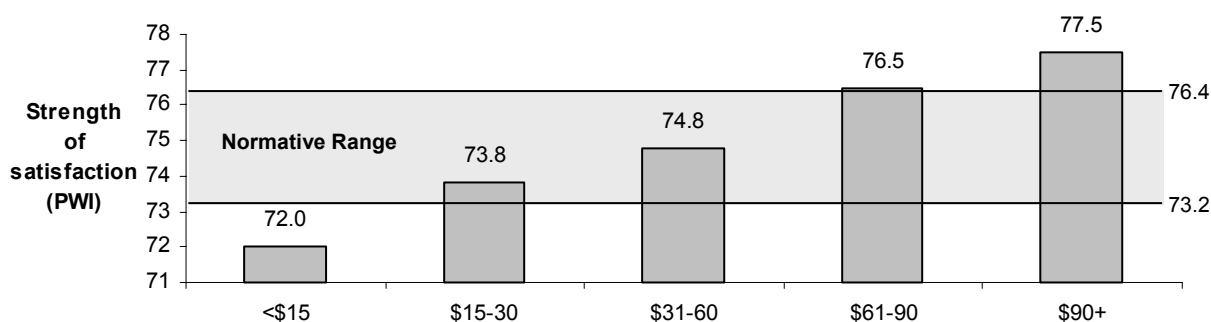
Figure 3.12: Income x Personal Wellbeing Index (Combined Surveys)

3.9. Normative Values

3.9.1. Normative Data for Groups

The normative data for groups are provided by the survey mean scores. These values (N=8) are shown in Table A3.10. When these values are used as data they can yield a mean and standard deviation. The mean, of course, simply reflects the average for each income group. The standard deviation is more interesting. It reflects the degree to which the income group has varied across the surveys. The result is shown in Figure 3.13.
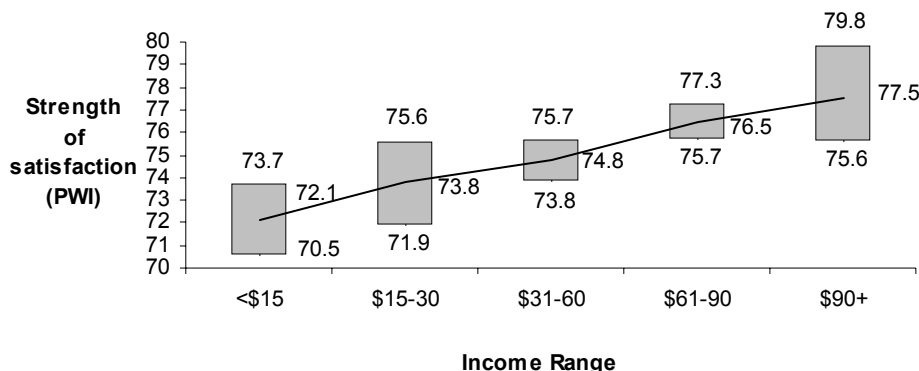
Figure 3.13: Personal Wellbeing Index Range Calculated from Survey Mean Scores

The bars in Figure 3.13 indicate the PWI normal range for each income group calculated as two standard deviations around the mean (Table A3.11). It is evident that the lower and higher income brackets show more between survey variation than the $31-60 and $61-90 groups.

3.9.2. Normative Data for Individuals

The other way normative data can be created is by pooling individual scores within income brackets. This is shown in Table A3.11 and Figure 3.4 which has been constructed as before.
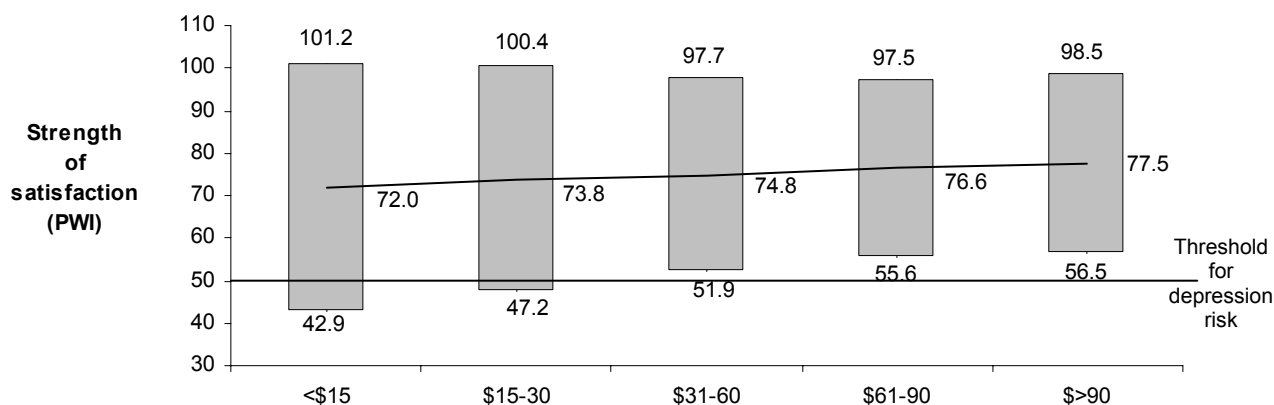
Figure 3.14: Personal Wellbeing Index Range Calculated from Individual Scores

It can be seen that there is very little change at the top of each range. Two standard deviations above the group mean approximates the 100.0 ceiling for each calculation. The bottom of each range, however, is far more volatile, and changes by 14.2 percentage points between the lowest and the highest income bracket. These relative changes are also consistent with the use of money as a resource to avoid homeostatic defeat. The major change at the bottom of the range occurs over the income span <$15 to $61-90 (12.9 percentage points). Household incomes above this level add just 0.9 points.

The most important aspect of these distributions is the proportion of people lying below a satisfaction strength of 50. Other research (Cook & Cummins, 2004) shows that individuals below this level are at high risk of depression. The lower margin of each vertical bar indicates the value below which are found 2.5% of the people in the group. Thus, the income brackets lying below $31,000 contain a sizeable proportion of people at high risk of depression. These data also indicate that a strategy for increasing mental health in the Australian population is to increase the income of the people on low incomes.

Dot Summary Points for Household Income:

1. The wellbeing of people aged between 26-55y is highly vulnerable to low household income.
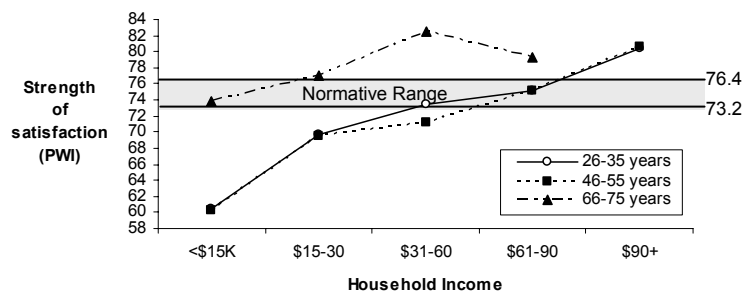
2. (a) Household income under $30K combined with the presence of children is likely to defeat people's ability to maintain their wellbeing.

   (b) Having the support of a partner allows people living with a child to enter the normative range of wellbeing at an income of $31-60K. This is not the case for sole parents.
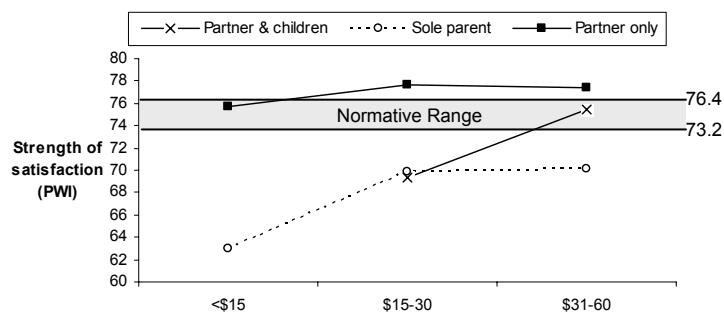
Note: This finding is inconsistent with conventional economic theory that wellbeing (utility) necessarily falls as a function of decreasing per capita household income.

3. Married people with household incomes above $90K have very high levels of personal wellbeing.
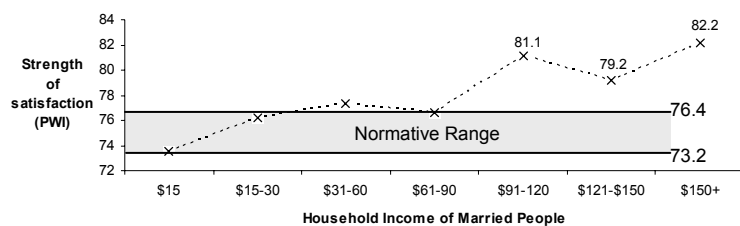
4. Gender

4.1. Overall Distribution

The sample comprised 931 males (49.1%) and 966 females (50.9%) (Table A4.1).

4.2. Gender and Wellbeing

The Index data are presented for this survey in Table A4.1 and analysed across all surveys in Table A4.2.

4.2.1. Personal Wellbeing Index

On average, across all surveys, females rate themselves 1.5 percentage points higher than males on the PWI (Table A4.2; Figure 4.13) and there is no gender x survey interaction. It is, thus, a highly consistent difference. In this Survey 9 the gender difference of 1.2% was again significant.
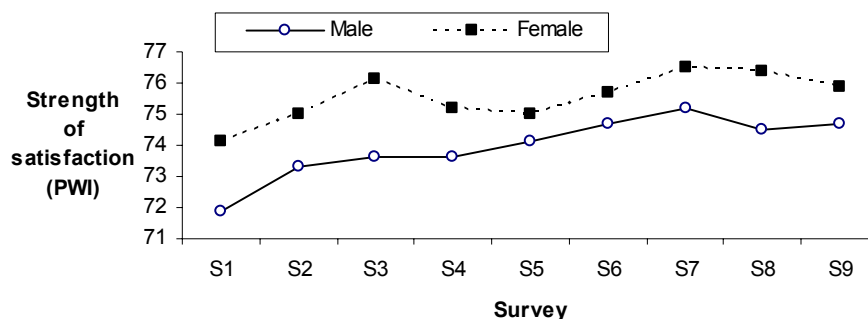
Figure 4.1: Gender x Survey: **Personal Wellbeing Index**

There are similarities and differences in the pattern of response to world events. Both genders have shown rises in the Personal Wellbeing Index referenced to Survey 1. Moreover, both genders have recorded an elevated score compared with Survey 1 over the last three surveys (S7, S8, S9). However, their intermediate patterns are different in the period between September 11 (S2) and the Bali Bombing (S5). Over this interval of three surveys, male Personal Wellbeing Index shows a steady rise (+.24, +.08, +.49). Females, on the other hand, showed a large rise in the 6 months following September 11 (+1.15) which then dissipated over the following two surveys (-.94, -.14). Then, prior to the Iraq war (S6) both genders trended up together again (Male +.56, Female +.68).

4.2.2. Personal Wellbeing Domains

All of the domains except Safety show a consistently higher level of satisfaction across the surveys (Table A4.2). Safety, on the other hand, is higher for males and is shown below.
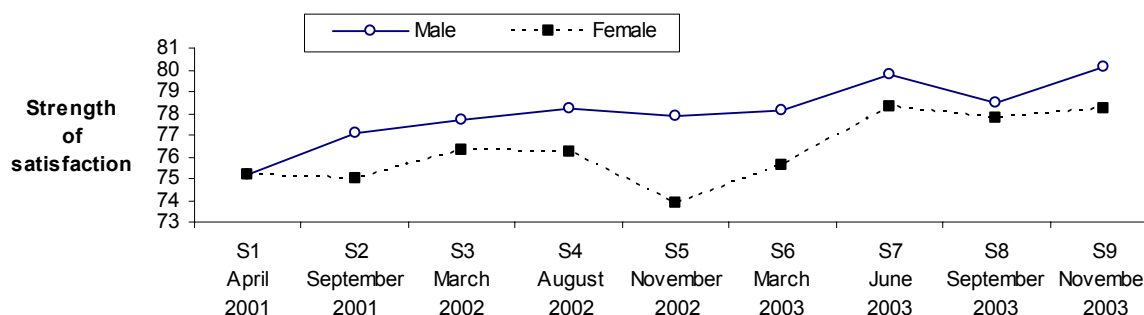
Figure 4.2: **Satisfaction with Safety** across all Surveys

The domain of safety is particularly interesting for a number of reasons as follows:

(a)   It is the only domain to be higher in males.

(b)   It is the domain that is most sensitive to the events that have been impacting on population wellbeing. The trend lines for both males and females (Figure 4.2) generate 14 significant differences across the surveys (Table A4.2). The next highest is Standard of Living with 10 points of difference. The maximum value for males (S9) is 4.9 percentage points higher than at Survey 1. For females, safety peaked immediately following the Iraq war (S7) when it was 3.3 percentage points higher than Survey 1.

(c)   It is the domain that comes closest to producing a gender x survey interaction (p=.10, Table A4.2).

(d)   It is the only domain that fails to contribute unique variance to the prediction of satisfaction with Life as a Whole (see Cummins et al., 2003). It is possible that this phenomenon is linked to its high sensitivity.

It is possible that safety is not a 'domain' in the terms of our definition, which identifies domains as representatives of the first level of deconstruction of 'Life as a Whole'. Perhaps its heightened sensitivity is a consequence of its loose control by SWB homeostasis, and that it really should be re-classified as belonging within some alternative variable system.

Safety could be considered as a variable which it would be maladaptive to link with homeostatic control. Safety is not a long-term prospect, as are the other six domains. Satisfaction with Safety has an adaptive function that is dependent on responding to immediate circumstances. A sudden loss of safety signals the need for an immediate response. The long-term analogue of safety is Future Security and that, does indeed, behave in the manner of the other domains.

In these terms Safety is more a variable concerned with the Approach-Avoidance response than with subjective wellbeing. It is part of the system that engages the environment appropriately in order to allow the maintenance of SWB.

This may also explain why it is the only domain to be higher in males. It is not a part of subjective wellbeing, which is set higher for females, but is part of the risk-assessment system, for which satisfaction may be set higher for males. Women are more vulnerable to physical threats than men. They are more likely to be the victims of physical and sexual assault in our modern-day society and, in evolutionary terms, their role as caregiver may well incorporate a tendency to protect themselves and their offspring through avoidance. So it is more adaptive for females to retreat in the face of physical threat. Males, on the other hand, are the hunters and defenders. Their evolutionary role would be fulfilled by having a higher probability of approach behaviour in the face of threat. This probability may be controlled, in part, by having a stronger sense of personal safety and invulnerability.

It is also possible that females express less safety satisfaction because the above traditional gender roles make it more socially acceptable for them to do so.

These factors may explain why this is the only domain to (almost) show a significant gender x survey interaction. Whereas males and females are programmed to respond similarly to matters concerning the SWB homeostatic system, this may not be the case for the Approach-Avoidance system.

Females, in a care-giving role, may be more inclined to respond to threat by avoidance. Males, in a protective role, may be more inclined to respond to threat by approach behaviour. This hypothesis is somewhat consistent with our data. Figure 4.2 shows a gradual but persistent increase in safety satisfaction for males. Females, on the other hand, showed a (non-significant) drop in safety satisfaction on the occasion when the terrorist attack was closest to home (S5: Bali). The subsequent rises in safety satisfaction for both genders at Survey 7 (Post Iraq war) and Survey 8 could be simply a

reactive response to the relief at a successful outcome of the war, from their perspective. It is notable that the satisfaction within both genders has fallen somewhat since the previous survey (Figure 4.2).

4.2.3.   Domain Stability Across Surveys x Gender

Major shifts in domain satisfaction, defined as a change of greater than 2.0% between adjacent surveys, are shown in Table 4.1 for each gender. Where each large change has been recorded (bold) the magnitude of change in the other gender in the same interval is also shown.

Table 4.1: Domain Changes >2.0% Between Adjacent Surveys

Domain	Surveys	Male	Female
Standard of Living	1-2	**+4.18**	+1.72
Achievements	1-2	**+2.08**	+0.12
Relationships	5-6	**+2.69**	-1.03
Safety	4-5	-0.35	**-2.32**
Future Security	6-7	+1.51	**+2.43**

This table is interesting from a number of perspectives as follows:

1.   It emphasizes the extraordinary stability of these measures.   With one exception, all domain changes from one survey to the next have been less than 2.7%. Of the total 112 comparisons, only 5 (4.5%) have varied by >2%.

2.   The outlying value of 4.18% (Standard of Living, Male, Surveys 1-2) is anomalous. There seems no obvious reason for such a marked change in this domain in response to September 11. However, female satisfaction did show a substantial 1.72% rise at the same time, which lends some degree of credibility, but no additional explanation, to the result.

3.   With one exception, all of these major changes are temporally linked to the period immediately following one of the three major international events: September 11 (S1-S2), Bali (S5-S6), or the Iraq War (S6-S7). Only one change (Safety, Female, S4-S5) is located within one of the five other periods (S2-S3, S3-S4, S4-S5, S7-S8, S8-S9). This is further evidence that the Index changes are, indeed, a consequence of these three international events.

4.   In terms of linking the specific domain changes with a logical explanation for such change, it is a mixed bag. But maybe too much can be made of this. These values are part of a wave of change that involves all of the domains to some degree. Additionally, we know nothing about the relative sensitivity of domains in particular circumstances, other than what these data can tell us. So the apparent logic of safety and security rising after the Iraq war needs to be balanced against the apparent illogicality of relationship satisfaction changing in opposite directions for males and females following the Bali bombing (S5-S6). More data are needed in order to explain some of these domain level changes.

4.2.4.   Survey-specific Personal Aspects

No gender difference was found in either satisfaction with neighborhood or the level of excitement with life. However, females recorded higher levels of stress (4.5 percentage points).
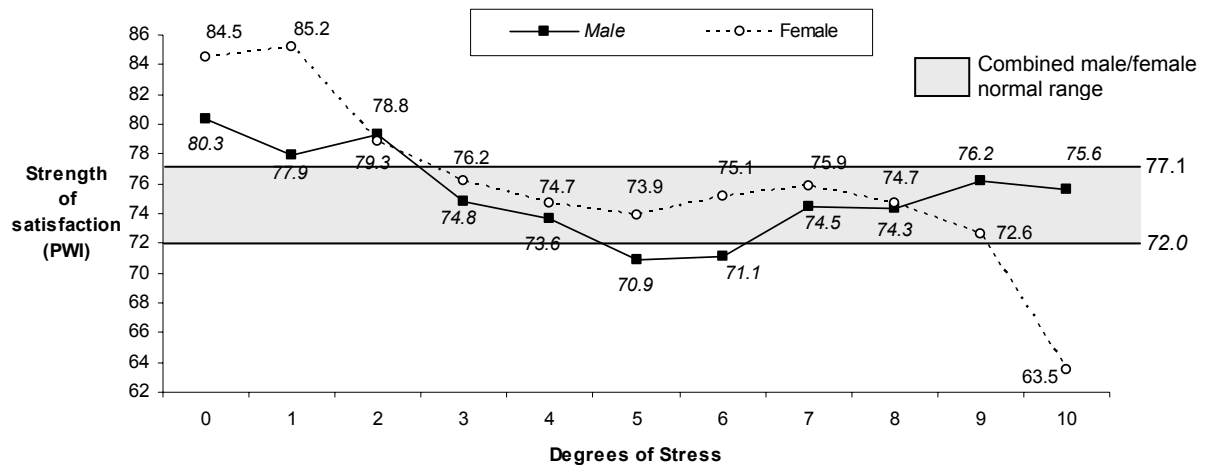
Figure 4.3: Stress x **Personal Wellbeing Index**

At the lowest levels of stress (0-2) 23.3% of males and 18.5% of females enjoy a level of personal wellbeing that lies well above the combined normative range (Table A4.5). The females who have stress levels 0-1 (9.4%, N=91) have wellbeing that can be described as high-extreme. Their values lie some 10 standard deviations above the normal range for females (Table A4.9).

At higher levels of stress the personal wellbeing for males generally remains within the normal range. It drops marginally below the range at stress levels of 5 and 6, but these are not statistically significant, and they also lie above the threshold value of 70, which is the cut-off for increased risk of depression. It is also notable that at stress levels of 9 and 10, male wellbeing actually approximates the upper limit of the male normative range (76.0).

Female wellbeing also remains within the normative range at stress levels 3-8. Beyond this, however, wellbeing deteriorates. At a stress level of 9, female wellbeing is 72.6, which lies below the base of the normal female range of 74.0. At stress level 10, the 2.2% of the female sample (N=22) who record this score have a personal wellbeing (63.5) that lies way below the normal range and below the threshold for depression risk. There is a 12.1 percentage point difference in the wellbeing of males and females at this highest level of stress.

Finally, it is notable that the male Personal Wellbeing Index range over the entire stress range is just 10.3 percentage points, compared with 21.7 percentage points for females. Quite clearly, female personal wellbeing is far more reactive to the presence or absence of stress than the wellbeing of males.

4.2.5.   National Wellbeing Index

At the national level, neither the National Wellbeing Index nor most of the national domains show a gender difference in Survey 9 (Table A4.1). The exceptions are Economic situation and Business which are both rated higher by males.

4.2.6.   Survey-specific National Aspects

There was no gender difference in the strength of feeling that a terrorist attack in Australia is likely.

4.3. **Gender and Age**

4.3.1. Personal Wellbeing Index

Table A4.3 provides the analysis for Survey 9, while Table A4.4 provides the Gender x Age analysis using the <u>entire database</u> from all surveys. The combined PWI data are shown below (minimum N=475 for Male 76+y).
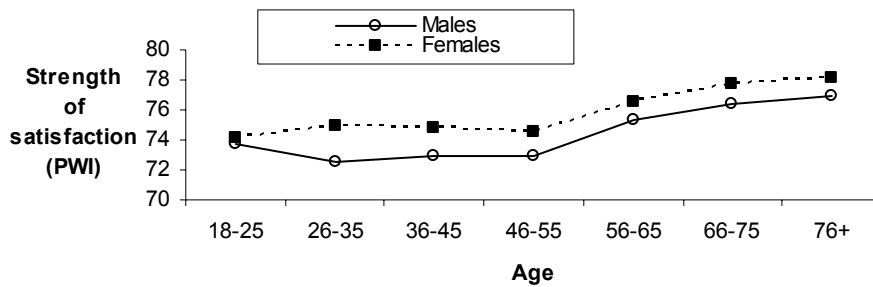
Figure 4.4: Gender x Age: **Personal Wellbeing Index** (all surveys)

The pattern of age-related change in the Personal Wellbeing Index is very similar between genders, and there is no interaction. However, the differences between genders are significant only between 26-75 years. The male-female difference for the 18-25 group is only 0.34% (p=.534), and the difference for the 76+y group is also non-significant (1.15%, p=.146). It is particularly notable that there is no decrease in mean Personal Wellbeing Index in the oldest group (76+ years) for either gender.

The extent of the gender gap is shown in Figure 4.5 below.
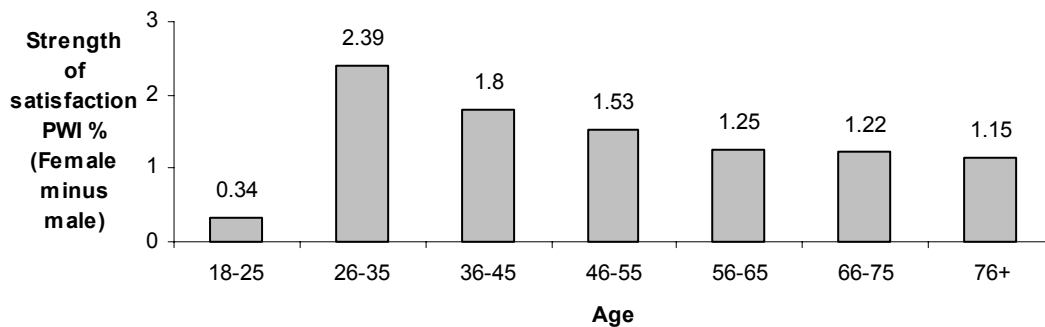
Figure 4.5: Gender x Age: **Female Personal Wellbeing Index minus Male Personal Wellbeing Index**

As can be seen, there is a very systematic pattern of gender difference in personal wellbeing that emerges initially, and most strongly, within the 26-35y groups, and thereafter diminishes exponentially.

Further insight into these differences comes from Table A4.4 and Figure 4.14 that provide the gender x age normative data for individuals.

Lowest Margin of the Normal Distribution
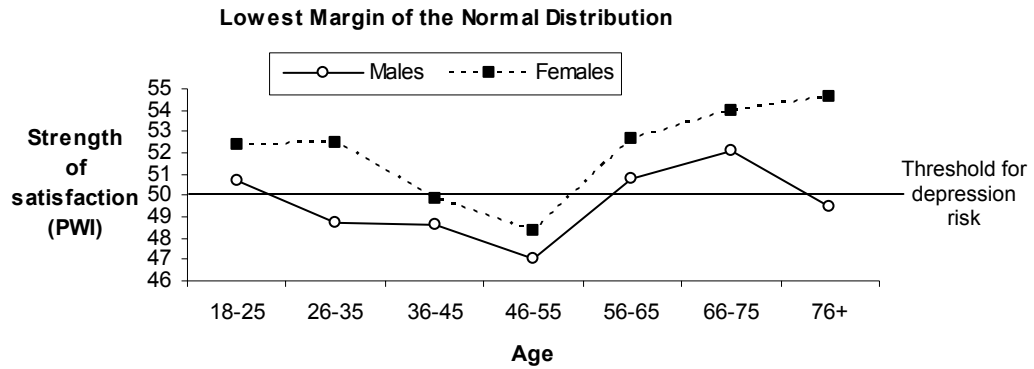
Figure 4.6: Gender x Age: **Lowest Extent of the Normative Range Calculated from Individuals**

The cause of the gender differences can be seen to be most evident at the bottom of each distribution. While the top of each gender distribution shows a gradual rise, with the top of all distributions approximating the ceiling of 100, the bottom of both gender distributions show a dip followed by a rise. For males this decline starts earlier (26-35y) than for females (36-45y), is more prolonged in terms of values lying below 50 (Males 26-55 years; Females 36-55 years) and more severe (minimum Male = 47.0, Female = 48.3, both at 46-55y).

It seems most likely that these decreases are environmentally induced and represent challenges during these ages that defeat the homeostatic systems of males more readily than females.

Whether the burden on males is greater at these ages, or whether females are more resilient is uncertain. But it does seem unlikely that these gender differences reflect a differential propensity for either gender to be more willing to report their level of satisfaction.

The maximum gender difference occurs within the 26-35y group (2.39%).

4.3.2.   18-25 Group

The lack of a gender difference in this youngest age group for the overall Personal Wellbeing Index is also reflected in the domains of Standard of Living, Health, Achievements, Community Connectedness, and Future Security. The other two domains, however, exhibit a gender difference as follows:
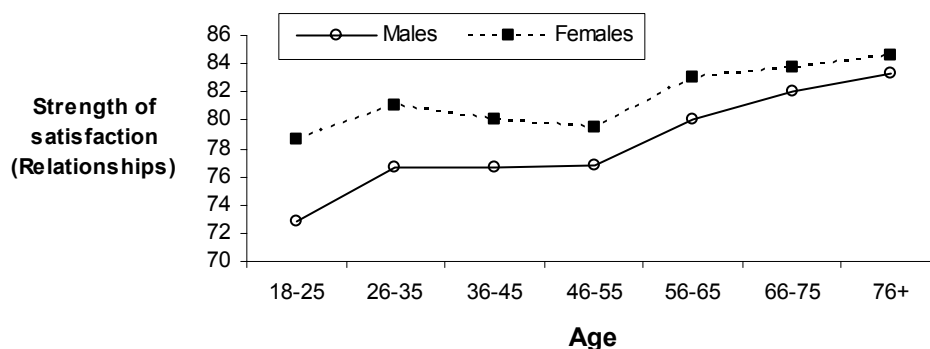
Figure 4.7: Gender x Age: **Relationships** (all surveys)

There is no interaction and the gender difference is significant at each age up to 66-75y (Table A4.4 : Minimum N=503). There is no gender difference within the 76+y group.
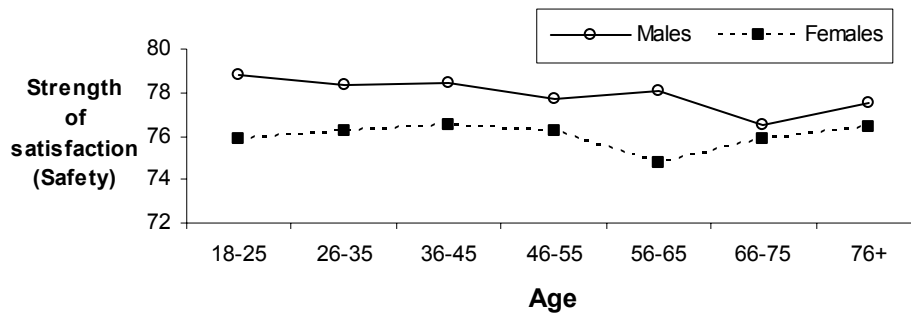
Figure 4.8: Gender x Age: **Safety** (all surveys)

As with Relationships, there is a convergence between the genders with increasing age, such that they do not differ beyond the 56-65y groups (Minimum N=504). The interaction is not significant.

4.3.3.   Gender x Age Interactions

Two domains show a significant interaction using the combined data from all surveys (Table A4.4). One of these is Health, as shown in Figure 4.9 below (minimum cell size = 442).
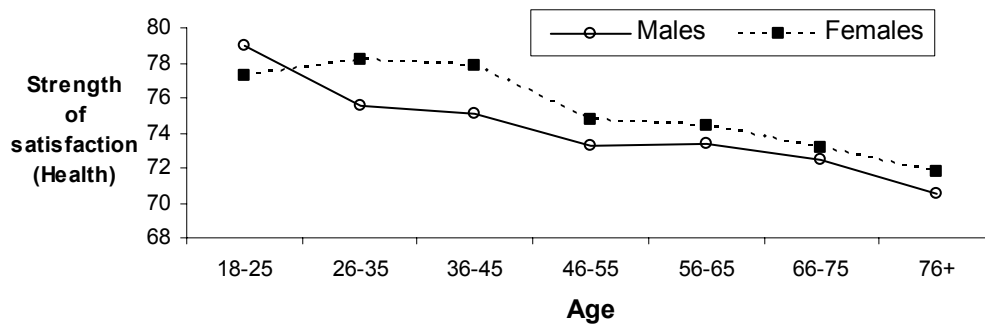
Figure 4.9: Gender x Age: **Health** (all surveys)

At 18-25 years satisfaction with health is higher for males (Table A4.4 : Minimum N=506). Thereafter the two genders show a very different pattern of change.

Male health satisfaction shows an immediate drop of 3.6% between 18-25 and 26-35 years. Thereafter it shows a gradual, but not significant, decline, until falling significantly once again at 76+ years.

Female satisfaction, on the other hand, remains steady over the 18 to 45 years, until falling sharply by 3.1% at 46-55 years. From that point it gradually decreases.

The reason for the drop in female health satisfaction at 46-55 years is probably associated with the onset of menopause. The reason for the fall in male satisfaction at 26-35 years may reflect decreasing physical fitness which affects males more than females over this age-range. From 56 years and older there is no gender difference in health satisfaction.

The other interaction occurs for Community and is shown in Figure 4.10 below (minimum cell size = 540).
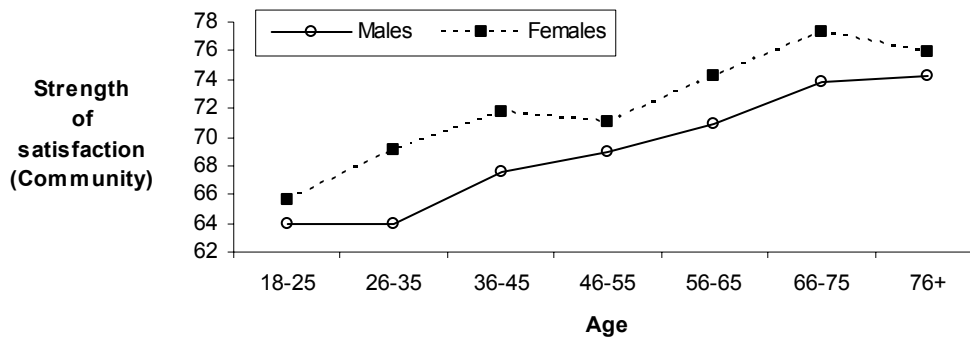
Figure 4.10: Gender x Age: **Community Connection** (all surveys)

While both genders show an increasing satisfaction with Community Connection as they get older, there is no gender difference either within the 18-25y group or within the 76+y group. Moreover, whereas females show a marked 3.6% increase in satisfaction from 18-25 to 26-35, males show no change (0.1%).   Over the following decade, however, male satisfaction increases by 3.6%.   In sociobiological terms, it is possible that the 18-35y period covers the 'breeding years' during which men are more concerned with providing for their immediate family while females are more concerned with creating mutually supportive ties with other mothers for the purpose of joint child care and protection. Thus, the initial rise in satisfaction with Community Connection is delayed in males with respect to females. It could also be tied to an earlier age for marriage by females.

4.4. **Gender and Household Structure**

Table A4.6 indicates no gender differences for most forms of household structure, but lower personal wellbeing among males who live alone. This is a consistent finding through our reports, and is shown below:
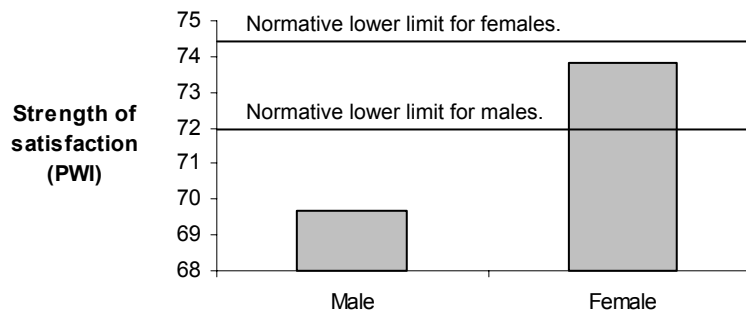
Figure 4.11: Gender x Living Alone: **Personal Wellbeing Index**

While both males and females who live alone experience a level of wellbeing that lies below their gender-specific normative range, the level for males (69.7) lies below 70, making them at higher risk of depression.

4.5. **Gender and Relationship Status**

There are no reliable gender differences in the personal wellbeing of people in various forms of relationship status (Table A4.7).

4.6. Gender and Work Status

There are no reliable gender differences in the wellbeing of people who are full-time employed, full-time retired, or who are unemployed (Table A4.8).

4.7. Normative Data

Survey mean scores (N=9, Table A4.9).
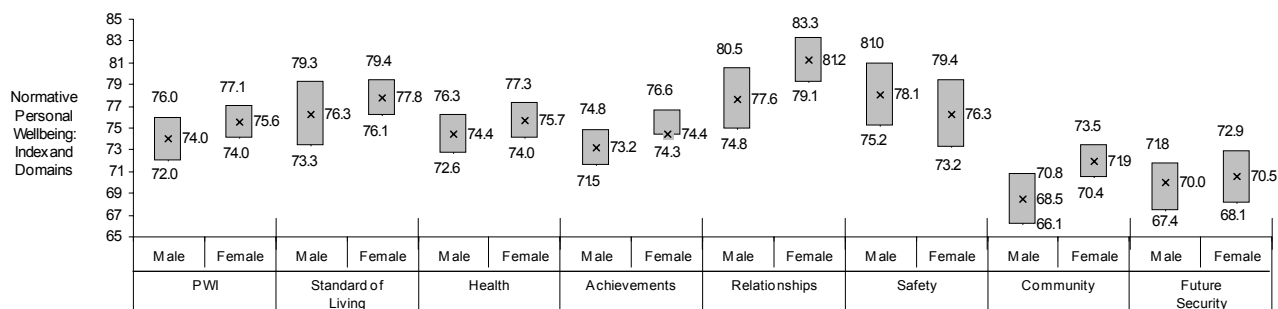
Figure 4.12: Index and Domains: **Normative Personal Wellbeing**

The interesting feature of Figure 4.12 is the magnitude of the 2SD range. This indicates the extent of variation over the course of the nine surveys and, so, shows the relative volatility of the domains to world events. These ranges are presented in Table 4.2 below.

Table 4.2: Range of Personal Wellbeing Mean Scores over Surveys, 1-9

	PWI	Standard	Health	Achieve	Relations	Safety	Community	Future Security
Male	4.0	6.0	3.7	3.3	5.7	5.8	4.7	4.4
Female	3.1	3.3	3.3	2.3	4.2	6.2	2.9	4.8
% difference	+22.5	+45.0	+10.8	+30.3	+26.3	-6.5	+38.3	-8.3

In relation to these values above and Figure 4.12 the following observations can be made:

1. Male survey mean scores are generally more volatile than female scores. This is most marked in Standard of Living where the male range is almost double that of the female range. It is also quite marked for Achievements, Relationships and Community Connection.

2. The greatest range for females is in terms of Safety (6.2 percentage points), while for male it is Standard of Living (6.0 percentage points).

3. The most marked separation between the two gender ranges occurs for Community Connection; where there is almost no overlap (Figure 4.12).

4. Two domains, Safety and Future Security, show higher volatility among females than among males (Table 4.2).

In summary, this is a very heterogeneous set of results. Clearly the marked gender differences that have been found do not uniformly apply across the domains. The explanation for these gender differences in domain volatility is not clear.

Individual Scores (Table A4.2)

The normative data for individuals on the Personal Wellbeing Index are presented below derived from the individual values of 7,842 males and 9,369 females (Table A4.2).
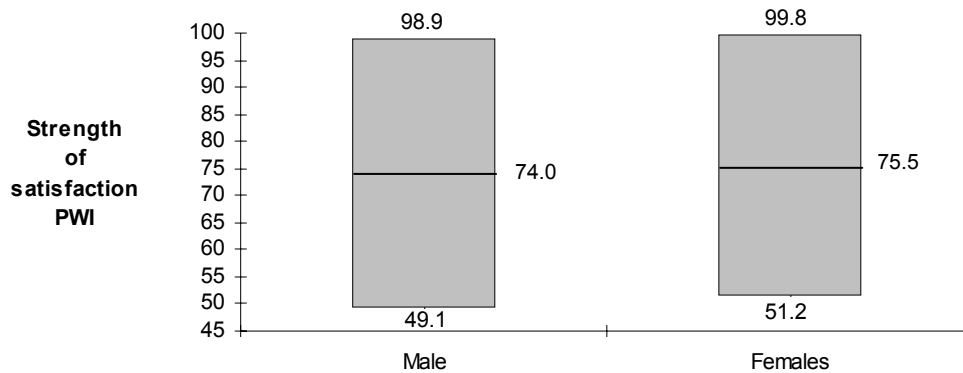
Figure 4.13: Gender Normative Data for Individuals: **Personal Wellbeing Index**

The vertical bars represent two standard deviations around the mean. As was also found with the normative data for household income, the groups differ more at the bottom of their distributions than at the top. At the upper end both distributions approximate the scale ceiling score of 100, and they differ by 0.9 percentage points. This difference is magnified to 2.1 percentage points at the bottom of each distribution. Moreover, since the male distribution actually lies below the 50 point threshold, it would be expected that more males are at risk of depression. This is interesting since it is the reverse of the almost universal findings that females display more depression than males.

A speculative resolution to this conundrum is as follows. Conventional depression scales measure the negative symptoms of depression, such as psychosomatic manifestations (eg. sleep problems) or negative emotions (eg. sadness). If females are more likely to report these states than men it would give the impression of more depression among females. This enhanced female reporting could be due either to greater sensitivity to such states or to greater willingness by females to admit such states. In any event, we always find females to score higher on questions of negative affect, and this is born out by the higher levels of stress reported by the females in this survey.

However, the measurement of depression through wellbeing does not tap the negative symptoms of depression. If depression is defined as the loss of subjective wellbeing, then low levels of subjective wellbeing contribute a direct measure of this pathological state. This form of measurement is, thus, consistent with the higher rates of completed suicide among males. Complicating this story, however, is the higher incidence of suicide attempts by females.
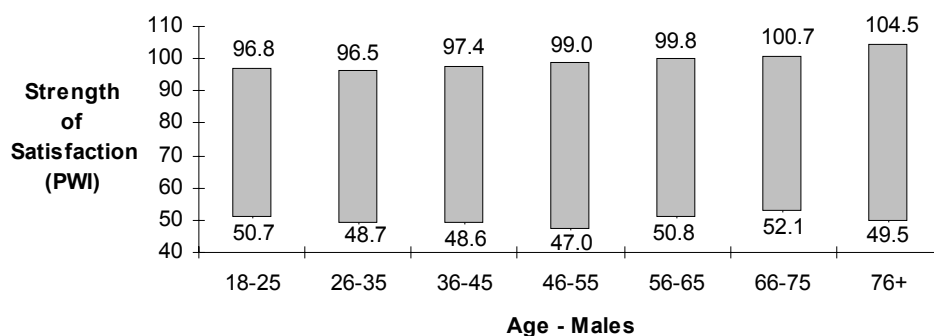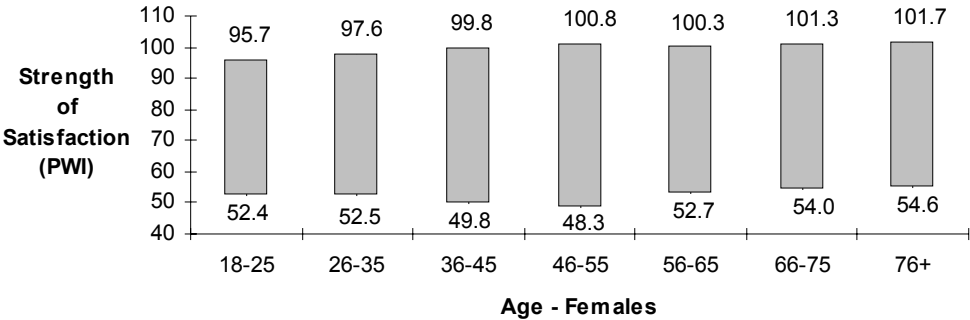
Figure 4.14: Gender x Age: Normative Data for Individuals: **Personal Wellbeing Index**

Dot Summary Points for Gender

1. Females consistently have higher levels of personal wellbeing than males.
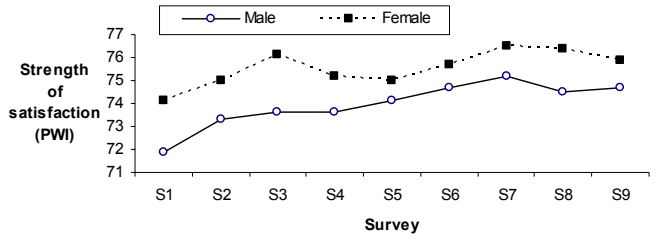
2. The personal wellbeing of females is higher than males in very low stress conditions, but much lower than males in high stress conditions. The wellbeing of females is highly dependent on their levels of reported stress.
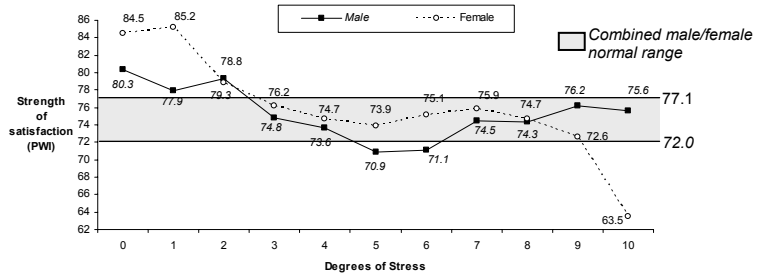
3. Gender differences in personal wellbeing only emerge at 26-35 years of age. They then progressively decrease with increasing age.
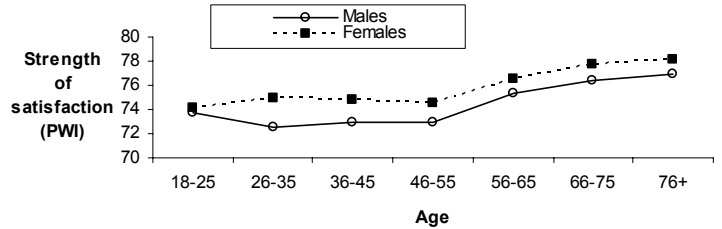
4. In terms of the lowest margin of the normal distribution, the risk of depression is highest in males aged 26-55 years.
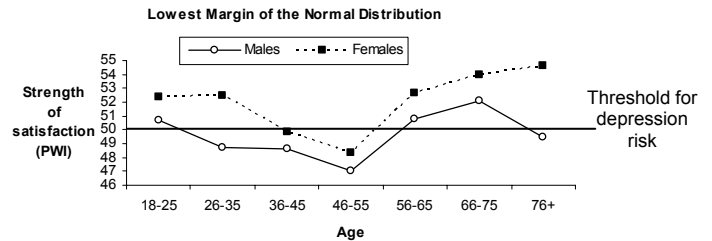
5. The gender difference in satisfaction with relationships is most pronounced in the youngest groups. Males are lower than females.
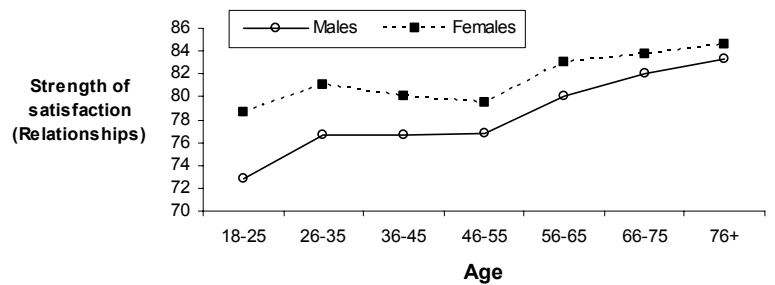
6. Males who live alone have lower personal wellbeing than females.
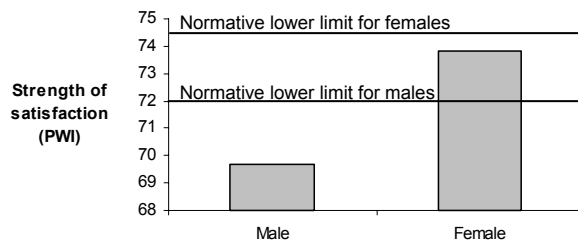
5. Age

5.1. Distribution Overall

The sample is well represented in all age groups (Table A5.1).

5.2. Age and Wellbeing

5.2.1. Personal Wellbeing Index
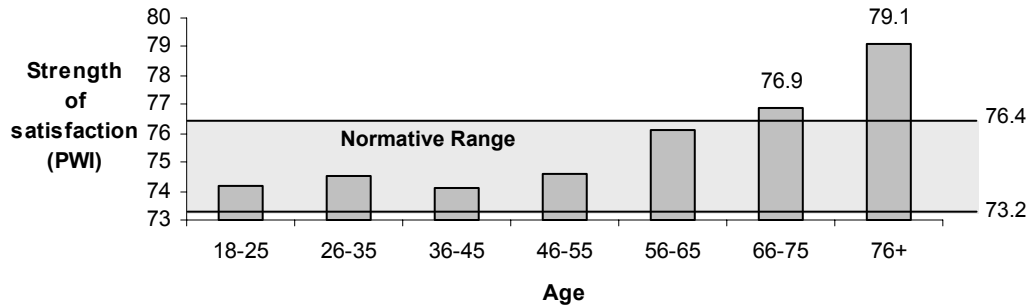
Figure 5.1: Age: Personal Wellbeing Index (Survey 9)

Since the first survey, at which time no age-related differences were found, the Personal Wellbeing Index has been seen to rise after 55 years of age. This same pattern is seen in Figure 5.1. In Survey 9 the difference is restricted to the oldest 76+ year group (Table A5.1). The implications of this will be discussed later (see 5.8.1).

5.2.2. Personal Wellbeing Domains

Most of the domains show the same pattern as Figure 5.1. However, Safety shows no change and Health decreased with age. These results are consistent with previous surveys. The data for Health are shown below.
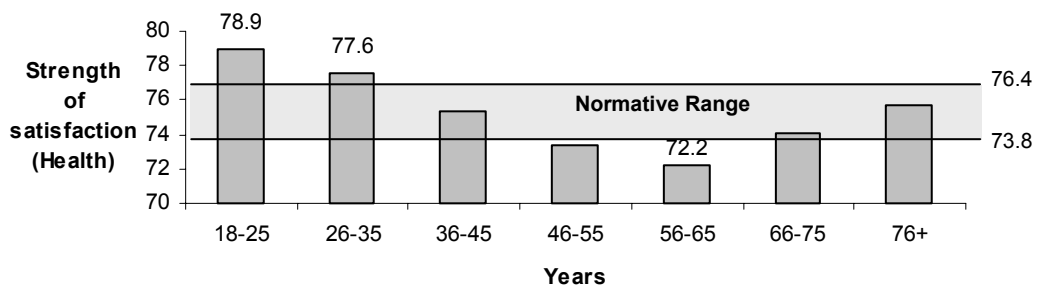
Figure 5.2: Age: Satisfaction with Health (Survey 9)

The normative data are taken from Table A2.2.

The two youngest groups (18-25; 26-35) have higher satisfaction with Health than the two middle-age groups (46-55; 56-65y). It will be interesting to see whether this pattern holds for a combination of all survey data.

5.2.3.   Personal Survey Specific

Satisfaction with neighbourhood shows a significant rise at 46-55 years, while Excited shows no age-related change. Stress shows a marked decrease with age as shown below:
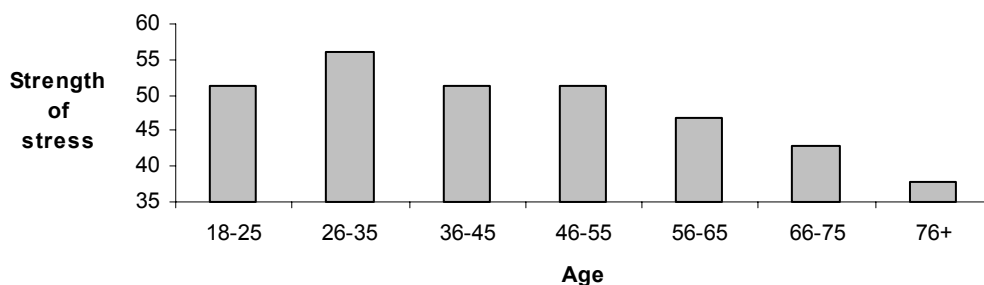
Figure 5.3: Age: Stress

It is evident that stress begins a systematic decrease from 56-65 years. This coincides with the ages at which people are likely to have retired from work and their children have moved away from home. This pattern of data is close to being a mirror-image of the age-changes in personal wellbeing (Figure 5.1).

5.2.4.   Life as a Whole

This increases with age in much the same pattern as for the Personal Wellbeing Index (Figure 5.1).

5.2.5.   National Wellbeing Index

The National Index shows a bi-phasic pattern as shown below.
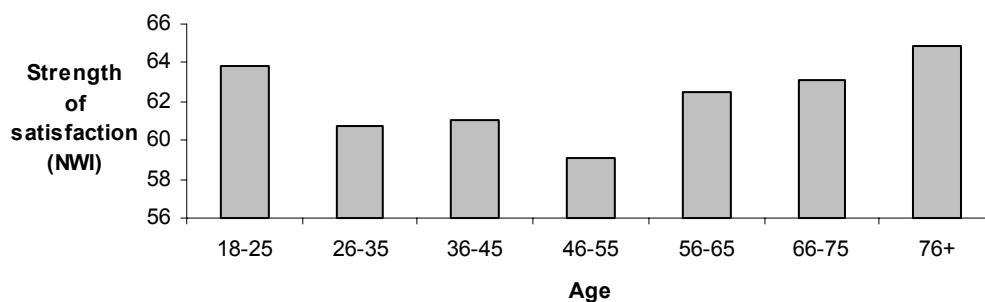
Figure 5.4: Age: National Wellbeing Index

The value at 46-55 years is lower than both the youngest and the oldest groups. The reason for this is not clear.

5.2.6.   National Wellbeing Domains

All of the national domains follow the pattern of Figure 5.4, but some show more significance than others (Table A5.1).   Economic situation and National security show no significant age-related change.

5.2.7.   National Survey Specific

Among those who regard the possibility of a terrorist attack likely, the strength of their conviction shows no marked difference with age.

5.3. <u>Age and Household Structure</u>
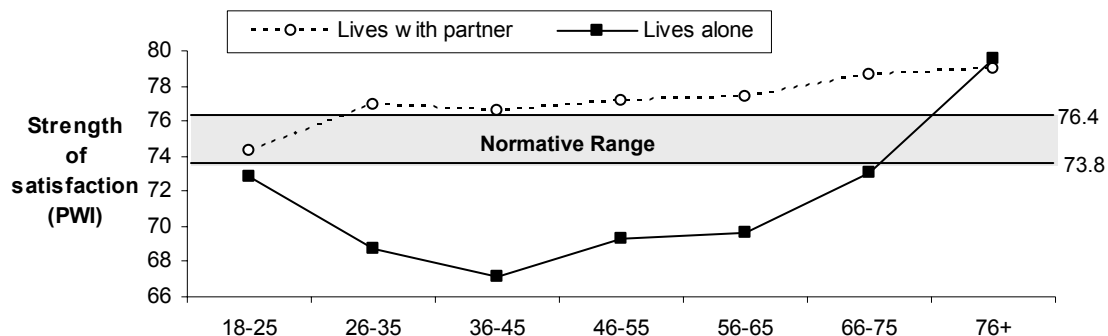
Figure 5.5: Age x Household Structure: Personal Wellbeing Index

The only data to be considered from Table A5.5 are those in bold, where the N values are reasonably able to support reliable conclusions. The Figure 5.5 above depicts data from people who live alone with those from people who live with their partner.

5.4. <u>Age and Relationship Status</u>
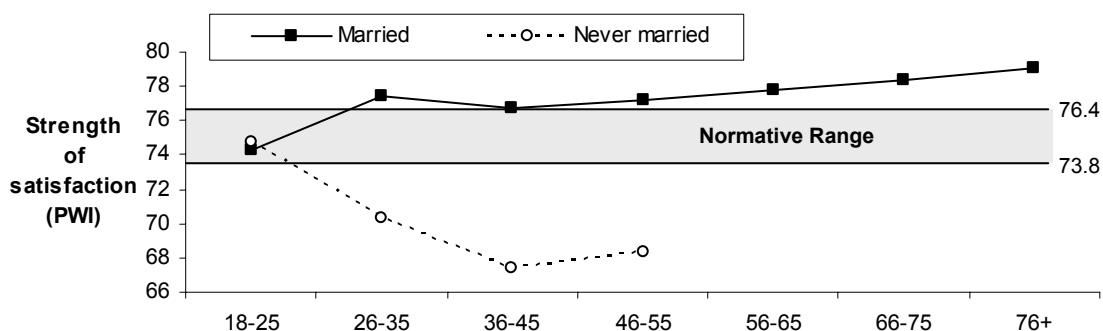
Figure 5.6: Age x Relationship Status: Personal Wellbeing Index

The data for the above figure are drawn from Table A5.6, where the useable data have been bolded. It can be seen that whereas there is no difference in the personal wellbeing of married/never married at 18-25 years, the two groups then separate. The married groups thereafter lie somewhat above the normative range. The never-married groups, on the other hand, move in the opposite direction to persistently lie below the normal wellbeing range. It is interesting to note that the number of such people fall dramatically with age up to 36-45 and then they stabilise as approximately 10% of the 36-45 and 46-55 year group. One explanation for this is a selection effect.   That people with high wellbeing progressively find partners, while the people with low wellbeing remain alone. Against this view is the fact that the variance increases with age (Table A5.6). If a simple selection process was operating the group should become progressively more homogeneous, and the standard deviation should decrease. More data are needed to clarify these trends.

5.5. <u>Age and Work Status</u>

The available data (Table A5.7) are quite discontinuous due to low numbers in some cells. Generally the trends that are apparent add little to descriptions already made. The decreasing wellbeing of the 'unemployed' sample may be because we failed to include a category of 'student' and the younger groups contained higher proportions of people who are studying.   This source of probable contamination unfortunately makes our data on the unemployed group uninterpretable.

5.6. <u>Testing Homeostasis</u>

The theory of SWB homeostasis predicts that, on average, there is an upper ceiling for group mean scores at around 80% SM. This can be deduced from the normal range of population SWB which is now firmly established as being 70-80% SM. As one consequence of this determination it can be predicted that the within-group variance in SWB will decrease in proportion to the group's level of approximation to this ceiling. There should, thus, be an inverse relationship between the group mean and the standard deviation. These data, derived from Survey 8, are presented in relation to the age groupings in Figure 5.7 below.
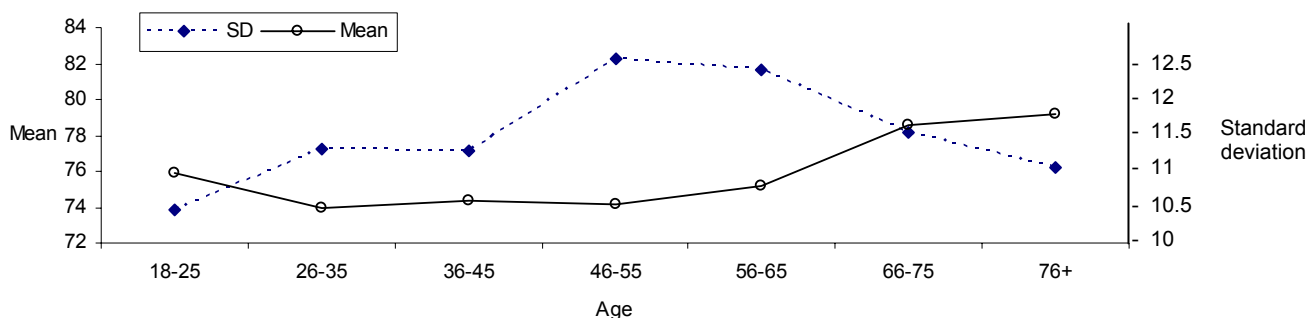
Figure 5.7: Age and the Personal Wellbeing Index. Means and Standard Deviations (Survey 8)

As can be seen, the data (Table 5.1) do not match the prediction. The maximum standard deviation (12.33) occurs in relation to one of the lowest mean scores (74.23) in the 46-55y group. Moreover, the two Personal Wellbeing Index mean values that are higher than the others (66-75y: 78.55 and 76+y: 79.20) have standard deviations that are higher than the 18-25y group mean (75.9).

The reason for this pattern is that there are two competing forces that determine the standard deviation. The homeostatic ceiling acts to reduce variance as the group mean rises. In addition, however, with increasing age there is greater heterogeneity within the age groups as progressively more people become homeostatically comprised by illness, misadventure, or other misfortune.

Homeostasis dominates the control of within-group variance over the ages 18-55. Then, as SWB rises beyond this age, the homeostatic ceiling effects offer a counteracting force which tends to reduce within-group variance. The result, seen in Figure 5.7, is a reducing standard deviation even though the SWB mean rises.

5.7. <u>Normative Data</u>

5.7.1. *Normative Data from Survey Mean Scores (N=9)*
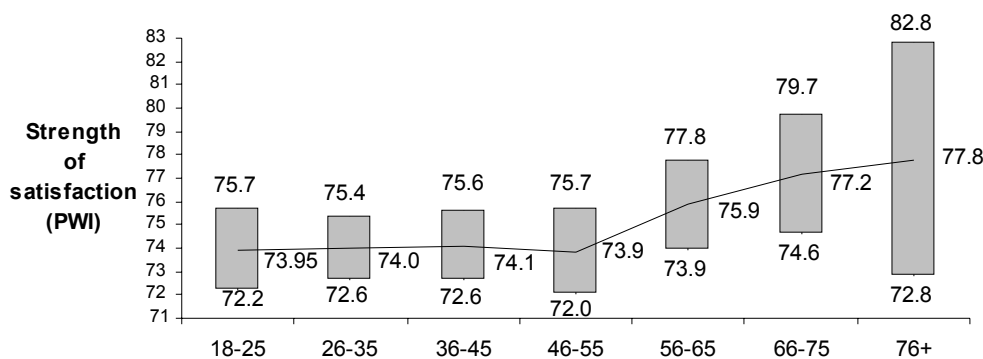
Figure 5.8: Normative Range for each age group derived from the survey mean scores

Figure 5.8 has been constructed by using the survey mean scores for each age-group as data (Table A5.4). The vertical bars denote the range created by two standard deviations on either side of the age-group mean. While this is based on the aggregation of only nine survey means, the overall stability of these measures is so high that the displayed ranges are likely to be reliable. Comparing the ranges as calculated previously (Surveys 1-8) with these that include Survey 9, the maximum degree of change is 0.4 points (lower range margin of 76+ years). What is evident is that the range for the oldest (76+y) group (10.4%) is far larger than for the younger groups (3.8% for 18-25y group). Moreover, the gradual rise in this range is evident from the 56-65y (4.2%) and 66-75y groups (5.5%). Indeed, the seven group means and standard deviations correlate 0.853 (p<.01).

A second observation is that the increased variance is occurring from the top of the range. From Figure 5.8 it can be seen that the top of the 76+y range (82.8%) is around 7% higher than it is for the four youngest groups, while the bottom of the range (72.4%) is comparable. Thus, variance is being added to the older groups through the addition of higher survey mean scores, and this has caused the top of their range to expand.

In summary, there are no differences across the surveys for groups within the age range 18-55 years. There is then an increasing tendency for older groups to show significant variation across surveys, with such expansion occurring from the top of each range.

A detailed discussion of these differences is available in Cummins et al (2004).

5.7.2. Normative Data from Individuals

The alternative method of studying these changes is through data from individuals. Table A5.3 has been constructed by averaging the total number of individuals who fall within each age-range across all surveys. The means are approximately the same as in Table A5.4, the between group differences are more statistically pronounced due to the higher N values (minimum 76+ years, N=1,099), and the standard deviations are much higher. These are shown in Figure 5.9.
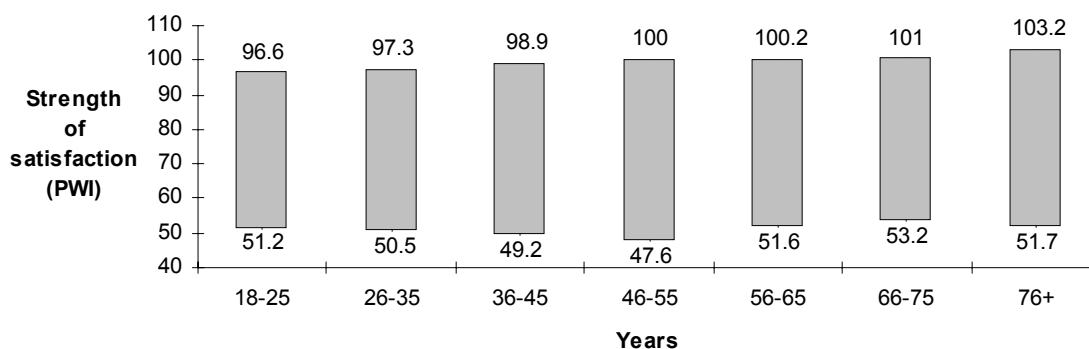
Figure 5.9: Normative Range for Each Age Group Derived from the Scores of Individuals (Personal Wellbeing Index)

There are three interesting features of these data as follows:

(a)   They are very regular in two respects. First the range of two standard deviations for the entire database (N=15,087) conform almost precisely with the theoretical normal range of 50-100%SM. The top of the empirical range (Table A5.3) is 99.5%SM and the bottom is 49.4%SM. Second, the differences between the ranges of the seven age groupings is just 7.0%SM (from 45.4 : 18-25y to 52.4 : 45-55y).

(b)   The base of the ranges show a dip in the 36-55y age groups. This indicates a downward extension of the Personal Wellbeing Index and indicates a higher than usual (compared with the other age groups) proportion of the sample experiencing homeostatic failure. This is probably

due to the relatively high incidence of divorce and separation within this age range coupled with the responsibilities of family, mortgage and work. Following 55 years this dip disappears, and of particular interest is the lack of any downward range extension within the oldest group (76y+). This indicates that homeostatic failure, producing lower Personal Wellbeing Index scores, is no more common among the most elderly sample than among the younger age groups. This attests to rugged maintenance of homeostatic control within the most elderly group.

(c)   The top of the range shows a gradual but persistent rise. This is quite different from the analysis using mean scores which found the sudden emergence of higher scores at 56+ years (Figure 5.8). Here, the data from individuals show a gradual rise across all age groups. Beginning with the 18-25y group, the increment between adjacent age ranges is 0.7%, 1.6%, 1.1%, 0.2%, 0.8%, 2.2%. One explanation for this rise is hormesis (Renner, 2003). It is possible that, as people get older, they learn to adapt more effectively to potentially stressful situations.   As one consequence, an increasing proportion of people within the older groups maintain their set-point and the gradual rise in the top of the wellbeing range reflects this process. Alternatively, the rise could be produced through progressive homeostatic failure, as previously argued in relation to the mean score data. But this explanation seems less adequate to account for the gradual accumulation of change with increasing age.

Dot Summary Points for Age

1. The normative range for each age group is very regular. There is no obvious deterioration in personal wellbeing with age.
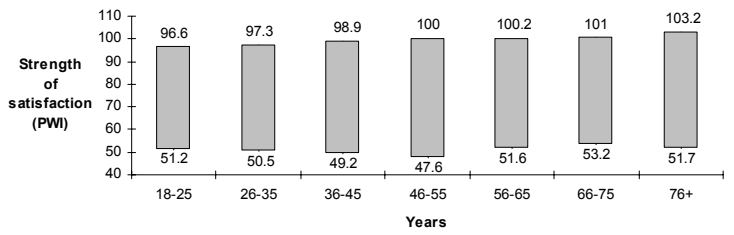
2. The level of stress begins to systematically decrease after 55 years of age.
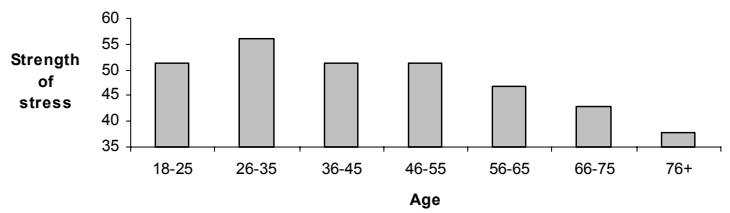
3. People aged 26-65 years, who live alone, have below normal wellbeing.
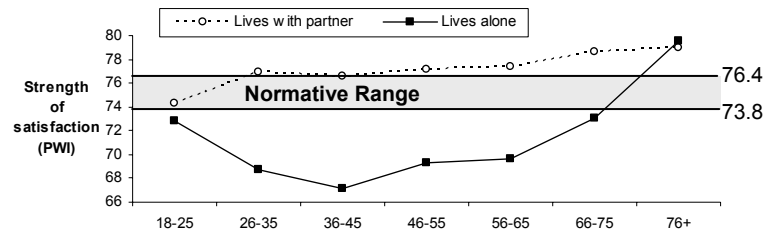
4. People aged 26-55 years who have never married have lower than normal wellbeing.
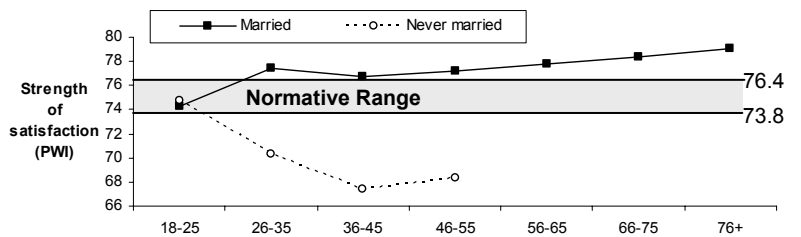
6. Household Structure

6.1. Distribution Overall

The data for this chapter were derived from the following question:

"I am going to ask who lives in your household. Please indicate from the list I will read who lives with you.

	N	%
No one, you live by yourself	346	13.7
You live with your partner	1210	47.9
With one or more children	699	27.7
With one or both of your parents	154	6.1
With one or more adults who are neither your partner nor your parent"	117	4.6

6.2. Household Structure and Wellbeing

The cumulative N for all of these options is 2,526 (Table A6.1) reflecting the fact that people could make multiple category nominations.

The major independent nominations are shown in Tables A6.2 (frequencies) and A6.3 (Personal Wellbeing Index). Other combinations have been omitted since they contain too few cases. It is notable that the highest proportion of respondents (32.9%) live only with their partner, while 29.7% live with their partner and one or more children. The third most common form of household structure is people living alone (16.6%).

Only the six most common forms of household structure will be analysed in detail within the remainder of this chapter.

6.2.1. Personal Wellbeing Index

The figure below relates the Personal Wellbeing Index of each group to the population normative data presented in Figure 2.22.
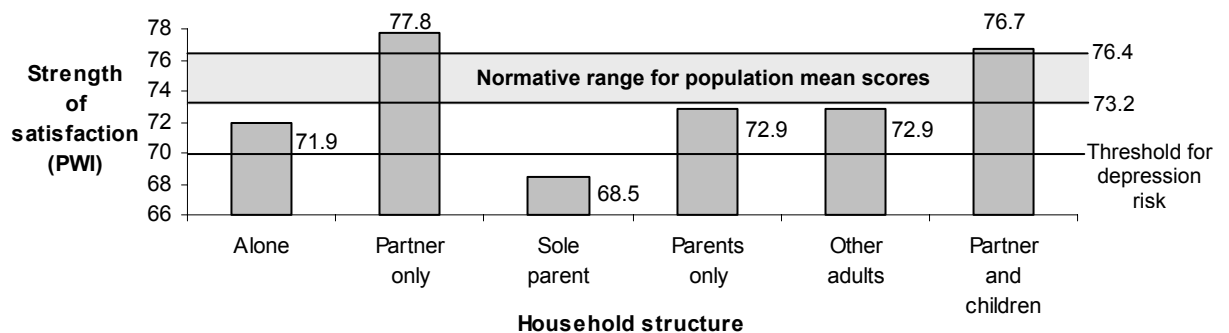
Figure 6.1: Household Structure: **Personal Wellbeing Index**

Two aspects of this figure require explanation as follows:

(a)   The normative range for the population has been calculated from the overall sample mean scores (Table A2.2). It represents the range within which we have 95% confidence of finding the mean of any future population survey. It is the most stable of our normative standards since each survey mean score has been calculated on the basis of some 2,000 scores from individuals who make up each individual survey.

Population sub-group, as here, will show more variation. There are three reasons for this. First, they will contain fewer people and so are less reliable. Second, they will contain varying proportions of people who could also be classified into other sub-groups. Thus, for example, the group classified as 'live alone' may contain varying numbers of people who are unemployed from one survey to the next. We cannot control for this and yet this variation will exert an effect on the group mean because people who are unemployed have lower levels of wellbeing than people who are employed. Finally, people forming the sub-group may react more or less strongly to factors that impact on the population as a whole. For example, terrorist attacks may effect the wellbeing of people who live alone more strongly than people who live with a partner since they may have no one with whom to share the experience.

As a rule of thumb, groups that lie above this normative range will have a higher level of wellbeing than groups who lie below. This depends on the number of people comprising each group being large enough for statistical significance to be achieved. However, even where significance is not achieved, it is a fair bet that increasing the sample size, such as by combining data from different surveys, will eventually yield a significant difference. On the other hand, groups that lie within this range are much less unlikely to be different from one another.

These predictions are evidenced in relation to the present data (Table A6.4).

(b)   The 'Threshold for depression risk' is set at a value of 70. This is an approximate value derived from other research which shows that groups that fall below this level have a higher proportion of people who are depressed than groups that lie within the normative band.

It can be seen that sole-parents have a mean score of 68.5 which lies below this threshold.

6.2.2.   Personal Domains

Table A6.4 shows that all of the domain differences follow the same pattern as Figure 6.1, but some domains are less sensitive to household structure than others. Safety shows no differences at all while Health shows an advantage to people living with their parents (they are probably mainly young adults) and Standard of Living, which shows a distinct disadvantage to sole-parents.

6.2.3.   Life as a Whole

This shows much the same pattern as the Personal Wellbeing Index.

6.2.4.   Survey-Specific Personal Items

Satisfaction with neighbourhood is shown below:
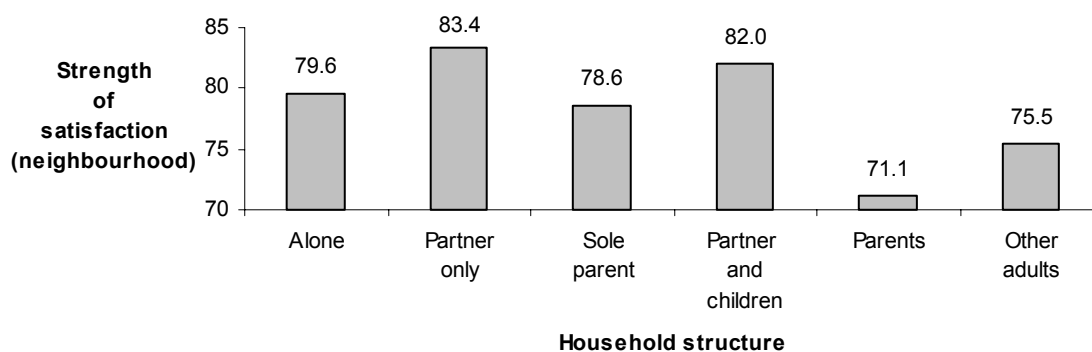
Figure 6.2: Household Structure: **Neighbourhood Satisfaction**

This indicates that people who have a partner are advantaged in terms of satisfaction with their neighbourhood. This is much the same pattern as shown for satisfaction with Community and the

other personal domains (Figure 6.1). It is, thus, uncertain how much this pattern represents general wellbeing and how much it represents a specific satisfaction with neighbourhood.

The responses to the question 'How excited with life do you generally feel' showed lowest scores among people who live alone or as a sole parent.
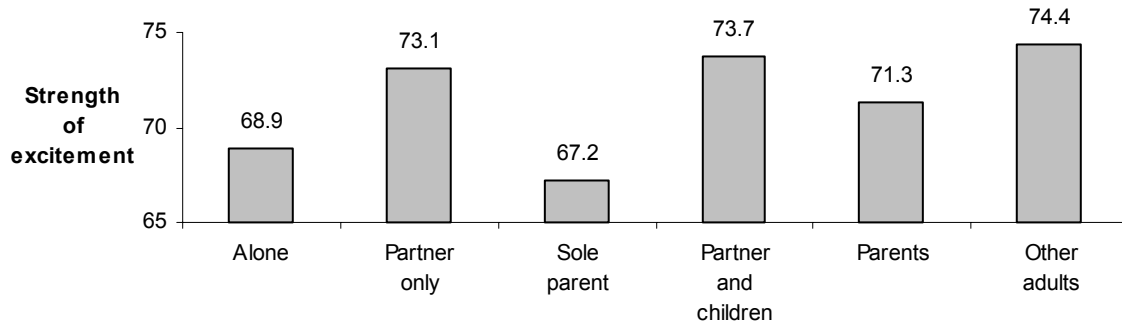
Figure 6.3: Household Structure: **Excited With Life**

It is interesting that the 'Other adults' score high on this measure. The group probably comprises a good proportion of co-habiting students.

Responses to stress show a different pattern again.
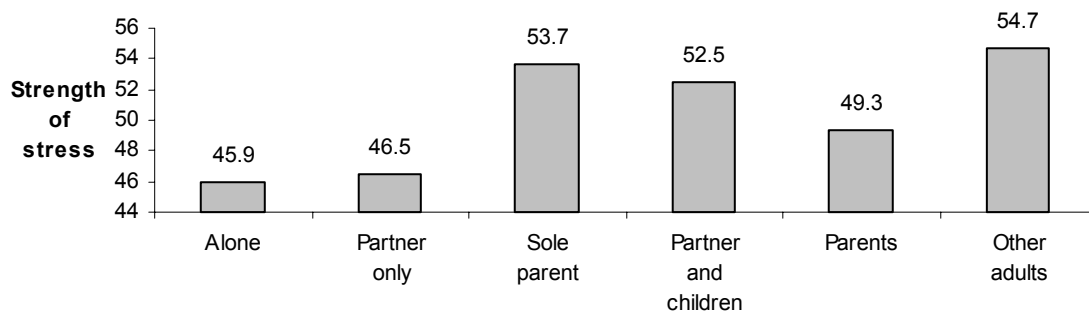
Figure 6.4: Household Structure: **Stress**

The lowest levels of stress are experienced by people who live alone or only with their partner. As soon as other people are introduced into the household, stress levels go up.

6.2.5. National Wellbeing Index
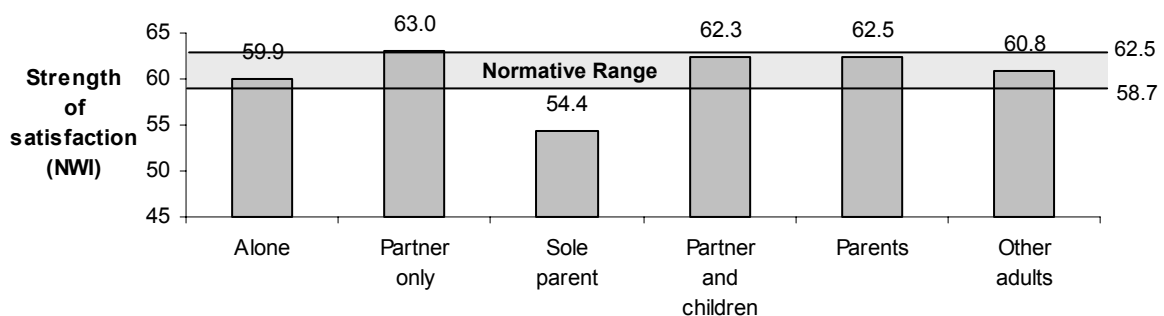
Figure 6.5: Household Structure: **National Wellbeing Index**

The low scores registered by sole parents probably reflect a negative attitude to a system that does not provide them with the support they need.

6.2.6. National Wellbeing Domains

These generally follow the same pattern as shown by the National Index. However, National Security failed to register any significant differences across the household structures.

6.2.7. Life in Australia

No significant differences were found. It is interesting to note that the pattern of inter-group differences in Table A6.4 is similar to that of the National Index, but the substantially higher scores recorded for Life in Australia seems to have attenuated the extent of the differences. While the highest and lowest groups differed by 8.6 percentage points on the National Index, this is reduced to 4.8 points for Life in Australia. It may be that 'Life in Australia' evokes some common abstract patriotism that becomes weakened when the item refers to some more specific aspect of national functioning, as in the national domains. Maybe this abstract dimension could be better tapped by asking 'How satisfied are you with Australia as a whole?'.

6.2.8. National Survey-Specific Aspects

Of those who thought there would be a terrorist attack in Australia, sole parents regarded this as being the most likely to happen (Table A6.3). They also felt the strength of this threat with the greatest intensity (Figure 6.6).
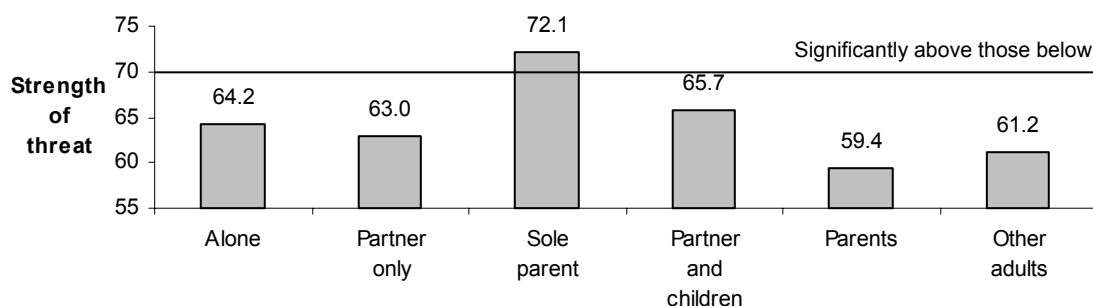
Figure 6.6: Household Structure: **Terrorist Attack Probability Strength**

It seems likely that this response may reflect a more general state of high anxiety among the parents, who carry a heavy responsibility and little social support.

6.3. <u>Household Structure and Relationship Status</u>

Table A6.5 provides the comparative data. However, as can be seen, many of the cells contain too few respondents to provide reliable data. Consequently, only those in bold will be discussed.
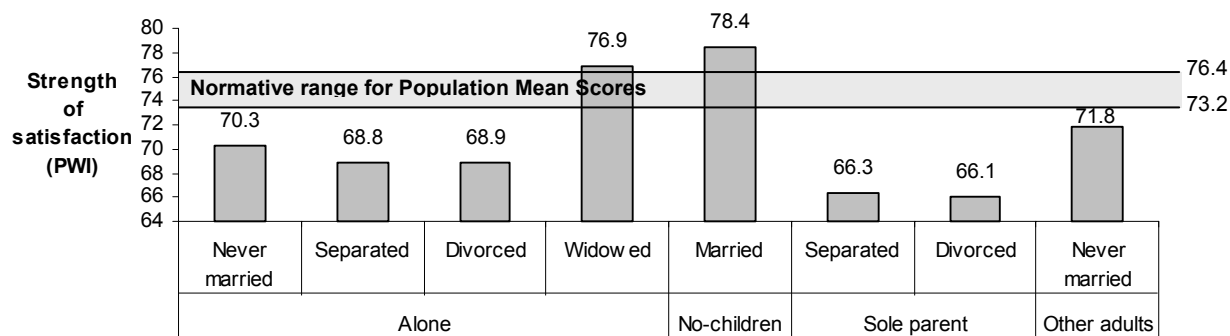
Figure 6.7: Household Structure x Relationship Status: **Personal Wellbeing Index**

The values from Table A6.5 that lie within the normative band are not shown in the above Figure. These are Partner (de facto), Partner plus children (married, de facto), and Parents (never married). Comments are as follows:

(a) As long as people are living with their partner and children, it makes no difference to their wellbeing whether they are married or de facto. However, in the absence of children, married couples (78.4) have higher wellbeing than de facto (75.3). This could be due to the increased security that marriage provides, to the cementing influence of children on a defacto relationship, or to greater general compatibility between married couples.

(b) Widows living alone have high wellbeing. This is consistent with previous surveys. These people tend to be elderly with financial security through either a pension or superannuation.

(c) People who have never married and who have moved away from their parents, have low wellbeing. It does not make much difference whether they live alone (70.3) or with other adults (71.8).

(d) As expected, people who are separated or divorced have low wellbeing. However, it is interesting that these two groups do not differ, when living alone, in terms of their wellbeing. The addition of children causes the wellbeing of both groups to decrease further by about 2.5 percentage points.

Dot Point Summary for Household Structure

1. The highest levels of personal wellbeing are achieved by people living with their partner. The lowest personal wellbeing is found among sole parents. Their low wellbeing puts them at risk of depression.
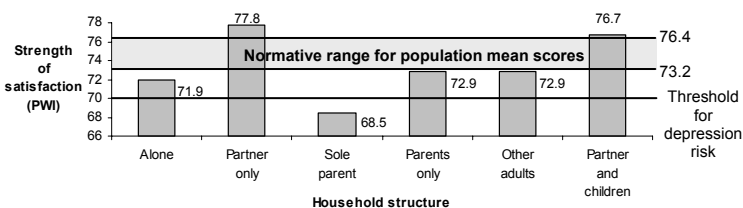
2. Sole parents have high levels of stress and strong beliefs that a terrorist attack is likely in Australia.
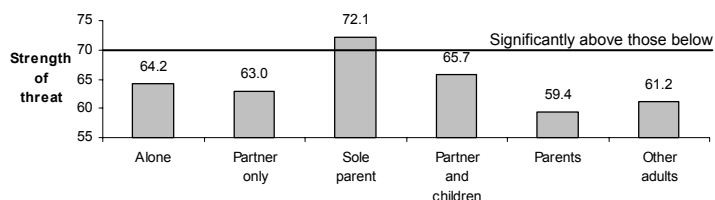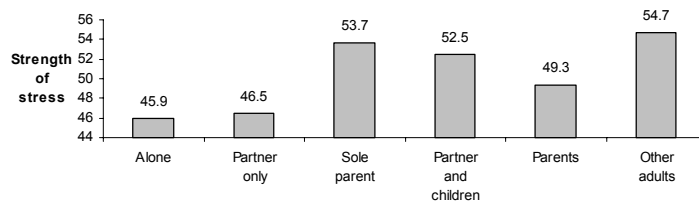
3. Only values <u>NOT</u> lying in the normative range are shown in this Figure.

(a)   As long as people are living with their partner and children, it makes no difference to their wellbeing whether they are married or de facto. However, in the absence of children, married couples (78.4) have higher wellbeing than de facto (75.3). This could be due to the increased security that marriage provides or to greater general compatibility between married couples.

(b)   Widows living alone have high wellbeing. This is consistent with previous surveys. These people tend to be elderly with financial security through either a pension or superannuation.

(c)   People who have never married and who have moved away from their parents, have low wellbeing. It does not make much difference whether they live alone (70.3) or with other adults (71.8).

(d)   As expected, people who are separated or divorced have low wellbeing. However, it is interesting that these two groups do not differ, when living alone, in terms of their wellbeing. The addition of children causes the wellbeing of both groups to decrease further by about 2.5 percentage points.

7. Marital Status

'I am going to ask you about your marital status. Please indicate any of the following categories that apply to you at the present time.

	N	%
Married	1074	58.1
Defacto or living together	141	7.6
Never married	324	17.5
Separated but not divorced	67	3.6
Divorced	120	6.5
Widowed	123	6.6
Total	1849	100.00

7.1. Marital Status and Wellbeing

7.1.1. Personal Wellbeing Index
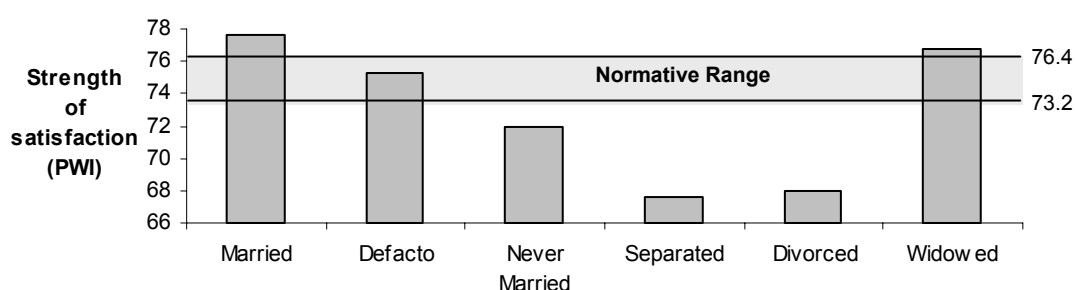
Figure 7.1: Marital Status: **Personal Wellbeing Index**

It is interesting that the people who have never married lie below the normal range. As we have commented before, marriage is a gamble, and the people who do not take a chance on this union do not experience the wellbeing extremes that marriage and separation can bring.

The high Personal Wellbeing Index of widows is certainly influenced by the fact that many are elderly.

7.1.2. Personal Wellbeing Domains

The domains generally follow much the same pattern as shown in Figure 7.1. The most dramatic differences, as expected, are shown in the domain of Relationships. The weakest differences are shown for Safety, where the separated group show the lowest levels of satisfaction.

7.1.3. Life as a Whole

This shows the same pattern as Figure 7.1.

7.1.4. Survey-Specific Personal Items

Both satisfaction with neighbourhood and excitement in life follow the pattern of Figure 7.1. The level of stress is shown below.
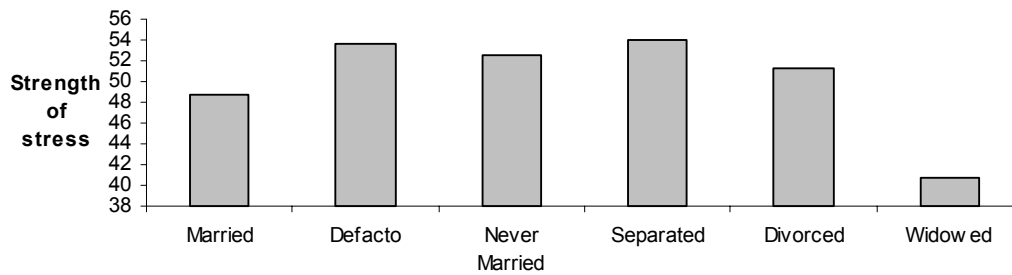
Figure 7.2: Marital Status: **Stress**

The only significant difference is created by the low stress of widows. This is probably caused by the higher age of this group since stress markedly decreases with age (see Figure 5.3).

7.1.5. National Wellbeing Index

This shows much the same pattern as Figure 7.1.

7.1.6. National Wellbeing Domains

All of the national domains show a significant pattern of difference that resembles Figure 7.1.

7.1.7. Life in Australia

The pattern of significance resembles Figure 7.1.

7.1.8. Survey-Specific National Aspects

Neither the perceived likelihood of a terrorist attack, or the strength of attachment people feel to their pet, differed between the marital status groups.

7.2. **Work Status**

Few comparisons are possible due to small cell-sizes [Table A7.4]. Moreover, the 'unemployed' data cannot be interpreted since they may be contaminated by people in full-time study.

In looking down the Married column it is evident that work status has little impact on personal wellbeing.

In looking across the Full-time employed row, people who are divorced and separated have a Personal Wellbeing Index that lies below the normal range. This is shown in Figure 7.3 below.
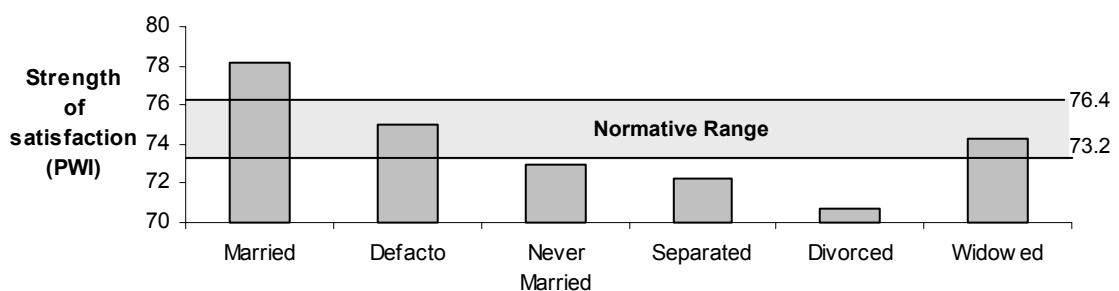
Figure 7.3: Full-time Work-status: Personal Wellbeing Index

Dot Summary Points for Relationship Status

1. People who have never married have a level of personal wellbeing that lies between people who remain married and those who have separated or divorced. Marriage is first a gambol, then a gamble.
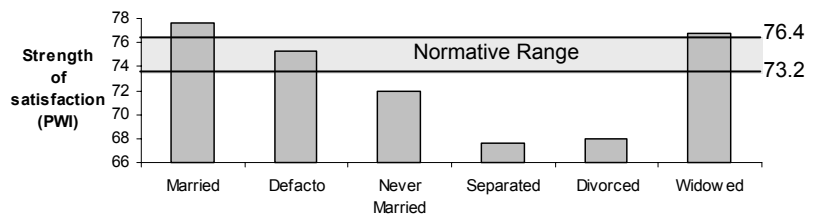
2. The very low stress shown by widows is largely due to their older age.
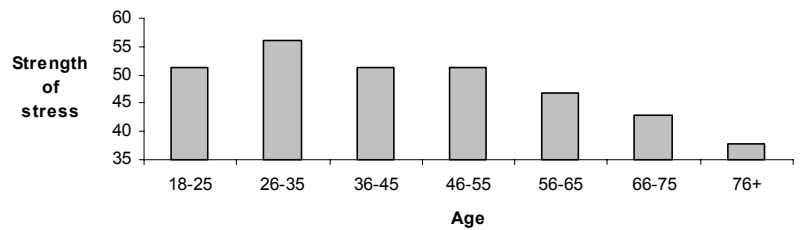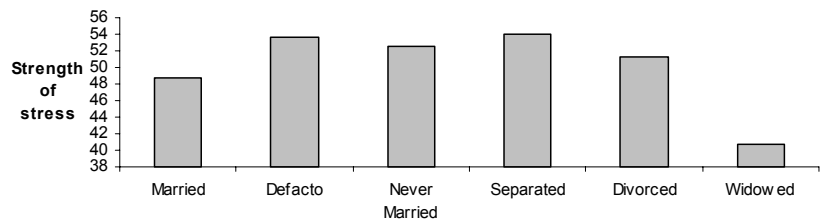
3. People in full-time employment who are separated or divorced have below-normal levels of wellbeing.
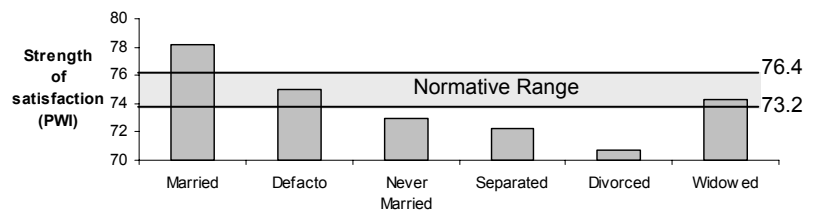
8. Work Status

"I am going to ask about your work status. Please tell me which of the following categories best applies to you at the present time. Are you in ---

	N	% of total sample
Full-time paid employment	683	36.0
Full-time retired	490	25.8
Semi-retired	47	2.5
Full-time volunteer	9	0.5
Full-time home or family care	158	8.3
Unemployed	139	7.3

Please tell me whether either of the following part-time categories applies to you at the present time. Are you ---

		N	% of total sample
Part-time paid employment		348	18.3
Part-time volunteer		173	9.1
Part-time paid and voluntary work		49	2.6
Are you looking for work?	Yes	204	10.8
	No	1686	88.9

8.1. <u>Overall Distribution</u>

This is provided above and also in Tables A8.1, A8.2, A8.3. It is interesting that 10.8% of the sample are looking for work. This is around double the official statistics on unemployment and so also includes people who are under-employed in part-time work.

8.2. <u>Work Status and Wellbeing</u>

In the following analyses the category of Full-time volunteer will be eliminated due to the small N=9. Other data are taken from Table A8.4.

8.2.1. *Personal Wellbeing Index*
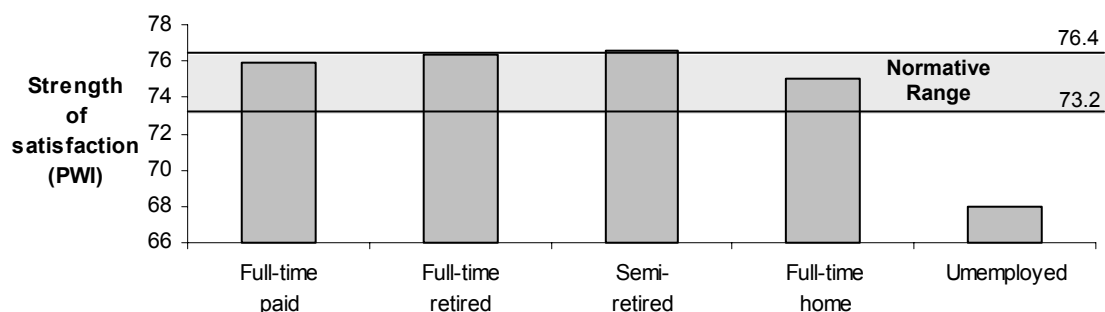
Figure 8.1: Work Status: Personal Wellbeing Index

All groups fall in or slightly above the normal range with the exception of Unemployed which, as expected, fall well below.

8.3. <u>Looking for Work</u>
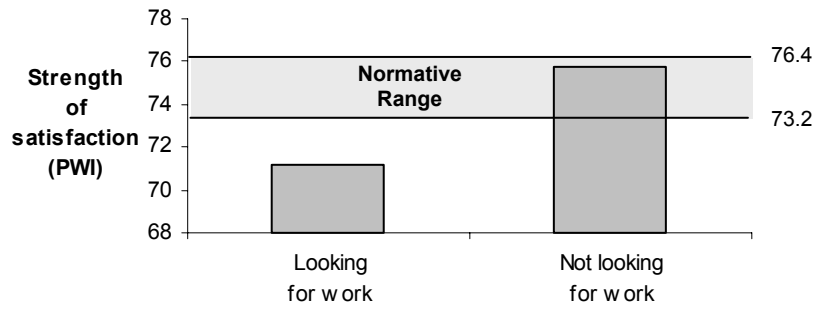
Figure 8.2: Looking for Work: Personal Wellbeing Index

The above data have been drawn from Table A8.6. It can be seen that the people who are looking for work have a lower than normal level of wellbeing. This group includes the people who are unemployed who make-up 68% of the sample. The general pattern of data through the other variables shows a similar profile to Figure 8.2 with the exception of stress, which is higher among the people looking for work.

Dot Point Summary for Work Status

1. The personal wellbeing of all groups falls in the normal range except for people who are unemployed who fall below.
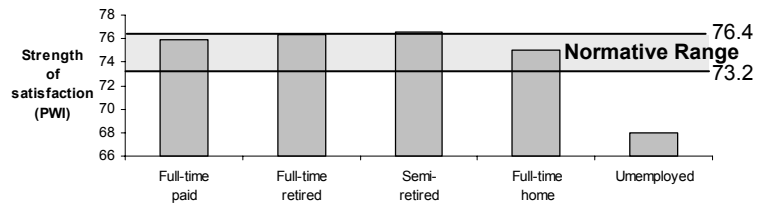
2. People who are looking for work have lower than normal wellbeing.
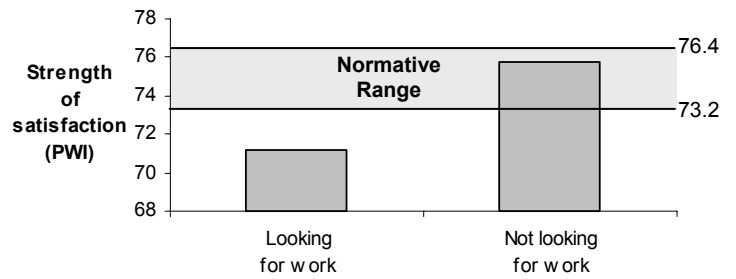
9. Pets

We asked: *"Do you have an animal as a pet?" [If 'yes']*

            "What kind of animal is your pet?" [Dog, Cat, other]

            "How much do you care about your pet?"

Where it is possible, the data on pet ownership have been combined between Surveys 8 (N=1077) and 9 (N=1218), combined N=2295.

9.1. Distribution [A9.2, A9.3]

Over the whole sample, 59.2% of respondents have a pet (Table A9.2). Within the pet owners there are more females (62.7%) than males (55.6%) (Table A9.3).

Pet Type [A9.14]
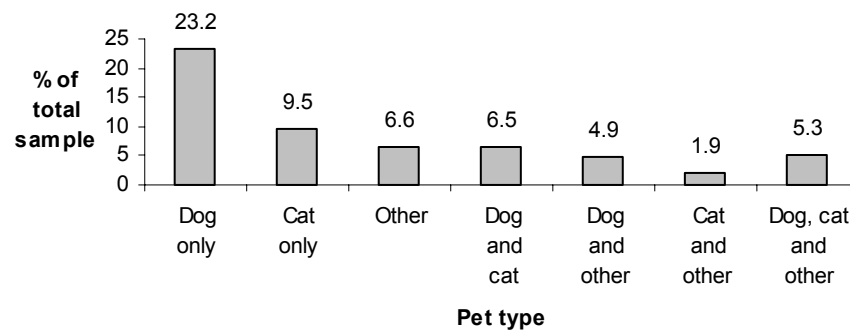
Figure 9.1: Pet Type: **Frequency of Ownership**

By far the most popular pet is a dog, either owned alone (23.2%), with a cat (6.5%), with another type of pet (4.9%), or with a cat and another form of animal (5.3%). In sum, 39.9% of respondents owned a dog. In contrast, only 23.2% owned a cat, and only 9.5% owned a cat only.

9.2. Personal Wellbeing [A9.1, A9.17]

Neither the Personal Wellbeing Index nor most of the personal domains are different between owners and non-owners and the type of pet makes little difference to personal wellbeing. All values lie within the normal range.
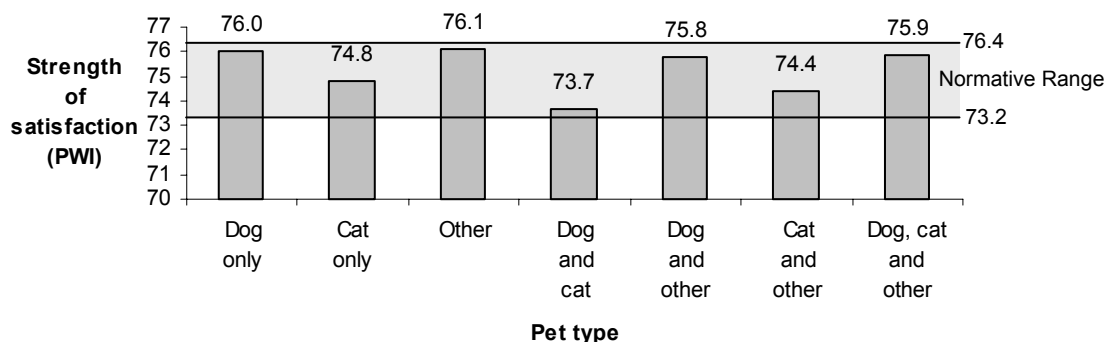
Figure 9.2: Pet Type: **Personal Wellbeing Index**

There is a marginally significant tendency for pet owners to have less satisfaction with their future security and to report higher levels of stress. They also have lower scores on the National Wellbeing Index and judge a terrorist attack more probable than non owners (Table A9.1). These results are shown below.
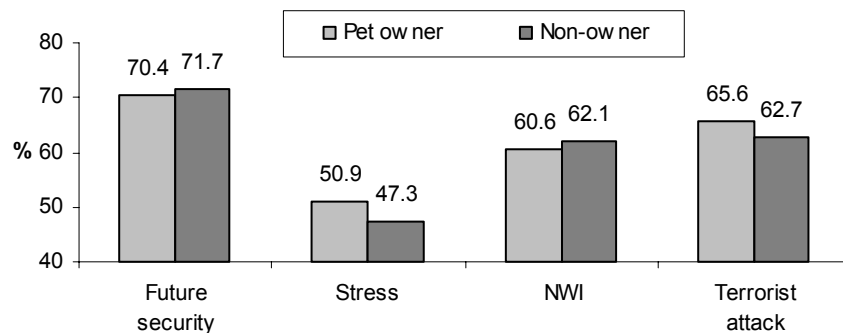
Figure 9.3: Pets and **Wellbeing**

A critical consideration for the interpretation of such results is the composition of the pet owner/non-owner groups. Recalling that across the whole sample 59.2% of the sample own a pet it can be stated that there is a bias towards pet owners having the following characteristics:

- Female, 36-55 years, living with partner plus children, having higher than average household income, being either in full-time employment or family/home care.

All of these factors (except age) tend to positively bias personal wellbeing. Thus, the differences shown in Figure 9.3 go <u>against</u> the trend predicted on the basis of sampling bias.

Conclusion: Insecure people are more likely to acquire a pet. Whether these people would be even more insecure if they did not own a pet cannot be answered from this research.

9.3. Pet Attachment [A9.16]
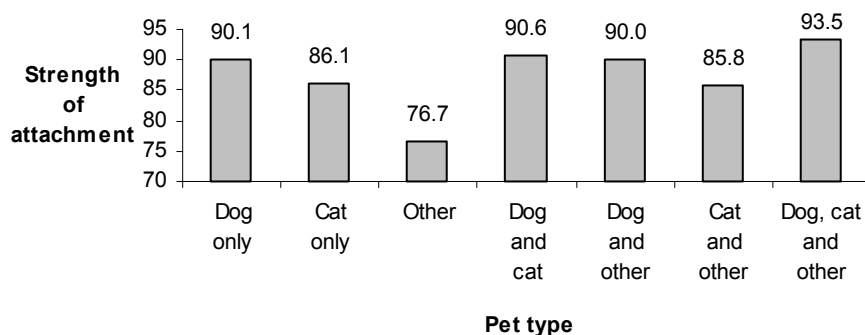
Figure 9.4: Pet Type: **Strength of Attachment**

People have a stronger sense of attachment to dogs than they do to cats or other animals.

9.4. Pets and Gender

9.4.1. Pet Ownership and Attachment [A9.3, A9.18]

Females are generally more attached to their pets. This is more pronounced for dogs than for cats or other animals.
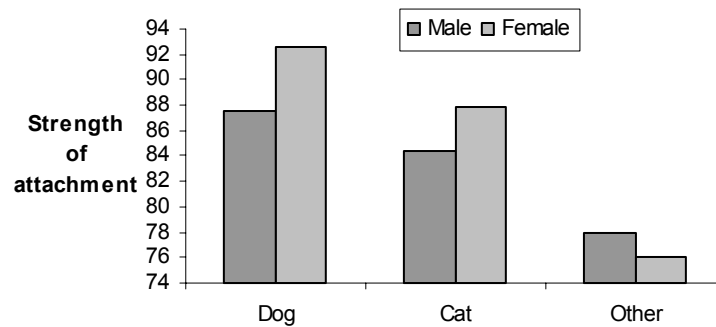
Figure 9.5: Pet Type x Gender: **Strength of Attachment**

Only the gender difference for dogs is significant (p=.000). Females care more about their dogs.

Table A9.11 shows no interaction between gender and age for strength of attachment.

9.4.2.   Wellbeing [A9.9, A9.19]

There is a significant interaction between gender x pet ownership for the Personal Wellbeing Index.
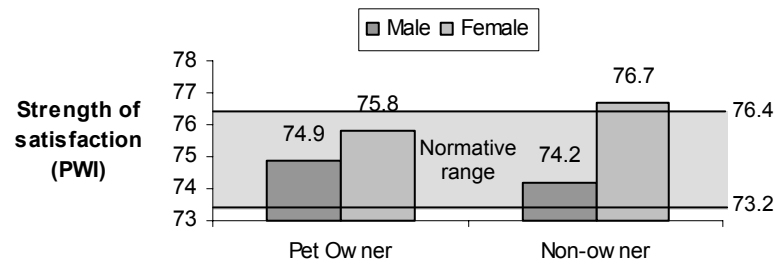
Figure 9.6: Pet Ownership x Gender: **Personal Wellbeing Index**

The significant interaction is caused by the non-owners. Female non-owners have higher wellbeing than male non-owners.

Table A9.9 also shows the interaction between gender and pet ownership occurs for the personal domains of Standard of Living and Relationships. Figure 9.7 depicts personal relationships:
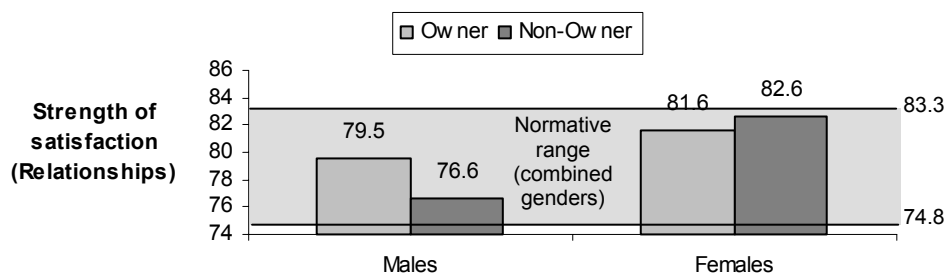
Figure 9.7: Gender and Pets: **Relationships**

The gender-specific normative range for relationships x gender is given in Table A4.9. Males who do not own pets have lower satisfaction with relationships than the other groups. However, they lie within the normal range (Figure 9.7).

In order to examine the domain of Relationships more closely, Table A9.10 presents the Gender x Income x Owner/Non-Owner data for females and males respectively. This shows no significant interactions. However, the story is different with age (Table A9.8). What can be seen from Figure 9.8 and Figure 9.9 is that both the Personal Wellbeing Index and Relationships show a significant

interaction between ownership and age. In order to explore these interactions these data have been separated by gender in Table A9.8 and in the figures below.
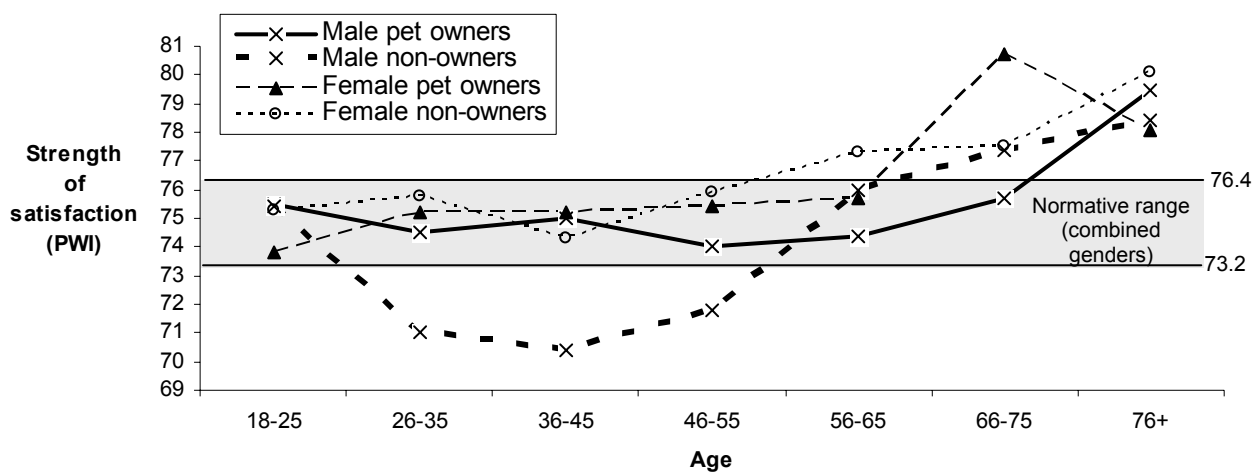
Figure 9.8: Gender x Age x Pets: **Personal Wellbeing Index**
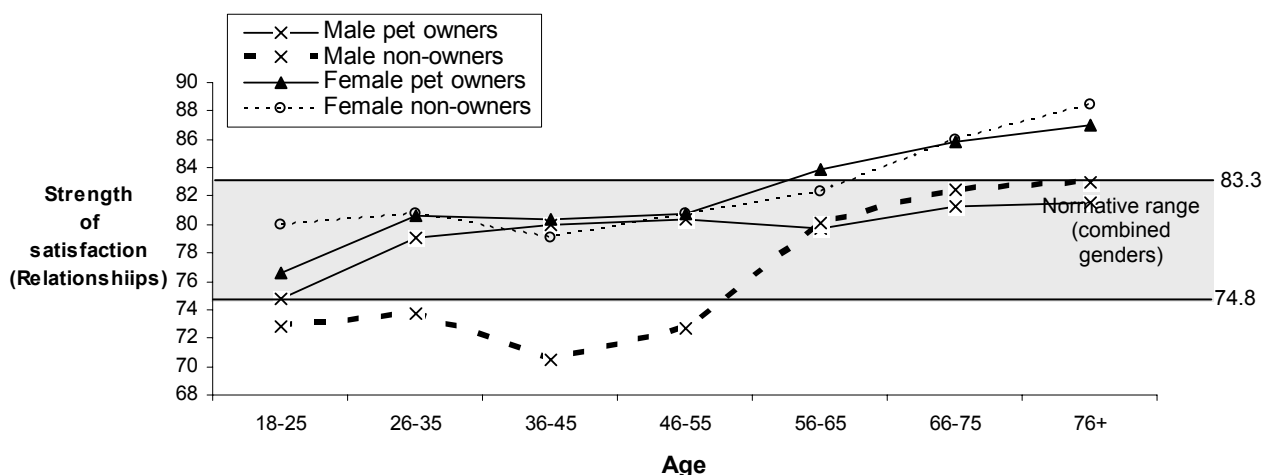
Figure 9.9: Gender x Age x Pet Ownership: Relationship Satisfaction

Figure 9.8 shows that the odd group out are males aged 26-55y <u>who do not</u> own pets. These people evidence low levels of personal wellbeing and satisfaction with their personal relationships. This trend is not evident in equivalent age males <u>who do</u> own pets or females <u>who do not</u> own pets. Thus, for this group alone (males 26-55y), pet ownership is related positively to overall wellbeing and to relationship satisfaction.

The most likely explanation for this result is bias in the nature of the 26-55 years non-owner male sample in two major respects as:

(a)   The sample contains a higher proportion of males who have separated/divorced, moved out of the family home, and who are living alone. These factors are powerful negative influences on wellbeing.

(b)   The sample contains a higher proportion of men who are unemployed. Previous research has shown unemployment to exert a powerful negative influence on males in this age range.

In conclusion, these differences reflect the circumstances of the males who are likely to be non-owners rather than any effect of the pet on wellbeing.

9.5. Pets and Income [A9.4]

The frequency of pet ownership tends to increase with household income as shown below.
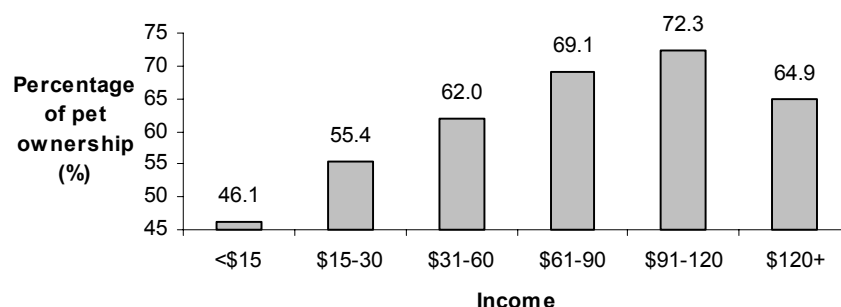
Figure 9.10: Income: **Ownership Distribution**

There are probably many reasons for this trend. At low incomes people may be restricted in their ability to own a pet through rules imposed by the owner of their rented accommodation. They may also feel they do not have enough money to support a pet, or that a pet is too burdensome. Interestingly, however, the proportion of people who own a cat or a dog does not vary with income (Table 9.28), so the cost of keeping a pet does not appear to determine which type of pet people own.

The upward trend in Ownership x Income may also reflect an increasing incidence of dual-income households and the presence of children. This pattern is remarkably different, however, from the income differences in the strength of caring about their pet.

9.5.1.   Caring [A9.5]
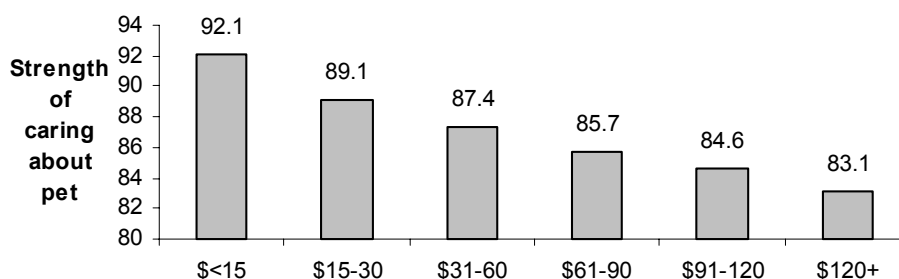
Figure 9.11: Income x Strength of **Caring About Pet**

It is clear from these data is that people generally feel very attached to their pets. All groups report a strength of attachment, on a 0-100 scale, greater than 82. However, the strength also varies with income, and the highest levels of attachment are found within the lowest income group (Table A9.5) and the effect is confined to owners of a dog (Table A9.29). This is also the most vulnerable group of people, comprising a high proportion of people who are elderly and/or live alone.

The correlation across the six income groups, between the likelihood of pet ownership (Table A9.4) and strength of caring about the pet (Table A9.5) is -0.827 ($p<0.05$). In other words, people in low income households are less likely to own a pet, but those who do own one care more about their pet than people in high income households. Pets appear to be more important to people in low income households.
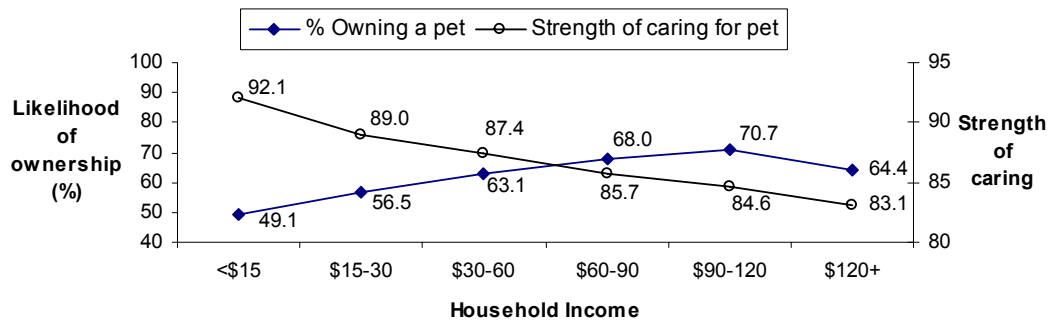
Figure 9.12: Income: **Percentage Ownership** vs. **Strength of Caring**

After adjusting for age, a significant difference remained between income and strength of attachment to pet F(5,987) = 3.68, p=.003, eta squared = .02. However, Eta squared of .02 is weak and means that income explains only 2% of the variance in attachment. Table A9.29 informs this result. There is no change in attachment for cats, but a strong change for dogs, as shown below:
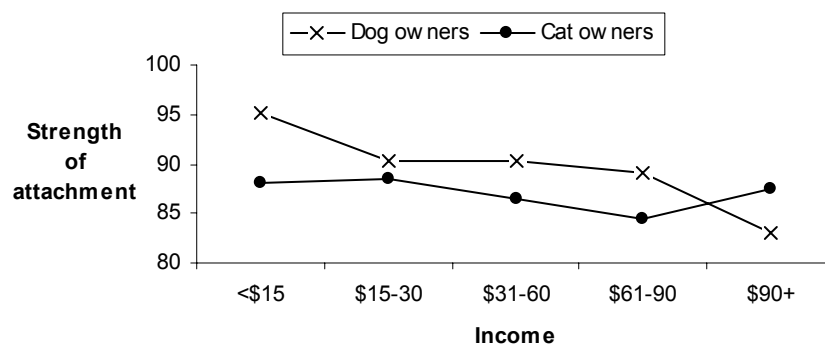
Figure 9.13: Income x Pets: Strength of Attachment

It can be seen that there is no systematic change in attachment to cats as household income changes. This is not true for dogs. It is evident that people on the lowest incomes are higher than normally attached to their dogs.

Despite these differences, the strength of caring has a non-significant correlation with personal wellbeing within all of the groupings identified.

9.5.2.   Wellbeing [A9.6]

There is a pattern of interaction between income and wellbeing that is on the edge of significance for Personal Wellbeing Index. However, when the two surveys are combined (Table A9.21) this interaction disappears. The interaction does, however, achieve significance for the domain of Future Security, shown below.
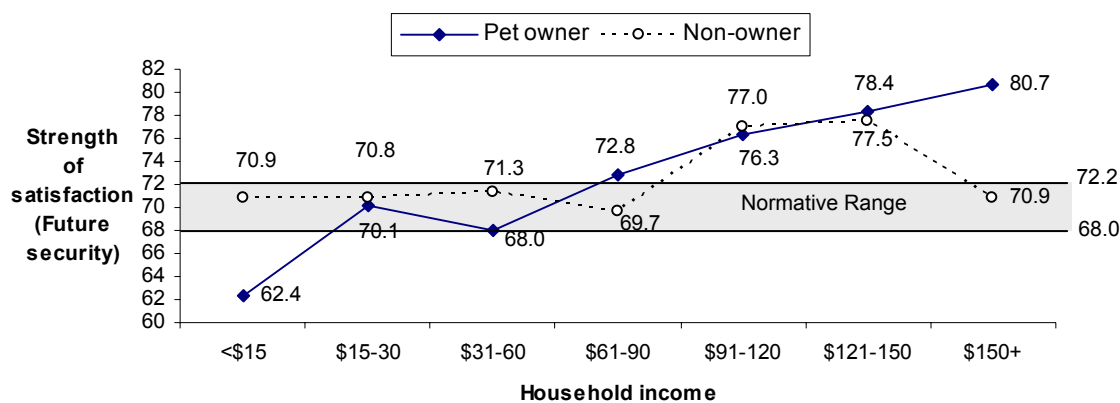
Figure 9.14: Pet Ownership x Income: **Future Security**

The interaction, for both the Personal Wellbeing Index and Future Security, is caused by the lower wellbeing of pet owners in the lowest income groups, and higher wellbeing in the higher income groups. A similar result is found for personal relationships (Table (A9.10). It is evident that pets are not able to counteract the negative influences of very low income on overall personal wellbeing.

9.6. Pets and Age

9.6.1. Attachment to Pet [A9.11]

There is no significant interaction between gender and age in terms of the strength of attachment to their pet.

9.6.2. Wellbeing [A9.7]

See 9.4.2.

9.7. Pets and Household Structure

9.7.1. Attachment to Pet [A9.12]
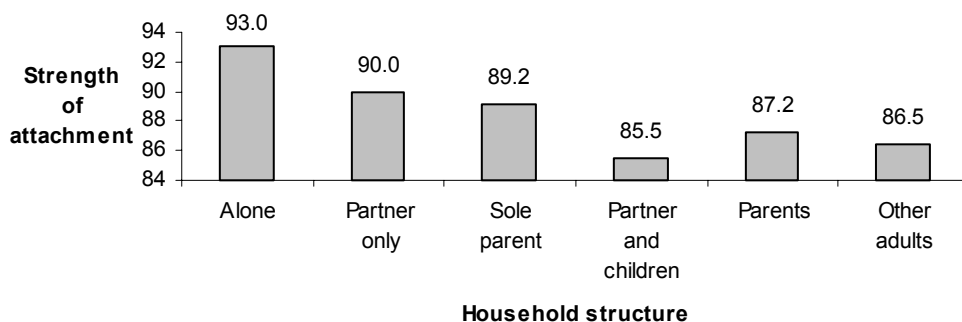
Figure 9.15: Pets x Household Structure: **Strength of Attachment**

All of the attachment levels are high. However, people who live alone feel the strongest levels of attachment, while people living with their partner and children have the lowest level. This seems to reflect the use of the pet as a focus of affection, with this being relatively more diluted where affection is also shared with a partner and children.

9.7.2. *Personal Wellbeing [A9.22]*
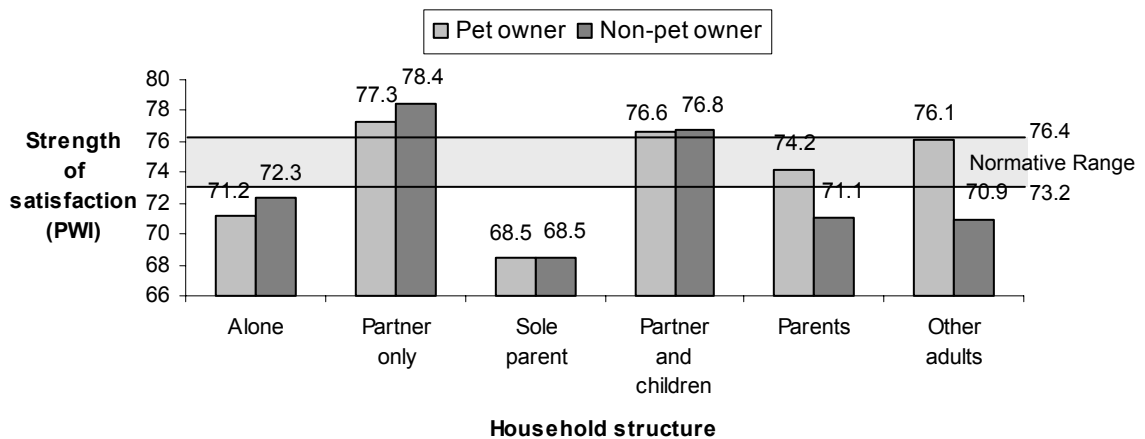
Figure 9.16: Pets x Household Structure: **Personal Wellbeing Index**

In situations where people are intimately connected to either another adult (Partner) or a child (Sole parent, Partner and Child), the addition of a pet to the household has no effect on adult wellbeing. Rather surprisingly, this also applies to people who live alone. A separate analysis which split 'live alone' by 'gender' failed to reveal a significant interaction (Table A9.23).

In relation to the differences for Parents and Other adults, the former is non-significant (p=.121) while the latter is marginally significant (p=.043).

We tested whether the presence of a pet in these households could be regarded as a 'catalyst' in terms of facilitating human relationships. There was no evidence that the presence of pets was associated with a greater contribution of relationships to satisfaction with life as a whole.

In summary, pets have exerted no reliable influence on the personal wellbeing of these different household groups.

9.8. <u>Pets and Relationship Status</u>

9.8.1. *Attachment to Pet [A9.13]*

There are no differences between the relationship groups.

9.8.2. *Personal Wellbeing [A9.24]*

There is no interaction between relationship status and pet ownership in terms of personal wellbeing.

9.9. Pets and Work Status

9.9.1. Attachment to Pet [A9.14]

Figure 9.17: Work Status: **Attachment to Pet**

People who are out of the workforce, with plenty of leisure time, have the highest levels of pet attachment.

9.9.2. Personal Wellbeing (Table A9.25, A9.26

There is no significant interaction between pet ownership and work status in terms of personal wellbeing.

9.10. Conclusions

1.   The effect of pets on subjective wellbeing are <u>very weak</u>. There is no evidence that pets can mitigate the negative influences of living alone, low income, broken relationships, unemployment, becoming elderly, being widowed, etc. On no occasion did the addition of pets to such groups reliably increase personal wellbeing.

2.   There is evidence that insecure people are more likely to own pets. Additionally, pet owners in potentially stressful conditions tend to have <u>lower</u> wellbeing than non-owners as follows:

   (a)   Owners (N=2295) have lower satisfaction with <u>Future Security</u> (p=.044) than non-owners (N=1,579).

   (b)   Owners (N=2295) have lower satisfaction with the <u>National Wellbeing Index</u> (p<.003) and $^5/_6$ domains including <u>National Security</u> (p=.004) than non-owners (N=1579).

   (c)   Owners with low household income (less than \$15,000) (N=259) have a lower Personal Wellbeing Index than non-owners (N=303; t(560) = 2.904; p<.01). This difference does not apply at higher incomes. In terms of domains this low-income disadvantage to pet owners applies to Future Security (p<.001) (but not to safety), standard of living (p<.01) and personal relationships (p<.001).

   (d)   Pet owners (N=2295) feel more stressed with their life in general (p=.004) and consider a terrorist attack more likely (p=.016) than non-owners (N=1,579).

   (e)   Female (but not male) owners (N=1,235) have lower scores than female non-owners (N=735) on Personal Wellbeing Index (p=.000), future security (t(1,919) = 2.483, p<.02) and Standard of living (p=.000).

   Conclusion: Insecure people tend to own pets.

3. People have a powerful sense of caring about their pet, with an average strength of about 86 on a 0-100 scale. Moreover, people living in vulnerable situations (e.g. low income, elderly, living alone, etc) show even higher levels of caring. However, the degree of caring for the pet has a very weak relationship with personal wellbeing, which is non-significant for all groups tested.

4. While there is some evidence that people care more strongly about dogs than cats, these differences are not strong enough to modify the general conclusions that have been drawn.

9.11. <u>Summary</u>

People generally care strongly about their pet. This strength of caring becomes even stronger when people live in situations of generally low wellbeing (e.g. live alone, low income, unemployed, etc). However, there is <u>no evidence</u> that this strength of caring reliably affects personal wellbeing.

There is also no evidence that pet ownership reliably affects the personal wellbeing of people living under difficult circumstances (e.g. sole parent, unemployed, low income, divorced, etc).

There is evidence that insecure people tend to own pets. Quite possibly such people acquire a pet for reasons of companionship or security, but the presence of the pet does not bring their personal wellbeing up to the level of non-pet owners. Whether the wellbeing of such people would be even lower without the pet cannot be definitely answered from this research. However, given the lack of a relationship between strength of pet-caring and wellbeing, it seems most likely that people simply get pleasure from their pet in terms of daily interaction, but the actual control of wellbeing is vested in much more powerful factors that include personality, wealth, and human relationships.

Dot Point Summary for Pets

1. Almost 40% of the sample own a dog and 23% own a cat.
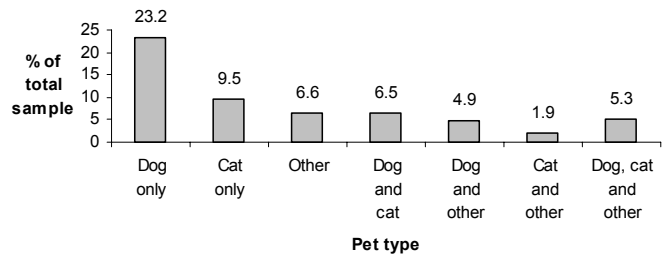
2. People care more about their dog than their cat or other animals.
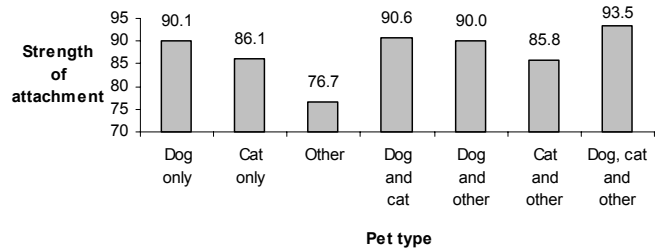
3. Insecure people are more likely to acquire a pet.
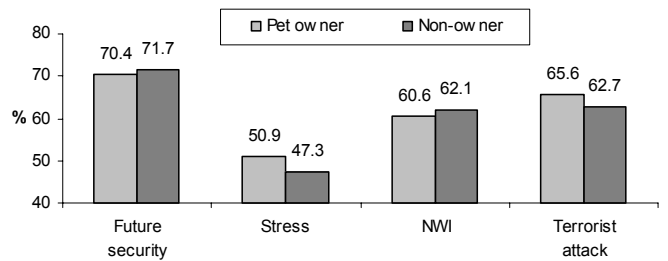
4. While people generally care strongly about their pet, there is no reliable relationship between strength of caring and personal wellbeing.

4. There is no reliable evidence that pets benefit personal wellbeing.

10.   Household Debt

We asked:

Do you have a loan with any person or institution? [Table A10.1]

Yes	51.5%
No	48.5%

[If 'yes'] I will now give you a number of categories for money debt. Can you please give me an idea of the size of your debt? Please stop me when I say about how much you owe [Table A10.2].

	% of respondents to this item (N=886)
Less than $10,000	26.7
$11,000-$50,000	23.7
$51,000-$100,000	15.3
$101,000-$200,000	20.4
$201,000-$500,000	10.8
More than $500,000	2.9
	100.00

Is any of your debt invested in shares, property, or a business that is intended to earn you more money?

	% of respondents to this item (N=956)
Yes	45.3%
No	54.7
	100.00

If you were to sell everything you own, about how much money would you have?

	% of respondents to this item (N=1,474)
Less than $10,000	14.5
About $50,000	13.6
About $100,000	9.9
About $200,000	21.9
About half a million	26.6
About 1 million	6.3
More than 1 million	7.2
	100.00

10.1. Distribution

As can be seen from the tables above, around half of the sample are in debt, and the size of this debt is fairly regularly spread from <$10,000 to $200,000. Of these people, around half have at least some of the debt invested to make money.

Around half of the sample put their net worth at between $200,000 to $500,000, but 14.5% have a net worth <$10,000 and 7.2% >$1 million.

10.2. **Debt and Personal Wellbeing**

10.2.1. Personal Wellbeing Index

People who are not in debt have higher personal wellbeing (Table A10.5).
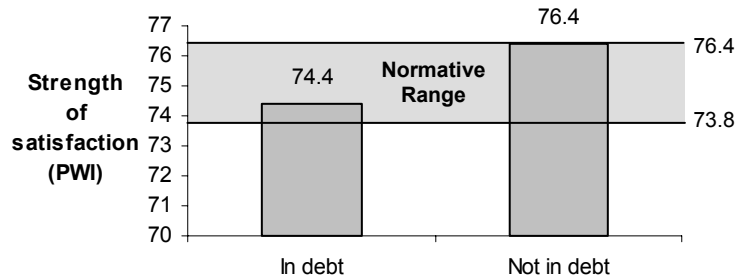
Figure 10.1: Debt: **Personal Wellbeing Index**

While the difference between these two groups is significant, both have a level of personal wellbeing that lies in the normal range.

10.2.2. Personal Domains

Only four of the personal domains differ between the debt groups (Table A10.5). These are Standard of Living, Achievements in Life, Connection to Community, and Future Security. In each case the pattern resembles Figure 10.1.

10.2.3. Life as a Whole

This shows the same pattern as Figure 10.1.

10.2.4. Survey-Specific Personal Items

Satisfaction with neighbourhood is higher in people without debt, but the groups do not differ in the degree of excitement in their life.

The group with debt are more stressed as shown below:
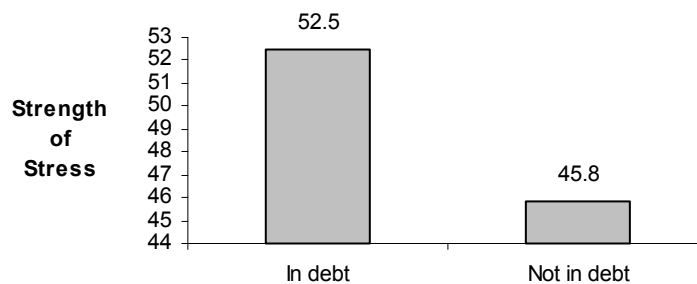
Figure 10.2: Debt: **Stress**

This applies to people with all levels of debt (see 10.3.4).

10.2.5. National Wellbeing Index

The index is higher in people with no debt.

10.2.6. National Domains

Only three domains show a difference between the in debt and no debt groups as State of the Environment, Social Conditions, and Government. In each case the no debt group is higher.

10.2.7. Life in Australia

The debt groups do not differ.

10.2.8. Survey-Specific National Items

The debt groups do not differ in the strength of their belief regarding a future terrorist attack in Australia.

10.3. Level of Debt and Wellbeing

10.3.1. Personal Wellbeing Index

These data are taken from Table A10.6.
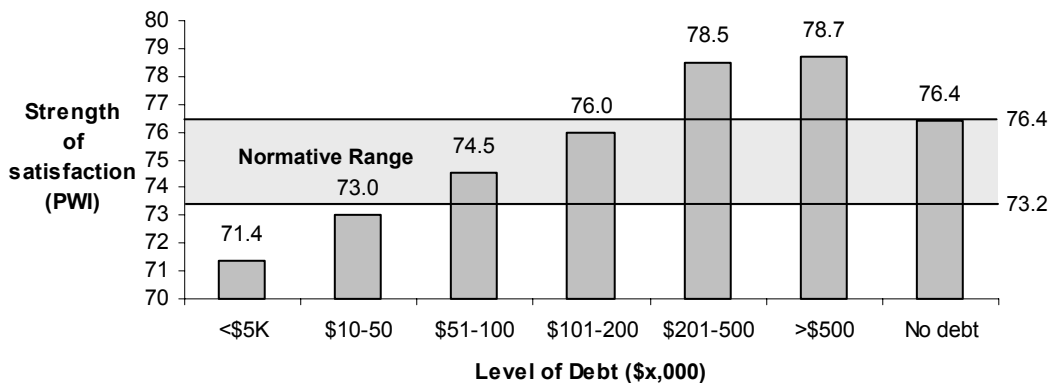
Figure 10.3: Level of Debt: **Personal Wellbeing Index**

These data indicate that the relationship between debt and personal wellbeing is highly dependent on the magnitude of the debt. People who have small levels of debt (<$50,000) have wellbeing that lies below the normal range. However, people who have debts that exceed $200,000 have a level of personal wellbeing that not only lies above the normal range but also above people who have no debt.

The reason for this is likely to lie in the different motivations for taking out a loan. Small levels of debt likely represent loans driven by financial necessity. These are highly negative devices because they represent financial insecurity in terms of repayments and loss of income through repaying interest on the loan. Moreover, the necessity for the loan indicates difficult financial circumstances.

Large loans, on the other hand, represent positive devices. The loans are probably financing income generating investments and tax relief through negative gearing on property loans. The loan repayments are not a source of anxiety because the investment can be sold, and the appreciating value of the investment bolsters future security.

These interpretations are reinforced by cross-tabulation between level of debt and use of investment (Table A10.7). Clearly, there is a positive relationship between the level of debt and the probability of it being employed as an investment, shown in Figure 10.4 below.
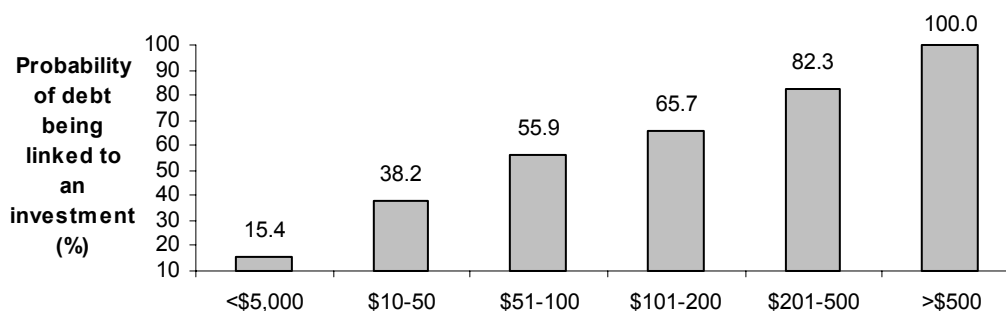
Figure 10.4: Level of Debt vs. **Probability of Debt Linkage to an Investment**

These interpretations are also reinforced by the strong relationship between the size of the debt and total worth if everything was sold. Table A10.8 shows, for example, that 52.8 of people with a debt of <$10,000 have a net worth of $50,000 or less. On the other hand, 75% of the people with debt exceeding $500,000 have a net worth of in excess of one million dollars. These statistics reinforce the knowledge that, at least in part, the rich get richer through their ability to invest, while the poor remain poor because their debt involves goods that are not investments.

10.3.2. Personal Domains

The two domains of Safety and Community Connection show no significant change with level of debt. All other domains show a pattern similar to Figure 10.3.

10.3.3. Life as a Whole

Shows the same pattern as Figure 10.3.

10.3.4. Survey Specific Personal Items

Neither Excited nor Stress show any differences due to level of debt. Satisfaction with neighbourhood shows the same pattern as Figure 10.3.

10.3.5. National Wellbeing Index

Shows a rise with increasing debt, but with higher within-group variance than the Personal Wellbeing Index.

10.3.6. National Domains

Only the two money-related domains show a significant difference (Economic Situation and Business), with a similar pattern to Figure 10.3.

10.3.7. Life in Australia

No differences between levels of debt.

10.3.8. Survey-Specific National Domains

The likelihood of a terrorist attack was not rated differently due to levels of debt.

10.4. <u>Debt and Net Worth</u>
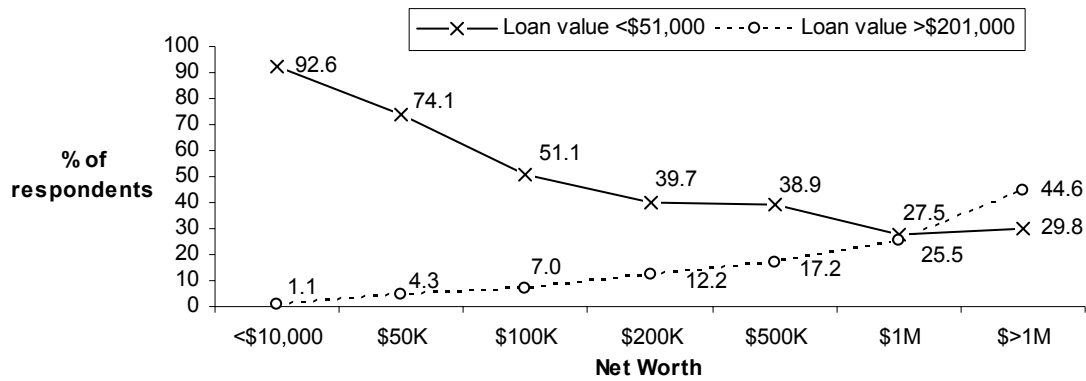
Figure 10.5: **Size of Loan** vs **Net Worth**

It can be seen that the magnitude of the loan is related to net worth. For people in debt, the more people are worth, the larger is their debt. Or, put around another way, only people with nigh net worth can take out large loans.

10.5. <u>Total Worth and Wellbeing</u>

All of the wellbeing data show the expected trend of increasing with net worth. Even though some variables are more sensitive to this than others, the trends are consistent.

10.6. <u>Debt and Gender</u>

Table A10.10 shows no interaction between debt and gender.

10.7. <u>Debt and Income</u>
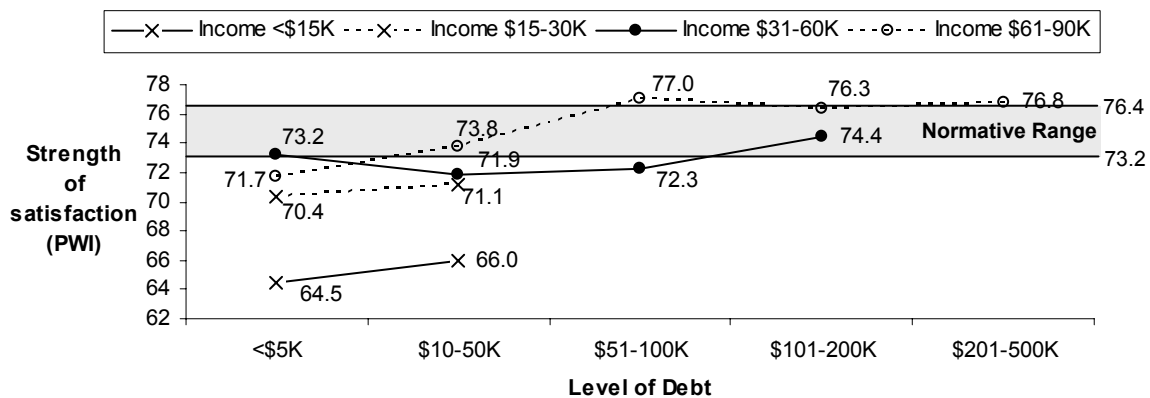
Figure 10.6: Level of Debt vs. Household Income: **Personal Wellbeing Index**

It would seem there is no simple negative relationship between people's wellbeing and their level of debt relative to their household income. Indeed, the trends that can be discerned seem to indicate that the higher the debt/income ratio, the higher is subjective wellbeing.

10.8. Debt and Age
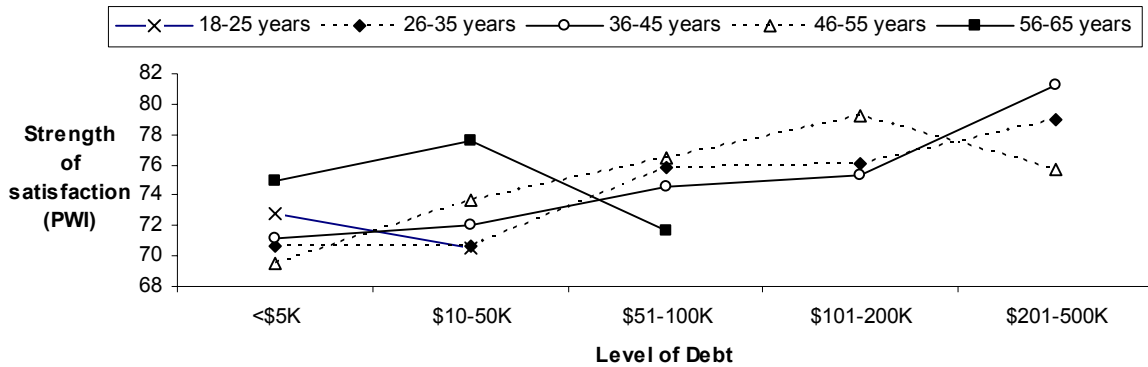
Figure 10.7: Level of Debt vs. Age: **Personal Wellbeing Index**

While the general trend of rising wellbeing with rising debt is evident, this may not be true of people 56-65 years with a debt of $51-100K. However, this data point is based on only 24 respondents. More data need to be collected to increase the reliability of these trends.

10.9. Debt and Household Structure

The data is Table A10.13 seem to indicate that people who live alone and sole parents, who have small levels of debt, have low wellbeing. However, income and age need to be covaried before these trends can be interpreted.

10.10. Debt and Relationship Status

The only relationship group in Table A10.14 that can be regarded as providing reliable data across the range of debt are people who are married.
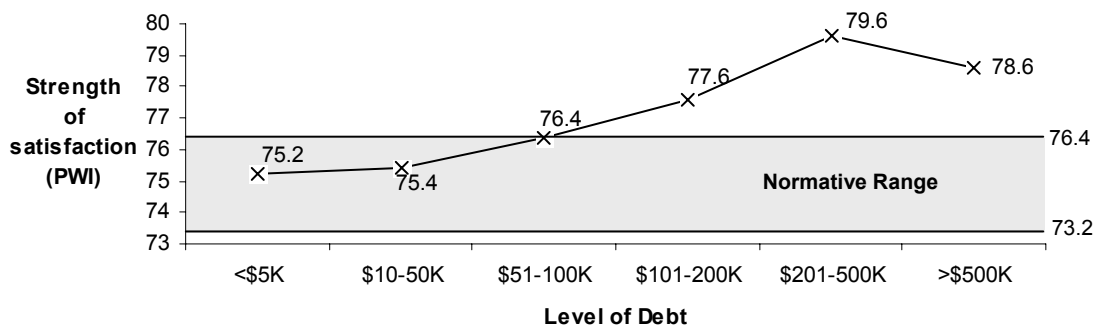
Figure 10.8: Level of Debt: Married: **Personal Wellbeing Index**

The apparent rise in wellbeing associated with debt is probably caused by the link between income and debt.

10.11. Debt and Work Status

The numbers are generally too small to be reliable, but the trend for Full-time employed is the same pattern of rising wellbeing with debt.
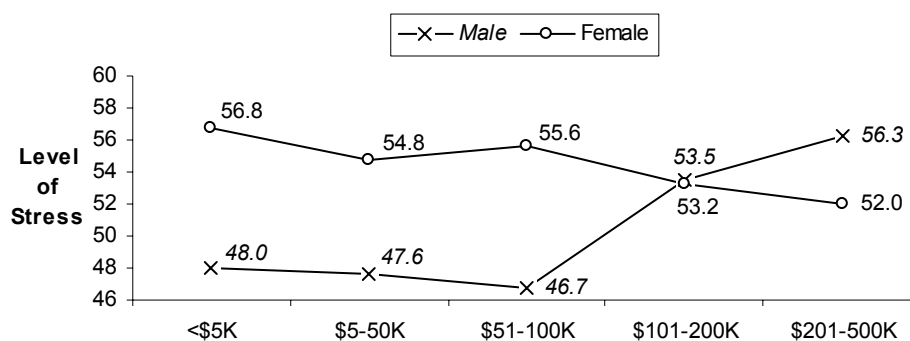
Figure 10.9: **Debt**, **Gender** and **Stress**

The gender differences are confined to the debt range <$5K to $100K. Within this range males are less stressed than females. The sudden change in male stress beyond $100,000 of debt is curious and requires replication.

10.12. Debt, Income and Stress [Table A10.17]

More data are required to test the trends.

10.13. Debt, Age and Stress [Table A10.18]

No obvious trends are apparent.

10.14. Debt, Household Structure and Stress [Table A10.19]

More data are required.

10.15. Debt, Relationship Status and Stress [Table A10.20]

The only relationship status group with reliable data is Married. There is no obvious relationship between stress and debt magnitude.

10.16. Debt, Stress and Work Status[Table A10.21]

For people in full-time employment, there is no obvious relationship between debt level and stress.

Dot Point Summary for Household Debt

1. People not in debt have higher wellbeing.
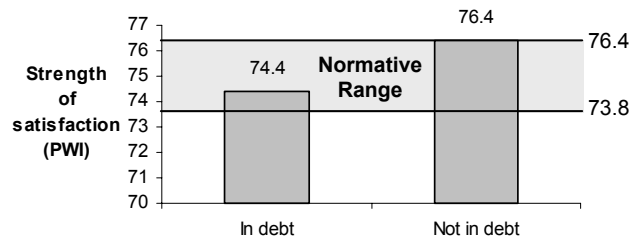
2. People in debt are more stressed. This applies to people with all levels of debt.
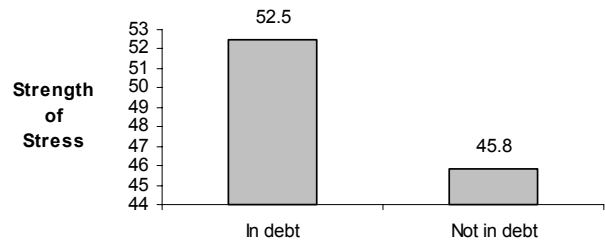
3. Personal wellbeing tends to rise with increasing debt. This is an artifact caused by people with high incomes having the largest debt.

4. The probability of a debt being linked to an investment increases with household income.
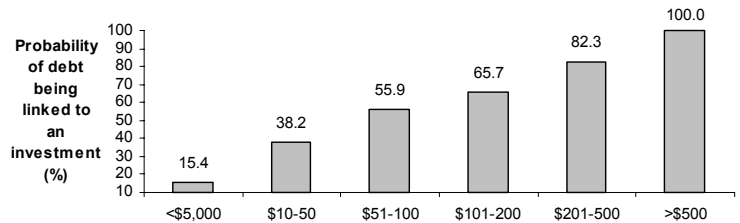
5. The size of the loan increases with income.
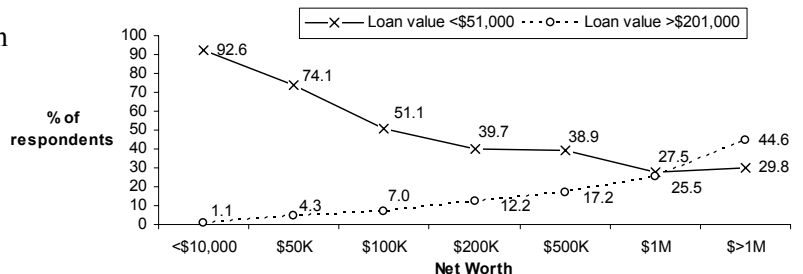
11.   Life Events

11.1. <u>Occurrence of Personal Life Events</u>

Prior to any mention of terrorist attacks or war, people are asked "Has anything happened to you recently causing you to feel happier or sadder than normal?" If they answer 'Yes', they are then asked whether this was a happy or a sad event, and to 'rate its influence on a 0 to 10 scale, from very weak to very strong'.

If people were to be severely interrogated along these line virtually everybody would recall an event of some kind that made them happier or sadder than normal. The time frame is loose ('recently') and the point of reference ('normal') is open to interpretation. But respondents are not interrogated, and if they answer that they have experienced no such event, the interviewer proceeds to the next item. Because of this, the item is either measuring people's sensitivity to the positive and negative events in their lives, or the extent to which people are willing to identify such events. In either case it is measuring the direction of people's attention to the positive or negative side of their life.

On average across the surveys, about half of the people sampled state they have experienced such an event (Table A11.1). The proportion, of people reporting a personal life event has peaked twice (Figure 11.1). The proportion at S6 (pre-Iraq war) (54.6%) is almost the same as that immediately following September 11 (55.0%). This allows a hypothesis that these two major events have increased people's sensitivity to the events in their lives. One test for this is to use the percentage values from all the surveys as data to create a mean (49.81) and standard deviation (4.14) (Table A10.1a). The results are shown in Figure 11.1.
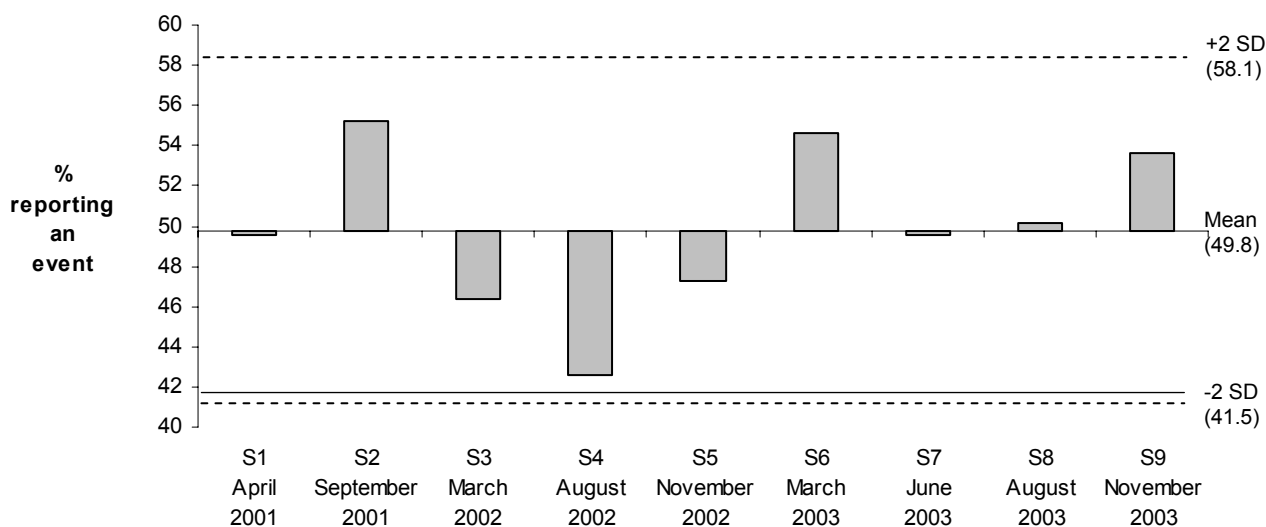
Figure 11.1: Percentage of Respondents Reporting the Experience of a Personal Life Event

There is a 12.6% range between the surveys in the percentage of people reporting a personal life event. While none of the individual value lie outside the two standard deviation range, this is likely to change as more data points are added by future surveys and the SD decreases. As it stands, three percentages stand out (Figure 11.1). Two are markedly higher than the mean, and correspond to the period immediately following September 11 (S2) and immediately preceding the Iraq war (S6). Thus, it may be that increased anxiety associated with such events also increased people's sensitivity to events in their own lives.

The drop in reported events at S4 is more difficult to interpret. It may simply be a value that remains within the normal range. This will become clearer if future scores lie below the current mean.

This estimate of the normal range for personal life events appears to be very stable. The extent of change since the previous report when this estimate was based on eight survey mean scores is +0.5 for the mean (from 49.34 to 49.81) and -0.01 for the standard deviation (from 4.15 to 4.14).

The breakdown into happy and sad events is presented below:
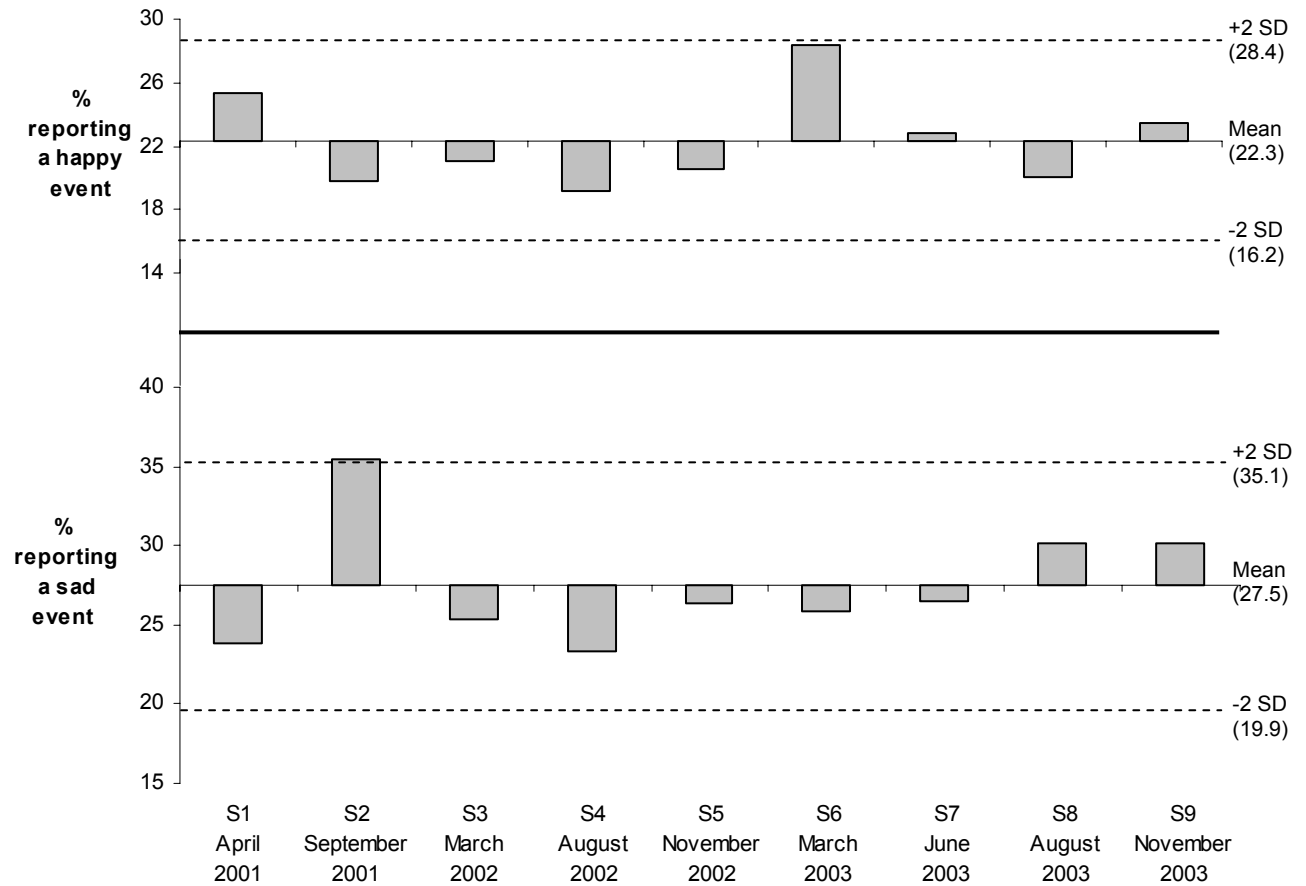
Figure 11.2: The Percentage of People Reporting a Happy or a Sad Event in Their Life

The construction of Figure 11.2 follows the same procedure as Figure 11.1. The mean happy event percentages from each survey, and the mean sad event percentages from each survey (Table A11.2), produce a mean, SD and 2 x SD range (Table A11.2a).

As can be seen, the patterns for happy and sad events are very different from one-another. Moreover, they are clearly not reciprocal. While an approximately equal proportion of people reported happy or sad events at most times, the increase in the incidence of people reporting happy events at S6, and sad events at S2, did not result in an usually low proportion of people reporting sad or happy events respectively. The correlation between the happy and sad percentages in Table A13.2 is -.28, which is non-significant. This apparent independence of sensitivity to happy and sad events is being masked, however, by gender differences, as the next section will show.

The most unusual occasion of people reporting a happy event coincided with the period immediately prior to the Iraq war (S6). The outstanding percentage of people reporting a sad event in their lives occurred immediately following September 11 (S2). This value lies significantly beyond the range of the other survey means.

One explanation of the pre-Iraq rise in happy events is that the looming war induced a state of activated positive affect as a defense against anxiety. The war differs from the terrorist attacks in that

it had not yet taken place, and so was an anticipated event. Thus, to think of reasons why the war is unlikely to take place, or that it is morally justified, is one way people could stave-off the personal impact of dark thoughts of war. In doing this, they may shift their threshold for the recognition of positive events in their lives and, as a consequence, more people report the occurrence of recent happy events.

Another possibility is that the prospect of war and the threat and danger it involves sharpens people's appreciation of life. But this does not explain why a comparable rise failed to occur following the terrorist attacks.

Summary interpretation

Immediately following September 11, more people than normal reported the occurrence of a sad event in their personal lives. The incidence of such people returned to normal within six months after the event.

The percentage of people reporting a happy event in their personal lives did not change significantly after September 11, but almost achieved a significant rise in the period immediately prior to the Iraq war (S6). At this time, the incidence of people reporting a sad event in their lives showed no change from normal.

11.1.1. Gender and Life Event Frequency

Females show a stronger tendency than men to report that something has happened to them recently causing them to feel happier or sadder than normal (Table A11.3). Using the gender percentages from each survey as data, the overall gender difference is significant (t=4.509, p=.002) (Table A11.3a). The incidence of events among females is now at its highest level yet recorded (58.7%). This is 10.7% higher than for males at S9 and 13.6% higher than its lowest point for females (45.1% at S4 - 12 months following S11).
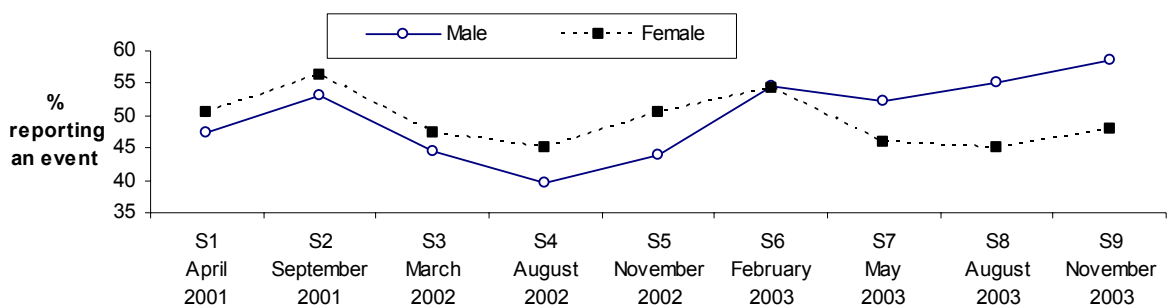
Figure 11.3: Gender Differences in Reporting a Personal Life Event: Distribution as % of Total Survey N

When the differential gender data from Table A11.3 are employed in the same manner as for Figure 11.3, the pattern is as follows:
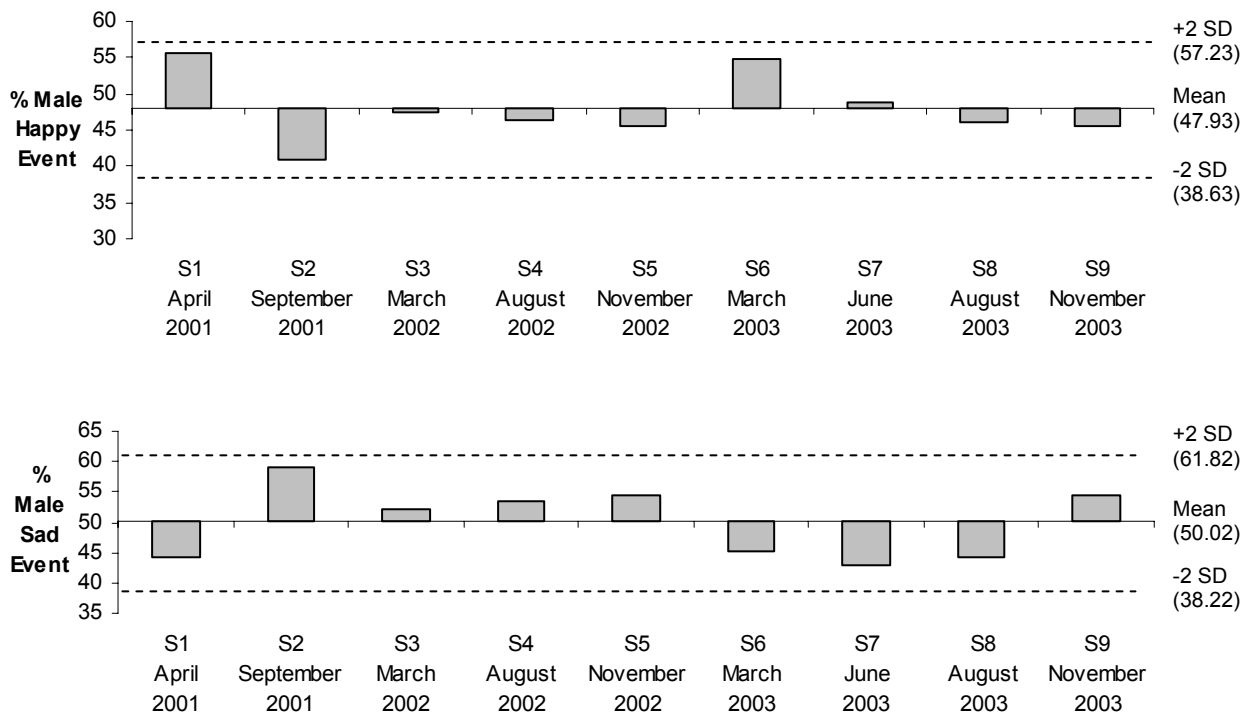
Figure 11.4: Proportion of Males Reporting a Happy or Sad Event
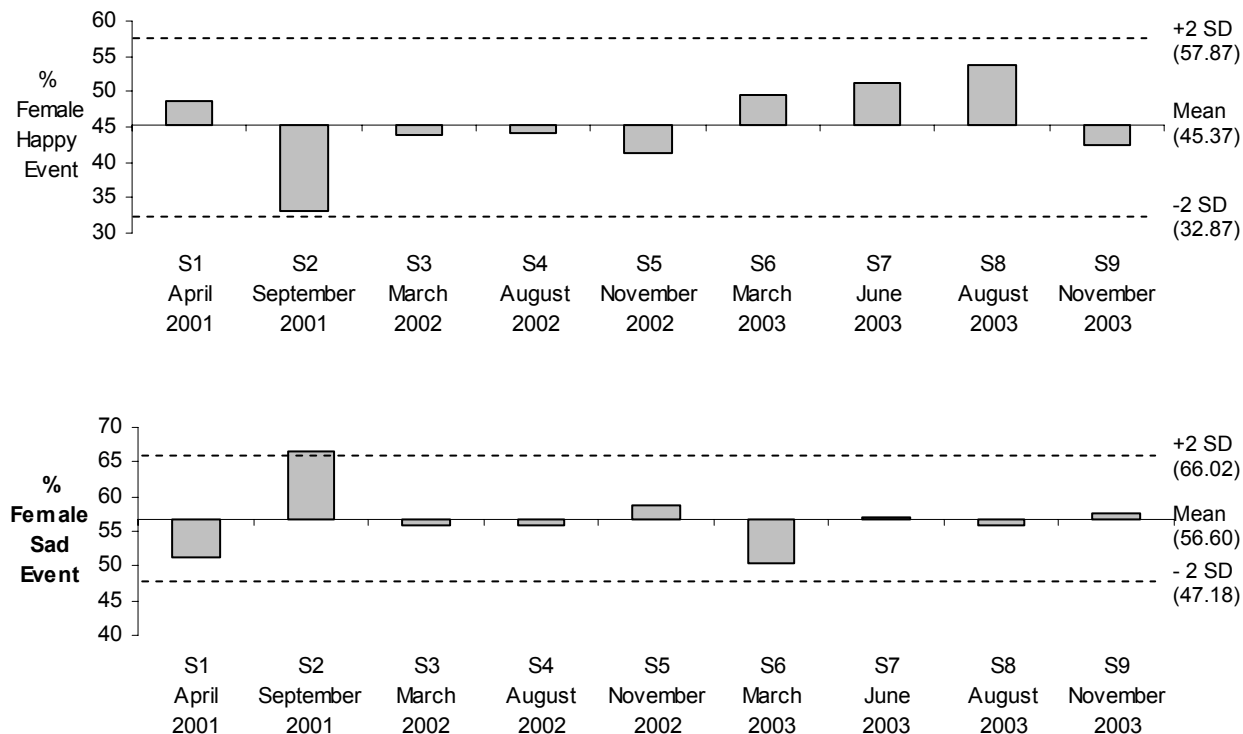
Figure 11.5: Proportion of Females Reporting a Happy or Sad Event

From the results shown in Table A11.3a it can be seen that the reciprocity between the reporting of positive and negative events has become more evident. The inverse correlations between the

proportion of people reporting happy or sad events is significant for both genders ($\underline{p}$<.05) (Males = .75; Females = .78). This is excellent evidence for the validity of this measure as an index of population sensitivity to the positive and negative events in their lives. As the proportion of people reporting a happy event rises, the proportion reporting a sad event falls, <u>even though these two groups of people are independent from one another</u>. Clearly, some external, global influence is predisposing the population to experience more happy or sad events. Moreover, since the changes presented in Figure 11.2 seem to be reasonably aligned to the major events of September 11 and the Iraq war, it can be hypothesized that major world events occurring outside Australia can predispose the population to experience their lives differently.

There is a tendency for about the same proportion of males and females to report an event, and about the same proportion to report a happy event (Table A11.3). Females, however, are more likely to report a sad event in their lives (t(8) = 4.959; $\underline{p}$=.001).

Figure 11.6: Gender Differences: Proportion of People Reporting Happy or Sad Events

In order to further investigate these gender differences in a relative manner, the proportion of happy and sad events has been compared through the following process. Within each survey, those people who recorded a life event were split by a gender. Then, within gender, the percentage recording a happy or a sad event was calculated, and the difference between these two percentages is displayed. (Table A11.5; Figure 11.7).
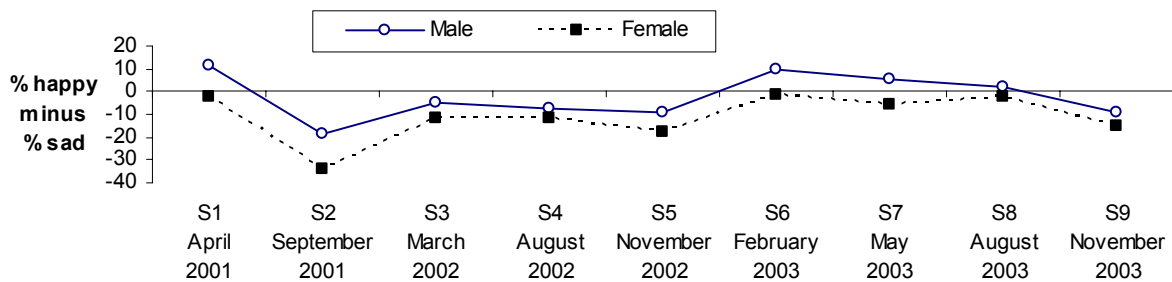
Figure 11.7: Gender Differences: Percent of Happy Events minus Percent of Sad Events

From this it is clear that the normal pattern of reporting was severely disrupted for both males and females by the events by S11, with both genders having a higher incidence of people who had experienced a negative life event. Following this, both groups had recovered to lie within their normal ranges six months later at Survey 3.

In order to determine whether the different proportions of people who have experienced happy/sad events across surveys relates to personal wellbeing, Table A10.4 has been prepared. This presents the correlations, separated by gender, between the proportion of people who have experienced a happy/sad event within each survey (Table A11.3) with the corresponding mean Personal Wellbeing Index or domain score for that survey.

In order for any of these to reach significance, with df=7 the minimum r = .67 to reach p<.05. Only one value achieves this and that is the association of low satisfaction with relationships for men and a high number of sad events. There is no female equivalent for this correlation. The most likely explanation is that males who are having problems with their personal relationships are more than usually sensitive to negative life events.

It is also notable that in terms of happy events, the overall pattern of correlations is very different between males and females. For females, experiencing more happy events tends to increase satisfaction with the life domains, as expected. Unaccountably, however, the pattern is reversed for males. So, females who are happy experience more happy life events, and males who are sadder experience more happy events? More data are required.

11.1.2. Age and Life Event Frequency

Table A11.6 lists, and then summarises, the effects of age on life events. These data are summarised in Figure 11.8. As can be seen, the probability of reporting a personal event that made the person feel happier or sadder than normal decreases steadily after 55 years of age. However, the relative experience of these two event types changes dramatically between 26-35 years and 36-45 years. Whereas the proportion of people reporting a happy event dominates in the two youngest-groups, beyond 36 years the majority of people who report an event in their lives report a negative event.
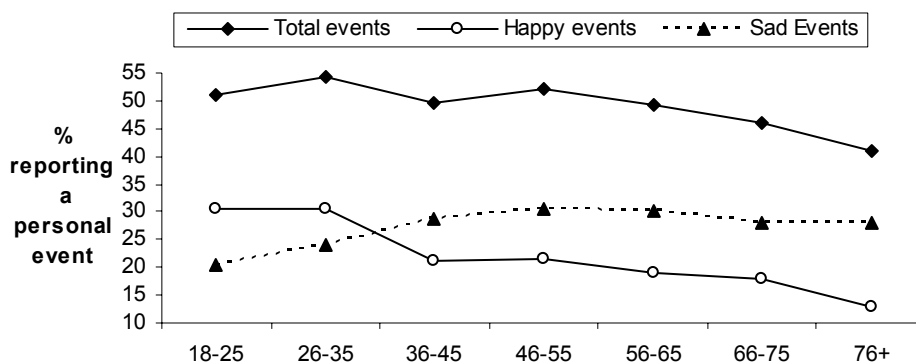
Figure 11.8: Age: Life Event Frequency (combined surveys)

It is difficult to reconcile these data with the finding that the PWI scores increase with age (Chapter 5). Either the experience of life events and the recall of personal events are unrelated, or the tendency to report negative events threatens SWB homeostasis and the homeostatic system compensates by raising SWB in a protective or compensatory manner.

11.1.3. Income and Life Event Frequency
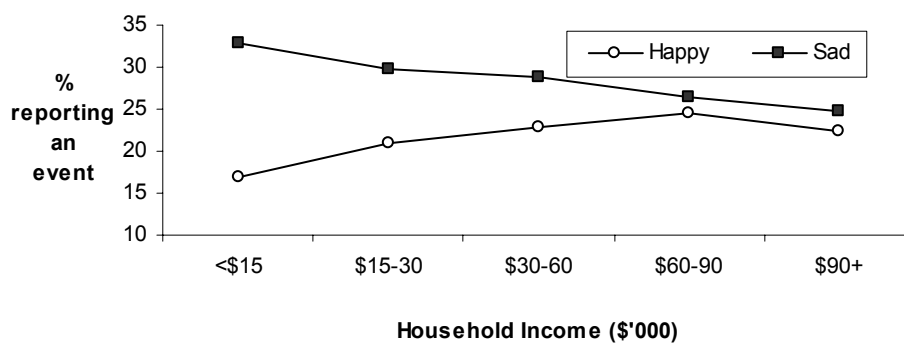
Figure 11.9: Income: Life Event Frequency (combined surveys)

The data for Figure 11.9 are drawn from Table A11.7. It can be seen that the income trends for the two life events are opposite. As income increases, the frequency of people reporting sad events decreases, and the frequency for happy events increases up to an income of about $60,000.

This is consistent with a recently published review of the function of money in relation to wellbeing (Cummins, 2000). It is proposed that money is a flexible resource which allows people to avoid many aspects of life which have a negative effect on wellbeing. This permits rich people to maximise their potential for personal wellbeing to a greater extent than people who are poor. It also implies that rich people are less exposed to negative life events and more exposed to positive events, as indicated by these present data.

11.2. <u>Perceived Intensity of Life Events</u>

We ask people who have experienced a life event, "**how strong would you rate this influence?**" The strength across the surveys is as follows (Table A10.8):
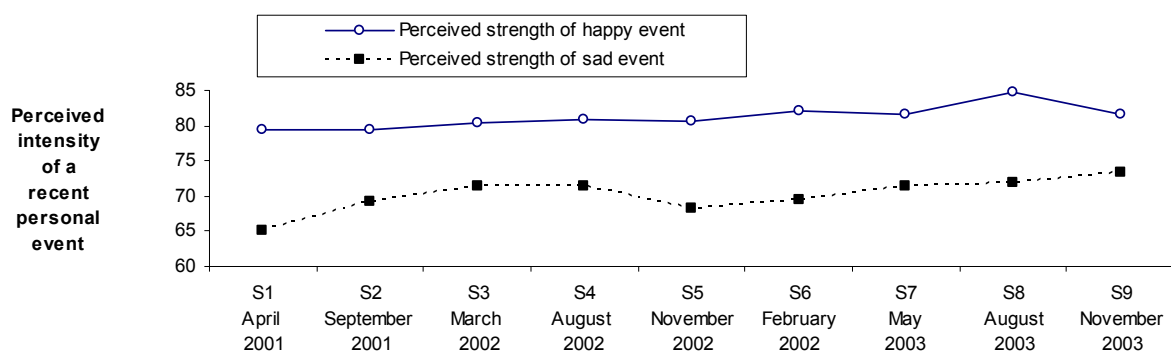
Figure 11.10: Perceived Intensity of Recent Personal Events

Most obviously from these data, the perceived strength of a happy event exceeds that of a sad event. For example, using the data from Survey 6, $t(1072)= 10.19$, $p<.001$. This is an example of the positive bias that pervades our thinking, and which is part of the homeostatic device that maintains subjective wellbeing as positive (Section 1.2).

More remarkable, however, is the stability of the experienced strength of happy, positive life events. Across the first five surveys, it varied between 79.3 and 84.8, a range of just 5.5%. There also seems to have been a gradual trend upward between Survey 1 (79.3) and Survey 8 (84.8). Why this has occurred is not clear.

The intensity of sad events has shown more variability, with a range of 8.2 points, from 65.2 (S1) to 73.4 (S9). Thus, the intensity of both happy and sad events has been maintained as stronger than it was prior to September 11.

11.2.1. Household Income and Life Event Intensity

No income group differences in intensity have been found (Table A10.9) either for happy events or sad events. However, the cell sizes are small and data need to be combined across surveys to make the tests more sensitive.

11.2.2. Gender and Life Event Intensity

The gender difference for the intensity of happy events is significant (Female > Male) but for sad events is non-significant (Table A10.10). This is a consistent finding across surveys.
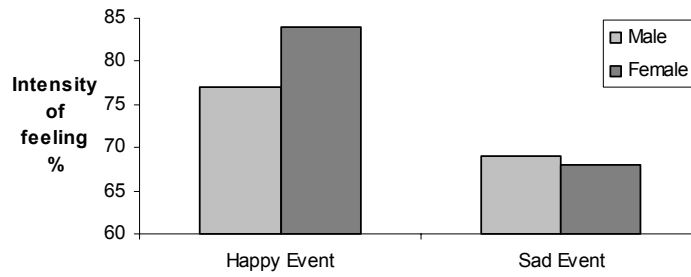
Figure 11.11: The Intensity of Happiness/Sadness to a Personal Life Event

It is interesting that this familiar pattern of increased emotional responsiveness in females only occurs for happy events. It is also notable that the strength of felt sadness for both genders approximately the same value of 70% as is found for people's sadness when recalling terrorist attacks (see Chapter 11).

11.2.3. Age and Life Event Intensity

In order to examine closely the relationship between age and the experience of life event intensity, Table A11.11 shows the combined data from Surveys 1-9.

For both happy and sad event intensity there is no age effect and no Age x Survey interaction.

Dot Point Summary for Life Events

1. Across surveys for both males and females: as the proportion reporting a happy event goes up, the proportion reporting a sad event goes down. Since these are quite separate groups of people, this is excellent evidence that major world events happening outside Australia can predispose the population to experience their lives differently.

2. Females are more likely to report the occurrence of a sad than a happy event in their lives.

3. Following September 11, both males and females reported far more sad than happy events in their lives (S2). For both genders this recovered to normal after six months (S3).
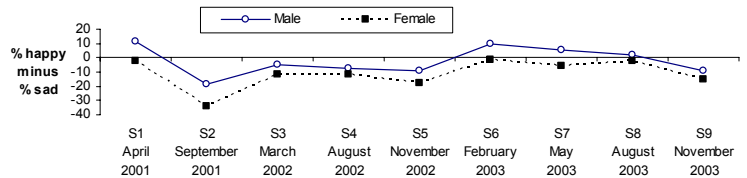
4. Young adults are more likely to report the experience of happy than sad events in their lives. This changes at 36-45 years. At this age and older, people are more likely to report the occurrence of a sad event.
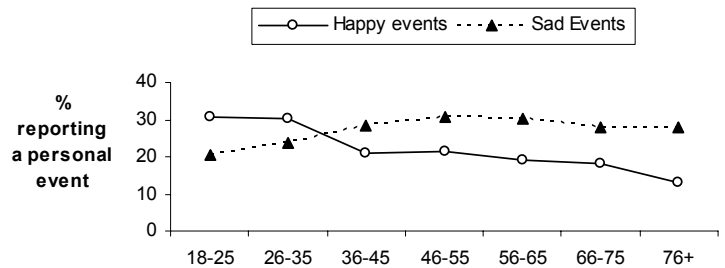
5. People on low incomes are more likely to report the experience of a sad than a happy event in their lives.
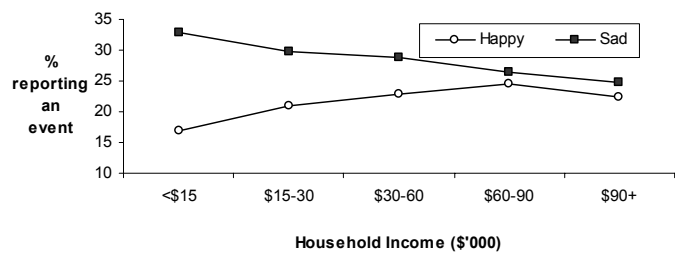
6. Females experience happy events more intensely than males. There is no gender difference in the experienced intensity of sad personal events.
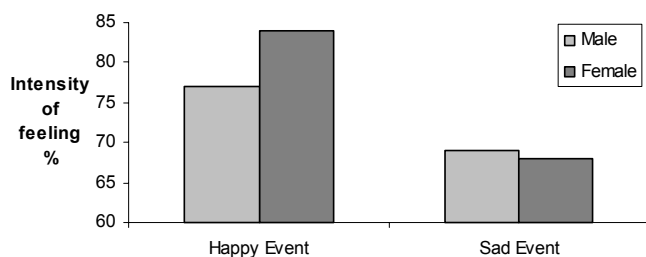
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Australian Unity Wellbeing Index

Survey 9 (November 2003)

Item Data Screening: S9

Variable	Don't Know: 20	Don't Understand: 30	Declined: -50
Life as a Whole	3		
p1. Standard of Living	2		
p2. Health	2		
p3. Achievements in life	9		
p4. Personal relationships	5	1	
p5. How safe you feel	4		
p6. Community connectedness	12	2	
p7. Future security	27	5	
p12. Neighbourhood	6		
p13 Excited	18	1	
p14 Stressed	3	1	
Life in Australia	14	1	
n1. Economic situation	44		
n2. State of the environment	22		
n3. Social conditions	33		
n4. How Australia is governed	24		
n5. Business	104	2	
n6. National security	64		
le1			
le2	7		3
attack1			
attack2	48		18
Debt			147
Worth			432
marital status			
Fulltime work status			15
Looking for work			8
Have pet			2
Care for pet	3	1	11
Age			22
Income			563

Data Screening Case Log: S9

Case #	ID #	Reason for Deletion	Participation in Longitudinal Study
		100 on PWB	Yes
		100 on PWB	Yes
		100 on PWB	Yes
		100 on PWB	No
		100 on NWB	No
		100 on PWB	Yes
		100 on PWB	Yes
		100 on NWB	Yes
		100 on PWB	Yes
		100 on PWB	No
		100 on PWB	No
		100 on NWB	No
		100 on PWB & NWB	Yes
		100 on PWB	Yes
		100 on PWB	No
		100 on PWB	Yes
		100 on PWB	No
		100 on PWB	No
		100 on PWB	No
		Incomplete data	No
		100 on PWB	No
		100 on NWB	Yes
		100 on PWB	No

23 cases removed leaving a Total *n* of 1897 for S9

Appendix A2.　Summary

The analyses in this Table have been computed using analysis of variance with post-hoc Tukey, or Dunnett T3 tests.

Table A2.1: Comparison between all 9 surveys measured in Degree of Satisfaction (%)

Question	Survey 1 (N=1973)		Survey 2 (N=1971)		Survey 3 (N=2026)		Survey 4 (N=1986)		Survey 5 (N=1966)		Survey 6 (N=1977)		Survey 7 (N=1965)		Survey 8 (N=1980)		Survey 9 (N=1897)		p
	Mean	(SD)	Mean	(SD)	Mean	(SD)	Mean	(SD)	Mean	(SD)	Mean	(SD)	Mean	(SD)	Mean	(SD)	Mean	(SD)	
PERSONAL WELLBEING INDEX	73.19	(13.23)	74.40	(12.92)	75.26	(12.28)	74.41	(12.27)	74.58	(12.29)	75.25	(11.76)	75.85	(11.55)	75.42	(11.82)	75.30	(11.89)	**.000**
					S3>S1 p = .000				*S5>S1 p = .024*		*S6>S1 p=.000*		*S7>S1 p=.000*		*S8>S1 p=.000*		*S9>S1 p=.000*		
													S7>S2 p=.008						
													S7>S4 p=.007						
													S7>S5 p=.038						
Personal Index domains																			
- standard of living	74.50	(19.35)	77.30	(18.39)	77.70	(18.01)	76.48	(17.39)	77.30	(17.24)	77.76	(17.26)	77.82	(16.93)	77.52	(16.47)	77.62	(17.03)	**.000**
			S2>S1 p = .000		*S3>S1 p = .000*		*S4>S1 p = .026*		*S5>S1 p = .000*		*S6>S1 p = .000*		*S7>S1 p = .000*		*S8>S1 p=.000*		*S9>S1 p=.000*		
- health	73.67	(21.25)	75.16	(20.41)	75.40	(20.85)	74.93	(19.77)	75.81	(19.68)	76.06	(19.45)	75.15	(19.69)	75.04	(19.55)	75.02	(19.13)	**.033**
									S5>S1 p = .038		*S6>S1 p = .008*								
- achievements	73.21	(18.32)	74.22	(18.51)	74.88	(18.02)	73.98	(17.21)	74.88	(17.78)	74.97	(17.16)	74.77	(16.81)	74.66	(17.23)	74.02	(17.75)	**.031**
- relationships	78.24	(21.14)	79.15	(21.88)	79.28	(21.55)	78.98	(21.07)	78.69	(21.64)	80.60	(19.60)	81.32	(17.88)	80.52	(19.79)	79.71	(19.64)	**.000**
											S6>S1 p = .010		*S7>S1 p=.000*		*S8>S1 p=.016*				
													S7>S2 p=.023						
													S7>S3 p=.042						
													S7>S4 p=.006						
													S7>S5 p=.001						
- safety	75.12	(20.12)	75.78	(19.94)	76.89	(19.53)	77.18	(18.50)	75.84	(19.20)	76.88	(18.42)	79.05	(17.01)	78.16	(17.77)	79.10	(17.28)	**.000**
							S4>S1 p = .030						*S7>S1 p=.000*		*S8>S1 p=.000*		*S9>S1 p=.000*		
													S7>S2 p=.000		*S8>S2 p=.003*		*S9>S2 p=.000*		
													S7>S3 p=.007		*S8>S5 p=.003*		*S9>S3 p=.007*		
													S7>S4 p=.033				*S9>S4 p=.030*		
													S7>S5 p=.000				*S9>S5 p=.000*		
													S7>S6 p=.004				*S9>S6 p=.004*		
- community	68.63	(20.62)	70.59	(20.98)	70.75	(19.61)	69.54	(19.71)	69.97	(20.49)	71.05	(19.57)	71.17	(19.13)	70.91	(19.68)	70.79	(20.14)	**.001**
					S3>S1 p = .032						*S6>S1 p = .006*		*S7>S1 p = .002*		*S8>S1 p=.014*		*S9>S1 p=.035*		
- future security	68.94	(21.04)	68.59	(20.59)	71.04	(20.07)	69.35	(20.18)	69.82	(19.60)	69.50	(20.41)	71.41	(19.17)	70.76	(19.50)	71.17	(19.25)	**.000**
					S3>S1 p = .046								*S7>S1 p = .005*		*S8>S2 p=.026*		*S9>S1 p = .022*		
					S3>S2 p = .005								*S7>S2 p = .000*				*S9>S2 p = .002*		
													S7>S4 p = .040						

Question	Survey 1 (N=1973)		Survey 2 (N=1971)		Survey 3 (N=2026)		Survey 4 (N=1986)		Survey 5 (N=1966)		Survey 6 (N=1977)		Survey 7 (N=1965)		Survey 8 (N=1980)		Survey 9 (N=1897)		p
	Mean	(SD)	Mean	(SD)	Mean	(SD)	Mean	(SD)	Mean	(SD)	Mean	(SD)	Mean	(SD)	Mean	(SD)	Mean	(SD)	
Life as whole	75.21	(19.53)	77.03	(19.25)	78.19 (17.69) *S3>S1 p = .000*		77.15 (17.16) *S4>S1 p = .032*		77.68 (17.25) *S5>S1 p = .001*		78.23 (16.44) *S6>S1 p = .000*		78.23 (16.78) *S7>S1 p = .000*		77.97 (16.95) *S8>S1 p=.000*		77.69 (16.87) *S9>S1 p=.007*		**.000**
Survey–specific aspects of Personal Life																			
- happiness satisfaction	78.64	(18.67)	79.80	(18.58)									80.41 (17.05) *S7>S1 p = .006*						**.007**
- Neighbourhood													78.93	(18.08)	80.61 (18.13) *S8>S7 p=.008*		81.31 (16.82) *S9>S7 p=.000*		**.000**
- happiness affect															78.63	(14.87)			
- Contentment															76.79	(15.32)			
- Excited																	72.28	(17.72)	
- Stressed																	49.38	(26.09)	
NATIONAL WELLBEING INDEX	55.78	-	58.64	(14.36)	60.75 (15.27) *S3>S2 p = .001*		60.23 (15.17) *S4>S2 p = .027*		60.68 (15.28) *S5>S2 p = .001*		60.39 (15.10) *S6>S2 p = .009*		61.65 (14.79) *S7>S2 p = .000*		60.75 (14.54) *S8>S2 p = .000*		61.69 (14.89) *S9>S2 p = .000*		**.000**
National Index domains																			
- economic situation	53.62	(20.13)	57.85 (18.62) *S2>S1 p = .000*		64.03 (19.49) *S3>S1 p = .000* *S3>S2 p = .000*		63.91 (19.32) *S4>S1 p = .000* *S4>S2 p = .000*		65.04 (19.07) *S5>S1 p = .000* *S5>S2 p = .000*		65.51 (18.66) *S6>S1 p = .000* *S6>S2 p = .000*		66.14 (18.22) *S7>S1 p = .000* *S7>S2 p = .000* *S7>S3 p = .019* *S7>S4 p = .009*		65.38 (17.88) *S8>S1 p=.000* *S8>S2 p=.000*		66.60 (18.49) *S9>S1 p = .000* *S9>S2 p = .000* *S9>S3 p = .001* *S9>S4 p = .000*		**.000**
- environment	57.92	(19.36)	59.93 (19.10) *S2>S1 p = .044* *S2>S5 p = .048*		60.93 (19.03) *S3>S1 p = .000* *S3>S5 p = .000*		59.08	(19.54)	57.92	(20.06)	59.91 (18.93) *S6>S1 p = .048*		59.60	(18.84)	60.42 (18.40) *S8>S1 p=.001* *S8>S5 p=.002*		60.94 (18.62) *S9>S1 p=.000* *S9>S5 p=.000*		**.000**
- social conditions	59.21	(19.85)	62.57 (17.91) *S2>S1 p = .000*		62.79 (18.64) *S3>S1 p = .000*		61.99 (18.89) *S4>S1 p = .000*		62.62 (18.84) *S5>S1 p = .000*		63.06 (18.38) *S6>S1 p = .000*		62.60 (17.76) *S7>S1 p = .000*		61.85 (18.45) *S8>S1 p=.001*		62.11 (18.27) *S9>S1 p=.000*		**.000**
- Government	-	-	58.72 (23.64) *S2>S3 p = .000* *S2>S4 p = .000* *S2>S5 p = .003* *S2>S6 p = .000* *S2>S7 p = .005* *S2>S8 p = .000* *S2>S9 p = .000*		52.81	(24.96)	53.26	(24.50)	55.77 (24.27) *S5>S3 p = .005* *S5>S4 p = .037*		53.50	(26.24)	55.78 (25.48) *S7>S3 p = .007* *S7>S4 p = .047*		53.45	(23.97)	54.52	(24.46)	**.000**
- business	-	-	55.44	(18.85)	59.90 (19.11) *S3>S2 p = .000*		59.31 (18.62) *S4>S2 p = .000*		61.11 (18.55) *S5>S2 p = .000* *S5>S6 p = .011*		58.92 (19.27) *S6>S2 p = .000*		60.86 (18.46) *S7>S2 p = .000* *S7>S6 p=.046*		60.96 (17.59) *S8>S2 p=.000* *S8>S6 p=.020*		61.73 (18.05) *S9>S2 p=.000* *S9>S4 p=.002* *S9>S6 p=.000*		**.000**
- national security	-	-	57.35	(20.15)	63.36 (20.04) *S3>S2 p = .000* *S3>S5 p = .009* *S3>S6 p = .001*		62.93 (20.21) *S4>S2 p = .000* *S4>S6 p = .014*		61.04 (19.72) *S5>S2 p = .000*		60.60 (21.18) *S6>S2 p = .000*		65.17 (18.78) *S7>S2 p = .000* *S7>S4 p = .012* *S7>S5 p = .000* *S7>S6 p = .000*		63.59 (18.75) *S8>S2 p=.000* *S8>S5 p=.001* *S8>S6 p=.000*		64.51 (19.57) *S9>S2 p=.000* *S9>S5 p=.000* *S9>S6 p=.000*		**.000**

Question	Survey 1 (N=1973)		Survey 2 (N=1971)		Survey 3 (N=2026)		Survey 4 (N=1986)		Survey 5 (N=1966)		Survey 6 (N=1977)		Survey 7 (N=1965)		Survey 8 (N=1980)		Survey 9 (N=1897)		p
	Mean	(SD)	Mean	(SD)	Mean	(SD)	Mean	(SD)	Mean	(SD)	Mean	(SD)	Mean	(SD)	Mean	(SD)	Mean	(SD)	
Life in Australia	69.67	(20.84)	73.94	(19.99)	84.86	(17.10)	83.83	(16.76)	83.58	(17.39)	84.44	(16.53)	83.04	(17.04)	82.81	(17.07)	82.95	(17.69)	**.000**
			S2>S1 p = .000		*S3>S1 p = .000*		*S4>S1 p = .000*		*S5>S1 p = .000*		*S6>S1 p = .000*		*S7>S1 p = .000*		*S8>S1 p=.000*		*S9>S1 p=.000*		
					S3>S2 p = .000		*S4>S2 p = .000*		*S5>S2 p = .000*		*S6>S2 p = .000*		*S7>S2 p = .000*		*S8>S2 p=.000*		*S9>S2 p=.000*		
					S3>S7 p= .029														
					S3>S8 p= .005														
					S3>S9 p= .021														
Trends																			
- own life changing for the better	63.81	(19.22)	63.54	(19.63)	-	-	-	-	63.56	(19.28)	-	-	-	-	-	-	-	-	.887
- Australia changing for the better	52.84	(19.83)	53.62	(19.25)	-	-	-	-	53.27	(19.84)	-	-	-	-	-	-	-	-	.456
Likelihood of Terrorist Attack																	64.42	(20.12)	

Appendix A2.2: Normative Ranges Calculated from Survey Mean Scores

Table A2.2: Normative Ranges Calculated from Survey Mean Scores (N=9)

	Mean	SD	-2 SD	+2 SD
PWI	74.85	.80	**73.25**	**76.45**
Standard	77.11	1.06	74.99	79.23
Health	75.14	.67	73.80	76.48
Achievements	74.40	.59	73.22	75.58
Relationships	79.61	1.01	77.59	81.63
Safety	77.11	1.43	74.25	79.97
Community	70.38	.84	68.70	72.06
Future Security	70.06	1.05	67.96	72.16
Life as a whole	77.49	.96	**75.57**	**79.41**
		(N=8)		
NWI	60.60	.95	**58.70**	**62.50**
Economic situation	63.12	4.40	54.32	71.92
Environment	59.63	1.13	57.37	61.89
Social conditions	62.09	1.15	59.79	64.39
Government	54.73	1.97	50.79	58.67
Business	59.78	2.00	55.78	63.78
National security	62.32	2.54	57.24	67.40
Life in Australia	81.01	5.37	**70.27**	**91.75**

Table A2.3: Normative Ranges Calculated from Aggregated Individual Data

	N	Mean	SD	-2 SD	+2 SD
PWI	17203	74.84	**12.26**	**50.32**	**99.36**
Standard	17729	77.11	17.61	41.89	112.33
Health	17728	75.14	20.00	35.14	115.14
Achievements	17674	74.40	17.66	39.08	109.72
Relationships	17682	79.61	20.53	38.55	120.67
Safety	17681	77.10	18.72	39.66	114.54
Community	17622	70.38	20.01	30.36	110.40
Future Security	17461	70.06	20.02	30.02	110.10
Life as a whole	17726	77.49	**17.60**	**42.29**	**112.69**
NWI	14178	60.56	14.94	**30.68**	**90.44**
Economic situation	17353	63.06	19.35	24.36	101.76
Environment	17533	59.63	19.13	21.37	97.89
Social conditions	17454	62.08	18.59	24.90	99.26
Government	15561	54.72	24.77	5.18	104.26
Business	15000	59.74	18.67	22.22	97.26
National security	15219	62.29	19.96	22.37	102.21
Life in Australia	17636	81.00	18.59	**43.82**	**118.18**

Table A2.4: Covariate Analyses: Domain Differences Across Surveys 1-9 Covariate Gender

Personal Wellbeing Index	Gender: $F_{(1,17193)}$ = 70.132, p=.000 Survey: $F_{(8,17193)}$ = 8.944, p=.000
Standard of Living	Gender: $F_{(1,17719)}$ = 29.138, p=.000 Survey: $F_{(8,17719)}$ = 7.393, p=.000
Health	Gender: $F_{(1,17718)}$ = 16.450, p=.000 Survey: $F_{(8,17718)}$ = 2.337, p=.017
Achievements in Life	Gender: $F_{(1,17664)}$ = 70.808, p=.000 Survey: $F_{(8,17644)}$ = 2.441, p=.012
Personal relationships	Gender: $F_{(1,17672)}$ = 135.536, p=.000 Survey: $F_{(8,17672)}$ = 5.806, p=.000
Safety	Gender: $F_{(1,17671)}$ = 40.781, p=.000 Survey: $F_{(8,17671)}$ = 10.603, p=.000
Community Connectedness	Gender: $F_{(1,17612)}$ = 131.685, p=.000 Survey: $F_{(8,17612)}$ = 3.882, p=.000
Future Security	Gender: $F_{(1,17451)}$ = 8.710, p=.003 Survey: $F_{(8,17451)}$ = 5.496, p=.000
Life as a Whole	Gender: $F_{(1,17716)}$ = 56.875, p=.000 Survey: $F_{(8,17716)}$ =6.427, p=.000
Neighbourhood	Gender: $F_{(1,5189)}$ = 12.185, p=.000 Survey: $F_{(2,5189)}$ = 9.332, p=.000
National Wellbeing Index	Gender: $F_{(1,14169)}$ = .307, p=.580 Survey: $F_{(7,14169)}$ = 7.498, p=.000
Economic Situation	Gender: $F_{(1,17343)}$ = 1.169, p=.280 Survey: $F_{(8,17343)}$ = 105.098, p=.000
Environment	Gender: $F_{(1,17523)}$ = 3.422, p=.064 Survey: $F_{(8,17523)}$ = 6.764, p=.000
Social Conditions	Gender: $F_{(1,17444)}$ = .008, p=.927 Survey: $F_{(8,17444)}$ = 7.518, p=.000
Government	Gender: $F_{(1,15552)}$ = 8.871, p=.003 Survey: $F_{(7,15552)}$ = 12.246, p=.000
Business	Gender: $F_{(1,14991)}$ = 1.114, p=.291 Survey: $F_{(7,14991)}$, p=21.905, p=.000
National Security	Gender: $F_{(1,15210)}$ = 2.367, p=.124 Survey: $F_{(7,15210)}$ = 31.409, p=.000
Life in Australia	Gender: $F_{(1,17626)}$ = 48.946, p=.000 Survey: $F_{(8,17626)}$ = 181.332, p=.000

Table A2.5: Likelihood of Terrorist Attack: Distributions and Personal Wellbeing

	Distribution		Personal Wellbeing	
Rated Likelihood	N	% Total Sample	Mean	SD
0	1	.1	75.71	.
10	8	.4	80.00	9.20
20	28	1.5	73.83	15.66
30	49	2.6	73.37	14.92
40	68	3.6	74.85	10.46
50	306	16.1	75.26	11.69
60	164	8.6	73.44	12.13
70	209	11.0	74.99	11.97
80	203	10.7	75.04	11.31
90	76	4.0	74.85	13.12
100	111	5.9	72.95	13.79
Total	1223	64.5	74.60	12.18

Table A2.6: Stressed: Distributions and Personal Wellbeing

	Distribution		Personal Wellbeing	
Stressed	N	% Total Sample	Mean	SD
0	124	6.5	82.01	11.09
10	85	4.5	81.32	12.99
20	188	9.9	79.00	11.29
30	208	11.0	75.42	10.85
40	156	8.2	74.17	10.65
50	302	15.9	72.42	11.54
60	210	11.1	73.21	10.44
70	256	13.5	75.27	10.93
80	237	12.5	74.50	12.72
90	89	4.7	74.09	12.89
100	38	2.0	69.17	16.72
Total	1893	99.8	75.30	11.89

Welch (10, 1827)=11.298, p=.000

Stress=0 > Stress=30, p=.000
Stress=0 > Stress=40, p=.000
Stress=0 > Stress=50, p=.000
Stress=0 > Stress=60, p=.000
Stress=0 > Stress=70, p=.000
Stress=0 > Stress=80, p=.000
Stress=0 > Stress=90, p=.000
Stress=0 > Stress=100, p=.005

Stress=10 > Stress=30, p=.023
Stress=10 > Stress=40, p=.002
Stress=10 > Stress=50, p=.000
Stress=10 > Stress=60, p=.000
Stress=10 > Stress=70, p=.013
Stress=10 > Stress=80, p=.004
Stress=10 > Stress=90, p=.021
Stress=10 > Stress=100, p=.015

Stress=20 > Stress=40, p=.004
Stress=20 > Stress=50, p=.000
Stress=20 > Stress=60, p=.000
Stress=20 > Stress=70, p=.035
Stress=20 > Stress=80, p=.009

Appendix A3.   Household Income

Table A3.1: Household Income

N =	≤$15,000		$15,000-$30,000		$31,000-$60,000		$61,000-$90,000		$91,000-$120,000		$121,000-$150,000		>$150,000		P=
N =	246		241		377		250		128		37		64		
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	
PERSONAL WELLBEING INDEX	71.42	15.32	73.64	12.71	74.41	11.43	75.99	10.61	79.62	8.91	78.80	7.27	80.07	9.89	.000
							> <$15K, *p=.004*		> <$15K, *p=.000* > $15-30K, *p=.000* > $31-60K, *p=.000* > $61-90K, *p=.011*		> <$15K, *p=.000* > $15-30K, *p=.014* > $31-60K, *p=.035*		> <$15K, *p=.000* > $15-30K, *p=.001* > $31-60K, *p=.002*		
Personal domains															
1. Standard of living	72.04	21.23	72.99	20.23	76.34	15.15	78.68	13.98	84.45	11.07	82.97	12.66	85.31	12.97	.000
							> <$15K, *p=.001* > $15-30K, *p=.007*		> <$15K, *p=.000* > $15-30K, *p=.000* > $31-60K, *p=.000* > $61-90K, *p=.000*		> <$15K, *p=.001* > $15-30K, *p=.003*		> <$15K, *p=.000* > $15-30K, *p=.000* > $31-60K, *p=.000* > $61-90K, *p=.010*		
2. Health	69.18	21.66	72.78	20.48	75.62	17.74	76.76	17.53	79.61	16.57	76.76	20.82	80.31	14.80	.000
					> <$15K, *p=.002*		> <$15K, *p=.000*		> <$15K, *p=.000* > $15-30K, *p=.013*				> <$15K, *p=.000* > $15-30K, *p=.024*		
3. Achievements in life	70.78	22.05	72.92	19.16	72.57	16.87	74.20	16.87	78.44	12.89	80.81	11.87	77.03	16.10	.000
									> <$15K, *p=.001* > $15-30K, *p=.023* > $31-60K, *p=.001*		> <$15K, *p=.002* > $15-30K, *p=.022* > $31-60K, *p=.007*				
4. Personal relationships	76.67	24.47	77.42	22.03	79.63	19.48	81.36	16.54	81.25	16.41	85.41	11.69	83.75	13.63	.001
											> <$15K, *p=.013* > $15-30K, *p=.026*				
5. How safe you feel	74.57	21.43	77.55	18.47	79.23	17.20	79.80	15.77	82.97	12.32	78.65	15.12	83.97	13.14	.000
							> <$15K, *p=.044*		> <$15K, *p=.000* > $15-30K, *p=.018*				> <$15K, *p=.000* > $15-30K, *p=.041*		
6. Community Connect.	68.93	24.82	72.63	19.37	69.33	19.41	69.12	20.20	73.75	15.11	68.92	16.80	75.56	19.24	.014
7. Future security	67.24	22.86	70.42	20.12	69.27	19.68	71.90	16.57	76.46	15.51	78.11	17.45	77.19	17.50	.000
									> <$15K, *p=.000* > $15-30K, *p=.034* > $31-60K, *p=.001*		> <$15K, *p=.028*		> <$15K, *p=.005* > $31-60K, *p=.030*		
Life as a whole	75.04	19.69	75.52	19.60	77.59	15.85	77.76	16.00	81.64	11.69	82.16	9.76	81.41	16.61	.000
									> <$15K, *p=.001* > $15-30K, *p=.004* > $31-60K, *p=.046*		> <$15K, *p=.015* > $15-30K, *p=.033*				

N =	≤$15,000		$15,000-$30,000		$31,000-$60,000		$61,000-$90,000		$91,000-$120,000		$121,000-$150,000		>$150,000		P=
N =	246		241		377		250		128		37		64		
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	
SURVEY-SPECIFIC PERSONAL ASPECTS															
- Neighbourhood	79.39	21.10	80.75	17.52	80.40	16.27	81.16	15.55	83.91	12.37	82.97	16.31	85.31	15.01	**.035**
- Excited	68.53	22.39	70.84	18.79	71.95	17.19	73.13	16.33	76.25 > <$15K, p=.000 > $15-30K, p=.015 > $31-60K, p=.033	11.50	75.14	13.46	78.28 > <$15K, p=.001 > $15-30K, p=.014 > $31-60K, p=.035	13.98	**.000**
- Stressed	48.17	27.78	49.05	26.29	48.00	25.90	51.80	24.30	49.77	23.32	49.73	30.23	49.69	26.72	.671
NATIONAL WELLBEING INDEX	58.73	17.39	58.70	16.01	62.27	14.92	61.72	13.06	65.04 > <$15K, p=.005 > $15-30K, p=.002	12.87	60.93	12.14	65.08 > $15-30K, p=.043	13.39	**.000**
National domains															
1. Economic situation	61.60	21.69	62.25	21.23	67.39 > <$15K, p=.015 > $15-30K, p=.046	18.16	68.11 > <$15K, p=.004 > $15-30K, p=.014	15.84	72.36 > <$15K, p=.000 > $15-30K, p=.000 > $31-60K, p=.037	14.28	67.50	15.74	73.81 > <$15K, p=.000 > $15-30K, p=.000	16.50	**.000**
2. State of the environment	60.84	20.73	58.28	19.94	61.49	18.68	60.12	17.20	62.89	15.93	59.46	13.93	63.59	16.65	.180
3. Social conditions	61.38	21.50	59.96	18.41	62.12	18.76	61.53	16.07	62.28	17.19	57.84	17.82	61.25	16.28	.706
4. Government	50.41	27.72	51.50	26.04	54.75	23.80	54.56	21.50	57.32	23.82	54.86	20.36	56.67	23.76	.130
5. Business	57.34	21.18	60.74	18.56	63.06 > <$15K, p=.014	16.91	61.49	17.12	63.39	17.94	63.51	16.20	70.33 > <$15K, p=.000 > $15-30K, p=.000 > $31-60K, p=.007 > $61-90K, p=.001	13.54	**.000**
6. National Security	60.94	22.18	61.92	21.43	65.28	18.06	63.82	18.34	69.11 > <$15K, p=.001 > $15-30K, p=.007	15.58	62.97	19.13	66.25	19.40	**.002**
Life in Australia	82.61	21.49	81.25	19.26	81.97	17.64	82.54	17.11	85.78	14.77	82.97	15.43	83.17	14.57	.274
SURVEY-SPECIFIC NATIONAL ASPECTS															.
- Likelihood of Terrorist Attack	64.36	20.04	67.48	21.61	65.85	20.68	63.73	19.69	66.29	18.66	68.33	19.03	57.63	19.09	.148

Table A3.2: Income Distribution

	<$15,000	$15,000-$30,000	$30,000-$60,000	$61,000-$90,000	$91,000-$120,000	$121,000-$150,000	>$150,000	Total
N	246	241	377	250	128	37	64	1343
%	13.0	12.7	19.9	13.2	6.7	2.0	3.4	70.8%answered

Table A3.3: Income x Gender: Distribution

	Male (49.4%)		Female (50.6%)		Total
Income	N	%	N	%	N
<$15,000	98	14.8%	148	21.8%	246
$15,000-$30,000	124	18.7%	117	17.2%	241
$30,000-$60,000	200	30.1%	177	26.1%	377
$60,000-$90,000	124	18.7%	126	18.6%	250
$90,000-$120,000	62	9.3%	66	9.7%	128
$121,000-$150,000	20	3.0%	17	2.5%	37
>$150,000+	36	5.4%	28	4.1%	64
Total	664	100.0%	679	100.0%	1343

$\chi^2(6,1343) = 12.987, p=.043$

Table A3.4: Income x Gender: Personal Wellbeing Index

	PWB	Male	Female	p=
<$15,000	(M)	69.43	72.73	.108
	(SD)	15.48	15.12	
	(N)	92	140	
$15,000-$30,000	(M)	74.08	73.19	.595
	(SD)	12.58	12.89	
	(N)	118	115	
$31,000-$60,000	(M)	74.21	74.62	.729
	(SD)	12.13	10.62	
	(N)	194	173	
$61,000-$90,000	(M)	74.61	77.31	**.045**
	(SD)	9.55	11.42	
	(N)	122	126	
$91,000-$120,000	(M)	79.09	80.11	.521
	(SD)	8.14	9.61	
	(N)	61	66	
$121,000-$150,000	(M)	77.79	80.00	.363
	(SD)	8.28	5.89	
	(N)	20	17	
>$150,000	(M)	78.95	81.43	.330
	(SD)	9.52	10.32	
	(N)	34	28	
		Welch (6,634) = 5.958, p=.000	**Welch (6,658) = 5.673, p=.000**	
		$91-120K > <$15K, p=.000	*$91-120K > <$15K, p=.001*	
		$91-120K > $15-30K, p=.032	*$91-120K > $15-30K, p=.001*	
		$91-120K > $31-60K, p=.009	*$91-120K > $31-60K, p=.004*	
		$121-150K > <$15K, p=.026	*$121-150K > <$15K, p=.009*	
		$150K+ > <$15K, p=.002	*$121-150K >$15-30K,p=.014*	
			$150K+ > <$15K, p=.010	
			$150K+ > $15-30K, p=.015	

Table A3.5: Income x Age: Distribution

Age	<$15,000 N	%	$15,000-$30,000 N	%	$31,000-$60,000 N	%	$61,000-$90,000 N	%	$91,000-$120,000 N	%	$121,000-$150,000 N	%	>$150,000		Total N	%
18-25	15	6.1%	14	5.8%	33	8.8%	24	9.6%	9	7.0%	6	16.2%	9	14.8%	110	8.2%
26-35	10	4.1%	27	11.3%	81	21.6%	59	23.6%	32	25.0%	2	5.4%	11	18.0%	222	16.6%
36-45	24	9.8%	31	12.9%	69	18.4%	68	27.2%	34	26.6%	15	40.5%	15	24.6%	256	19.2%
46-55	27	11.0%	47	19.6%	76	20.3%	65	26.0%	36	28.1%	9	24.3%	18	29.5%	278	20.8%
56-65	41	16.7%	45	18.8%	82	21.9%	29	11.6%	12	9.4%	5	13.5%	7	11.5%	221	16.5%
66-75	62	25.3%	52	21.7%	28	7.5%	4	1.6%	1	.8%	0	.0%	0	.0%	147	11.0%
76+	66	26.9%	24	10.0%	6	1.6%	1	.4%	4	3.1%	0	.0%	1	1.6%	102	7.6%
Total	245		240		375		250		128		37		61		1336	

Table A3.6: Income x Age: Distribution (*Collapsed*)

Age	<$30,000 N	%	$31,000-$60,000 N	%	$61,000+ N	%	Total N	%
18-35	66	13.6%	114	30.4%	152	31.9%	332	24.9%
36-45	55	11.3%	69	18.4%	132	27.7%	256	19.2%
46-55	74	15.3%	76	20.3%	128	26.9%	278	20.8%
56+	290	59.8%	116	30.9%	64	13.4%	470	35.2%
Total	485	36.3%	375	28.1%	476	35.6%	1336	100.0%

$\chi^2(6,1336) = 237.822, p=.000$

Table A3.7: Income x Age: Personal Wellbeing Index (Survey 9)

	<$15,000	$15,000-$30,000	$31,000-$60,000	$61,000-$90,000	$91,000-$120,000	$121,000-$150,000	>$150,000	Total
18-25 (N)	15	14	33	24	9	6	9	110
% within Age	13.6%	12.7%	30.0%	21.8%	8.2%	5.5%	8.2%	8.2%
(Mean)	70.38	67.55	73.69	76.96	78.10	77.14	68.73	
(SD)	9.65	11.87	10.66	7.79	9.15	10.30	5.55	
26-35 (N)	10	27	81	59	32	2	11	222
% within Age	4.5%	12.2%	36.5%	26.6%	14.4%	.9%	5.0%	16.6%
(Mean)	60.43	69.56	73.49	75.18	79.06	77.14	84.81	
(SD)	20.57	13.33	9.63	8.66	10.88	4.04	6.65	
36-45 (N)	24	31	69	68	34	15	15	256
% within Age	9.4%	12.1%	27.0%	26.6%	13.3%	5.9%	5.9%	19.2%
(Mean)	60.19	69.54	71.18	75.14	80.34	78.95	82.95	
(SD)	17.40	11.77	12.00	11.75	7.39	5.78	8.37	
46-55 (N)	27	47	76	65	36	9	18	278
% within Age	9.7%	16.9%	27.3%	23.4%	12.9%	3.2%	6.5%	20.8%
(Mean)	65.71	72.55	73.42	77.36	79.09	78.10	81.34	
(SD)	16.22	13.59	11.85	11.81	9.42	7.11	9.37	
56-65 (N)	41	45	82	29	12	5	7	221
% within Age	18.6%	20.4%	37.1%	13.1%	5.4%	2.3%	3.2%	16.5%
(Mean)	70.64	75.45	76.33	75.00	80.13	82.29	76.53	
(SD)	15.51	11.59	11.63	10.88	7.04	9.98	8.36	
66-75 (N)	62	52	28	4	1	0	0	147
% within Age	42.2%	35.4%	19.0%	2.7%	.7%	-	-	11.0%
(Mean)	73.84	77.06	82.38	79.29	77.14	-	-	
(SD)	13.49	13.04	10.46	12.59	.	-	-	
76+ (N)	66	24	6	1	4	0	1	102
% within Age	64.7%	23.5%	5.9%	1.0%	3.9%	-	1.0%	7.6%
(Mean)	77.96	78.91	78.81	81.43	85.36	-	57.14	
(SD)	11.95	9.33	11.66	-	4.72	-	-	
Total	245	240	375	250	128	37	61	1336
	18.3%	18.0%	28.1%	18.7%	9.6%	2.8%	4.6%	100.0%

Table A3.8: Income x Age: Personal Wellbeing Index (Combined Survey 2-9 Data)

	<$15,000	$15,000-$30,000	$31,000-$60,000	$61,000-$90,000	$90,000+	Total	p=
18-25 (N) (Mean) (SD)	154 72.03 11.40	231 71.92 11.26	337 73.06 11.44	199 76.81 10.48 *> <$15K, p=.000* *> $15-30K, p=.000* *> $31-60K, p=.001*	242 75.95 9.82 *> <$15K, p=.005* *> $15-30K, p=.001* *> $31-60K, p=.015*	1163	**.000**
26-35 (N) (Mean) (SD)	113 66.14 16.37	276 70.64 13.10	708 74.14 10.67 *> <$15K, p=.000* *> $15-30K, p=.001*	466 75.76 10.30 *> <$15K, p=.000* *> $15-30K, p=.000*	371 77.26 10.02 *> <$15K, p=.000* *> $15-30K, p=.000* *> $31-60K, p=.000*	1934	**.000**
36-45 (N) (Mean) (SD)	153 63.38 17.49	357 70.86 14.45 *> <$15K, p=.000*	916 73.53 11.35 *> <$15K, p=.000* *> $15-30K, p=.018*	660 76.35 9.97 *> <$15K, p=.000* *> $15-30K, p=.000* *> $31-60K, p=.000*	564 77.35 10.76 *> <$15K, p=.000* *> $15-30K, p=.000* *> $31-60K, p=.000*	2650	**.000**
46-55 (N) (Mean) (SD)	240 64.98 16.55	424 70.04 15.17 *> <$15K, p=.001*	834 74.39 12.11 *> <$15K, p=.000* *> $15-30K, p=.000*	526 76.25 11.10 *> <$15K, p=.000* *> $15-30K, p=.000* *> $31-60K, p=.037*	501 77.91 10.07 *> <$15K, p=.000* *> $15-30K, p=.000* *> $31-60K, p=.000*	2525	**.000**
56-65 (N) (Mean) (SD)	414 71.51 14.19	516 75.67 12.08 *> <$15K, p=.000*	544 77.24 10.88 *> <$15K, p=.000*	219 78.12 10.41 *> <$15K, p=.000*	255 77.80 11.41 *> <$15K, p=.000*	1948	**.000**
66-75 (N) (Mean) (SD)	546 75.19 12.38	500 77.71 11.66 *> <$15K, p=.005*	213 80.11 10.08 *> <$15K, p=.000*	45 78.98 9.91	82 80.38 11.20 *> <$15K, p=.002*	1386	**.000**
76+ (N) (Mean) (SD)	422 77.16 12.16	217 78.74 10.92	72 79.27 10.62	18 81.90 11.66	72 79.07 11.10	801	.159
Total	2042	2521	3624	2133	2087	12407	
p=	Welch(6,2035) = 32.246, **p=.000**	Welch (6,2514) = 28.336, **p=.000**	Welch (6,3617) = 20.124, **p=.000**	F(6,2126) = 2.605, **p=.016**	F(6,2080) = 2.396, **p=.026**		
	18-25 > 26-35, p=.025 *18-25 > 36-45, p=.000* *18-25 > 46-55, p=.000* *56-65 > 26-35, p=.037* *56-65 > 36-45, p=.000* *56-65 > 46-55, p=.000* *66-75 > 26-35, p=.000* *66-75 > 36-45, p=.000* *66-75 > 46-55, p=.000* *66-75 > 56-65, p=.001* *76+ > 18-25, p=.000* *76+ > 26-35, p=.000* *76+ > 36-45, p=.000* *76+ > 46-55, p=.000* *76+ > 56-65, p=.000*	*56-65 > 18-25, p=.001* *56-65 > 26-35, p=.000* *56-65 > 36-45, p=.000* *56-65 > 46-55, p=.000* *66-75 > 18-25, p=.000* *66-75 > 26-35, p=.000* *66-75 > 36-45, p=.000* *66-75 > 46-55, p=.000* *76+ > 18-25, p=.000* *76+ > 26-35, p=.000* *76+ > 36-45, p=.000* *76+ > 46-55, p=.000* *76+ > 56-65, p=.017*	*56-65 > 18-25, p=.001* *56-65 > 26-35, p=.000* *56-65 > 36-45, p=.000* *56-65 > 46-55, p=.000* *66-75 > 18-25, p=.000* *66-75 > 26-35, p=.000* *66-75 > 36-45, p=.000* *66-75 > 46-55, p=.000* *66-75 > 56-65, p=.013* *76+ > 18-25, p=.000* *76+ > 26-35, p=.004* *76+ > 36-45, p=.001* *76+ > 46-55, p=.008*	*No significant post-hocs*	*66-75 > 18-25, p=.016*		

2-Way Analysis of Variance
Income: F(4,12372) = 98.747. p=.000
Age: F(6,12372) = 44.612, p=.000
Income x Age: (24,12372) = 5.396, p=.000

Table A3.9: Household Income Differences Across Surveys: Personal Wellbeing Index

Survey		2 n=1971					3 n=1898					4 n=1898					5 n=1001				
		<15	15-30	31-60	61-90	90+	<15	15-30	31-60	61-90	90+	<15	15-30	31-60	61-90	90+	<15	15-30	31-60	61-90	90+
PWB	Mean	71.67	73.30	74.83	76.79	77.49	71.74	74.21	75.62	76.94	77.26	71.00	72.65	74.46	76.75	76.26	71.91	72.56	74.53	76.24	77.91
	SD	14.80	13.33	12.04	11.52	10.97	14.54	13.40	10.65	10.71	11.60	14.74	12.88	11.35	10.01	11.77	14.09	15.06	12.22	9.88	9.48
Std living	Mean	73.56	74.44	78.09	80.91	83.50	70.99	74.85	78.33	80.51	82.72	71.95	73.04	76.04	80.11	80.08	74.21	71.24	75.92	79.64	82.30
	SD	21.86	20.24	16.40	14.39	14.00	22.62	19.10	16.28	14.34	14.98	21.24	19.10	16.28	12.52	15.80	22.48	20.77	16.51	11.81	12.40
Health	Mean	70.22	73.12	76.47	79.15	79.85	69.01	74.71	77.08	77.74	77.19	67.15	73.41	76.94	78.56	76.62	69.00	71.93	75.89	79.49	79.05
	SD	23.23	21.50	19.27	16.57	17.67	24.65	21.21	18.38	19.51	20.22	24.93	19.33	17.92	15.71	19.12	23.70	22.17	19.13	15.52	15.87
Achievements	Mean	73.07	73.57	73.73	75.96	76.75	72.54	74.51	75.11	76.19	75.83	73.44	71.81	73.26	74.95	76.03	74.21	72.60	74.53	74.77	76.03
	SD	19.82	19.65	18.74	15.90	15.68	20.85	19.64	16.14	16.28	17.17	21.45	16.83	16.46	13.75	16.88	19.93	20.67	18.02	14.62	14.37
Relationships	Mean	76.86	77.79	79.63	80.88	82.81	75.37	77.85	79.63	81.60	81.60	76.31	76.38	79.19	81.89	80.56	74.17	78.55	77.18	82.56	82.22
	SD	25.04	23.20	21.20	19.10	16.66	26.90	22.99	20.43	17.57	18.78	24.77	24.05	19.40	17.68	19.44	28.00	24.96	22.17	16.73	15.23
Safety	Mean	71.82	75.63	76.87	78.63	76.60	74.21	75.71	77.99	77.87	78.03	74.07	75.48	77.45	79.89	78.46	73.43	76.50	77.40	77.54	80.63
	SD	23.15	19.87	18.95	17.57	18.26	22.81	20.86	17.67	18.42	18.21	22.69	19.17	17.50	15.62	17.30	20.98	21.44	18.27	16.06	14.74
Community	Mean	70.84	70.89	70.05	71.82	69.11	70.67	71.60	70.45	71.41	69.98	67.61	70.92	68.86	70.07	70.18	73.64	69.48	70.88	69.18	69.44
	SD	23.39	21.34	20.45	18.77	19.78	21.56	20.60	19.11	17.07	19.18	22.19	20.62	18.78	17.78	19.41	23.14	23.45	18.91	19.38	18.86
Future Sec.	Mean	65.33	67.64	68.95	70.20	73.79	68.41	70.09	70.77	72.34	73.31	66.78	66.88	68.86	71.91	71.64	68.59	67.02	69.48	70.41	75.71
	SD	22.68	20.56	19.82	20.05	17.94	23.20	22.45	18.15	16.47	19.17	23.16	20.75	18.69	17.66	20.38	23.28	23.21	19.24	17.52	16.07
Life as Whole	Mean	75.58	75.32	76.94	78.53	81.77	74.38	76.92	78.72	78.83	81.02	73.87	75.24	77.07	79.40	79.32	76.14	75.47	76.28	79.03	80.56
	SD	22.34	20.85	18.40	16.01	14.21	21.37	19.19	15.58	15.59	16.26	21.59	18.88	15.76	13.27	15.67	21.34	21.57	17.12	14.16	12.48

Legend:
<15 = <$15,000
15-30 = $15,000-$30,000
31-60 = $31,000-$60,000
61-90 = $61,000-$90,000
90+ = $90,000+

Table A3.9: Household Income Differences Across Surveys: Personal Wellbeing Index (continued)

Survey		**6**					**7**					**8**					**9**				
		n=1527					**n=1437**					**n=1579**					**n=1306**				
		<15	15-30	31-60	61-90	90+	<15	15-30	31-60	61-90	90+	<15	15-30	31-60	61-90	90+	<15	15-30	31-60	61-90	90+
PWB	Mean	72.98	73.94	74.22	76.10	77.00	72.54	75.16	75.16	77.03	78.71	73.32	74.57	75.05	76.47	77.49	71.42	73.64	74.41	75.99	79.61
	SD	13.06	13.73	11.48	11.17	10.18	15.47	11.92	11.38	9.93	8.87	14.08	13.49	11.10	9.55	8.80	15.32	12.71	11.43	10.61	8.92
Std living	Mean	71.44	76.13	75.37	80.03	82.54	71.35	74.48	76.92	80.35	83.07	74.44	75.11	76.21	79.70	81.99	72.04	72.99	76.34	78.68	84.45
	SD	23.19	18.62	16.90	14.27	12.83	22.84	18.56	15.50	13.21	12.24	19.42	19.12	15.34	13.66	11.59	21.23	20.23	15.15	13.98	11.86
Health	Mean	70.51	72.25	77.17	77.28	78.73	67.76	73.72	76.71	77.43	78.80	68.54	73.41	77.09	76.53	78.17	69.18	72.78	75.62	76.76	79.34
	SD	24.17	21.86	18.38	18.87	16.32	25.03	19.94	18.17	17.54	16.12	22.02	20.41	18.65	16.60	16.44	21.66	20.48	17.74	17.53	16.83
Achievements	Mean	73.75	74.25	72.96	75.50	76.19	73.59	73.99	73.01	75.69	77.96	74.68	73.99	73.45	74.98	75.38	70.78	72.92	72.57	74.20	78.43
	SD	20.98	19.15	16.73	14.61	15.51	19.24	17.94	17.09	14.75	12.43	19.29	19.60	16.70	15.38	13.54	22.05	19.16	16.87	16.87	13.71
Relationships	Mean	78.71	79.40	79.43	80.96	81.36	77.79	81.93	79.86	82.75	83.07	77.71	80.42	78.86	83.30	82.87	76.67	77.42	79.63	81.36	82.62
	SD	21.90	21.44	20.12	18.86	17.01	23.73	18.06	18.27	15.44	14.34	24.35	21.09	19.27	16.00	14.30	24.47	22.03	19.48	16.54	15.02
Safety	Mean	75.85	76.15	77.66	78.04	77.75	75.50	78.67	79.61	80.04	80.71	76.34	77.16	78.70	78.72	80.92	74.57	77.55	79.23	79.80	82.54
	SD	19.98	20.48	17.37	16.10	16.52	21.64	16.67	15.94	15.12	15.76	18.82	19.23	17.24	15.48	15.14	21.43	18.47	17.20	15.77	13.09
Community	Mean	70.51	72.34	69.06	71.29	70.97	72.59	73.09	69.71	70.81	70.83	72.07	72.39	70.72	69.66	69.56	68.93	72.62	69.33	69.12	73.46
	SD	21.01	20.34	19.53	18.85	18.39	20.90	19.09	19.21	18.07	17.54	21.98	19.88	20.03	17.42	16.93	24.82	19.37	19.41	20.20	16.68
Future Sec.	Mean	68.37	68.77	68.09	70.20	71.54	67.42	70.10	69.31	72.23	76.79	69.09	69.36	70.04	71.77	73.84	67.24	70.42	69.27	71.90	76.93
	SD	20.67	23.40	19.88	18.20	18.58	23.84	19.54	19.68	17.09	15.70	22.51	22.21	18.70	16.08	15.22	22.86	20.12	19.68	16.57	16.35
Life as Whole	Mean	77.51	77.75	76.50	78.54	80.21	75.02	77.91	76.60	79.68	80.91	75.92	78.18	76.59	79.23	80.16	75.04	75.52	77.59	77.76	81.66
	SD	20.40	18.32	15.94	14.42	13.51	22.68	17.68	16.38	13.64	11.90	20.75	18.65	15.90	14.06	12.93	19.69	19.60	15.85	16.00	12.94

Income: F(4,12577) =66.156, p=.000
Survey: F(6,12577) = 2.190, p=.032
Income x Survey: F(28,12577) = .878, p=.650

Survey: Post-Hocs:

S7 > S2, p=.049
S7 > S4, p=.048

Table A3.10: Normative Ranges Calculated from combined survey mean scores (no data for S1) (N=8)

	<$15,000				$15,000-$30,000				$31,000-$60,000				$61,000-$90,000				$90,000+			
	Mean	SD	-2 SD	+2 SD	Mean	SD	-2 SD	+2 SD	Mean	SD	-2 SD	+2 SD	Mean	SD	-2 SD	+2 SD	Mean	SD	-2 SD	+2 SD
PWI	72.07	.80	70.47	73.67	73.75	.91	71.93	75.57	74.78	.47	73.84	75.72	76.54	.40	75.74	77.34	77.72	1.04	75.64	79.80
Std living	72.50	1.37	69.76	75.24	74.03	1.53	70.97	77.09	76.65	1.06	74.53	76.65	79.99	.67	78.65	81.33	82.58	1.27	80.04	85.12
Health	68.92	1.13	66.66	71.18	73.17	.87	71.43	74.91	76.62	.58	75.46	77.78	77.87	1.09	75.69	80.05	78.47	1.09	76.29	80.65
Achievements	73.26	1.20	70.86	75.66	73.46	.93	71.60	75.32	73.58	.86	71.86	75.30	75.28	.67	73.94	76.62	76.57	1.08	74.41	78.73
Relationships	76.70	1.44	73.82	79.58	78.72	1.79	75.14	82.30	79.18	.86	77.46	80.90	81.91	.88	80.15	83.67	82.14	.89	80.36	83.92
Safety	74.47	1.45	71.57	77.37	76.60	1.12	74.36	78.84	78.12	.97	76.18	80.06	78.82	.98	75.86	81.78	79.46	2.03	75.40	83.52
Community	70.86	1.95	66.96	74.76	71.67	1.19	69.29	74.05	69.88	.77	68.34	71.42	70.42	1.06	68.30	72.54	70.44	1.38	67.68	73.20
Future Sec.	67.65	1.22	65.21	70.09	68.79	1.44	65.91	68.79	69.35	.80	67.75	70.95	71.37	.93	69.51	73.23	74.20	2.11	69.98	78.42
Life as Whole	75.43	1.13	73.17	77.69	76.54	1.28	73.98	79.10	77.04	.79	75.46	78.62	78.88	.60	77.68	80.08	80.70	.82	79.06	82.34

Table A3.11: S2-9 PWI Individual scores combined within income brackets

	N	Mean	SD	-2SD	+2SD
<$15,000	2069	72.03	14.57	42.89	101.17
$15,000-$30,000	2556	73.77	13.30	47.17	100.37
$31,000-$60,000	3664	74.80	11.44	51.92	97.68
$61,000-$90,000	2153	76.55	10.46	55.63	97.47
>$90,000	2175	77.50	10.52	56.46	98.54
Total	12617	74.90	12.23		

Income: Welch(4,12612) = 67.661, p=.000

$15-30K > <$15K, p=.000

$31-60K > <$15K, p=.000
$31-60K > $15-30K, p=.015

$61-90K > <$15K, p=.000
$61-90K > $15-30K, p=.000
$61-90K > $31-60K, p=.000

$90K+ > <$15K, p=.000
$90K+ > $15-30K, p=.000
$90K+ > $31-60K, p=.000
$90K+ > $61-90K, p=.030

Table A3.12: Income x Surveys 7, 8 & 9

Variable	Income	Survey 7			Survey 8			Survey 9		
		N	Mean	SD	N	Mean	SD	N	Mean	SD
PWB Income: F(5,4304) = 22.890, p=.000 Survey: F(2,4304) = .672, p=.511 Income x Survey: F(10,4304) = .894, p=.538	<$15K $15-$30K $31-$60K $61-$90K $91-$120K $121-$150K >$150K	210 307 404 280 139 97	72.54 75.16 75.16 77.03 78.42 79.13	15.47 11.92 11.38 9.93 8.46 9.45	297 292 450 291 149 100	73.32 74.57 75.05 76.47 77.56 77.39	14.08 13.49 11.10 9.55 8.05 9.85	232 233 367 248 127 37 62	71.42 73.64 74.41 75.99 79.62 78.80 80.07	15.32 12.71 11.43 10.61 8.91 7.27 9.89
	Total	1437	75.72	11.70	1579	75.28	11.69	1306	74.94	12.18
	p=	.000			.000			.000		
		$61-90K > <$15K, p=.000 *$91-120K > <$15K, p=.000* *$91-120K > $31-60K, p=.049* *$120+K < <$15K, p=.000* *$120+K > $15-30K, p=.038* *$120+K > $31-60K, p=.030*			*$61-90K > <$15K, p=.024* *$91-120K > <$15K, p=.001* *$91-120K > $31-60K, p=.045* *$120+K < <$15K, p=.025*			*$91-120K > <$15K, p=.000* *$91-120K > $15-30K, p=.000* *$91-120K > $31-60K, p=.000* *$91-120K > $61-90K, p=.011* *$121-150K > <$15K, p=.000* *$121-150K > $15-30K, p=.014* *$121-150K > $31-60K, p=.035* *$150+K < <$15K, p=.000* *$150+K > $15-30K, p=.001* *$150+K > $31-60K, p=.002*		
Standard of living Income: F(5,4439) = 40.113, p=.000 Survey: F(2,4439) = .012, p=.988 Income x Survey: F(10,4439) = 1.143, p=.326	<$15K $15-$30K $31-$60K $61-$90K $91-$120K $121-$150K >$150K	210 307 404 280 139 97	72.54 75.16 75.16 77.03 78.42 79.13	15.47 11.92 11.38 9.93 8.46 9.45	297 292 450 291 149 100	73.32 74.57 75.05 76.47 77.56 77.39	14.08 13.49 11.10 9.55 8.05 9.85	245 241 377 250 128 37 64	72.04 72.99 76.34 78.68 84.45 82.97 85.31	21.23 20.23 15.15 13.98 11.07 12.66 12.97
	Total	1437	75.72	11.70	1579	75.28	11.69	1342	76.77	17.24
	p=	.000			.000			.000		
		$61-90K > <$15K, p=.000 *$61-90K > $15-30K, p=.000* *$61-90K > $31-60K, p=.026* *$91-120K > <$15K, p=.000* *$91-120K > $31-60K, p=.000* *$91-120K > $61-90K, p=.000* *$120+K < <$15K, p=.000* *$120+K > $15-30K, p=.000* *$120+K > $31-60K, p=.000*			*$61-90K > <$15K, p=.002* *$61-90K > $15-30K, p=.011* *$61-90K > $31-60K, p=.017* *$91-120K > <$15K, p=.000* *$91-120K > $31-60K, p=.000* *$91-120K > $61-90K, p=.000* *$120+K < <$15K, p=.000* *$120+K > $15-30K, p=.000* *$120+K > $31-60K, p=.000*			*$61-90K > <$15K, p=.001* *$61-90K > $15-30K, p=.007* *$91-120K > <$15K, p=.000* *$91-120K > $15-30K, p=.000* *$91-120K > $31-60K, p=.000* *$91-120K > $61-90K, p=.000* *$121-150K > <$15K, p=.001* *$121-150K > $15-30K, p=.003* *$150K+ < <$15K, p=.000* *$150K+ >$15-30K, p=.000* *$150K+ >$31-60K, p=.000* *$150K+ >$61-90K, p=.010*		
Health Income: F(5,4440) = 27.949, p=.000 Survey: F(2,4440) = .056, p=.945 Income x Survey: F(10,4440) = .314, p=.978	<$15K $15-$30K $31-$60K $61-$90K $91-$120K $121-$150K >$150K	223 317 417 284 140 101	67.76 73.72 76.71 77.43 78.36 79.41	25.03 19.94 18.17 17.54 15.71 16.72	314 308 464 297 150 101	68.54 73.41 77.09 76.53 78.20 78.12	22.02 20.41 18.65 16.60 17.50 14.81	245 241 377 250 128 37 64	69.18 72.78 75.62 76.76 79.61 76.76 80.31	21.66 20.48 17.74 17.53 16.57 20.82 14.80
	Total	1482	75.20	19.62	1634	74.82	19.31	1342	74.78	19.10
	p=	.000			.000			.000		
		$15-30K > <$15K, p=.006 *$30-60K > <$15K, p=.000* *$61-90K > <$15K, p=.000* *$91-120K > <$15K, p=.000* *$120+K > <$15K, p=.000*			*$30-60K > <$15K, p=.000* *$61-90K > <$15K, p=.000* *$91-120K > <$15K, p=.000* *$120+K > <$15K, p=.000*			*$31-60K > <$15K, p=.002* *$61-90K > <$15K, p=.000* *$91-120K > <$15K, p=.000* *$91-120K > $15-30K, p=.013* *$150K+ < <$15K, p=.000* *$150K+ > $15-30K, p=.024*		
Achievements Income: F(5,4430) = 7.219, p=.000 Survey: F(2,4430) = .909, p=.403 Income x Survey: F(10,4430) = 1.182, p=.298	<$15K $15-$30K $31-$60K $61-$90K $91-$120K $121-$150K >$150K	220 316 415 283 140 100	73.59 73.99 73.01 75.69 76.79 79.60	19.24 17.94 17.09 14.75 11.89 13.02	314 308 464 297 150 101	74.68 73.99 73.45 74.98 74.87 76.14	19.29 19.60 16.70 15.38 14.37 12.25	244 240 377 250 128 37 64	70.78 72.92 72.57 74.20 78.44 80.81 77.03	22.05 19.16 16.87 16.87 12.89 11.87 16.10
	Total	1474	74.63	16.60	1634	74.36	17.15	1340	73.61	18.01
	p=	.000			.514			.000		
		$120+K > <$15K, p=.018 *$120+K > $15-30K, p=.012* *$120+K > $31-60K, p=.000*						*$91-120K > <$15K, p=.001* *$91-120K > $15-30K, p=.023* *$91-120K > $31-60K, p=.001* *$121-150K > <$15K, p=.002* *$121-150K > $15-30K, p=.022* *$121-150K > $31-60K, p=.007*		

Variable	Income	Survey 7			Survey 8			Survey 9		
		N	Mean	SD	N	Mean	SD	N	Mean	SD
Personal relationships	<$15K	222	77.79	23.73	314	77.71	24.35	246	76.67	24.47
Income: F(5,4434) = 8.764, p=.000	$15-$30K	316	81.93	18.06	307	80.42	21.09	240	77.42	22.03
Survey: F(2,4434) = 1.425, p=.241	$31-$60K	416	79.86	18.27	463	78.86	19.27	376	79.63	19.48
Income x Survey: F(10,4434) = .916,	$61-$90K	284	82.75	15.44	297	83.30	16.00	250	81.36	16.54
p=.517	$91-$120K	140	82.29	14.41	150	83.93	13.36	128	81.25	16.41
	$121-$150K	101	84.16	14.23	101	81.29	15.53	37	85.41	11.69
	>$150K							64	83.75	13.63
	Total	1479	81.07	18.16	1632	80.36	19.61	1341	79.52	19.90
	p=	.013			.000			.001		
		$61-90K > <$15K, p=.000			$61-90K > <$15K, p=.000			$121-150K > <$15K, p=.013		
		$120+K > <$15K, p=.000			$91-120K > <$15K, p=.000			$121-150K > $15-30K, p=.026		
					$61-90K > $30-60K, p=.000					
Safety	<$15K	314	76.34	18.82	222	75.50	21.64	245	74.57	21.43
Income: F(5,4427) = 9.968, p=.000	$15-$30K	306	77.16	19.23	315	78.67	16.67	241	77.55	18.47
Survey: F(2,4427) = .360, p=.698	$31-$60K	462	78.70	17.24	415	79.61	15.94	376	79.23	17.20
Income x Survey: F(10,4427) = .496,	$61-$90K	297	78.72	15.48	283	80.04	15.12	250	79.80	15.77
p=.894	$91-$120K	149	81.14	14.54	140	80.86	15.38	128	82.97	12.32
	$121-$150K	101	80.59	16.05	101	80.50	16.33	37	78.65	15.12
	>$150K							63	83.97	13.14
	Total	1629	78.30	17.39	1476	79.05	16.95	1340	78.75	17.58
	p=	.076			.032			.000		
		$91-120K > <$15K, p=.000						$61-90K > <$15K, p=.044		
								$91-120K > <$15K, p=.000		
								$91-120K > $15-30K, p=.018		
								$150+K > <$15K, p=.000		
								$150+K > $15-30K, p=.041		
Community	<$15K	220	72.59	20.90	314	72.07	21.98	242	68.93	24.82
Income: F(5,4412) = 2.641, p=.022	$15-$30K	314	73.09	19.09	305	72.39	19.88	240	72.63	19.37
Survey: F(2,4412) = .376, p=.686	$31-$60K	415	69.71	19.21	459	70.72	20.03	373	69.33	19.41
Income x Survey: F(10,4412) = 1.148,	$61-$90K	283	70.81	18.07	295	69.66	17.42	250	69.12	20.20
p=.322	$91-$120K	140	71.00	18.08	150	69.80	16.97	128	73.75	15.11
	$121-$150K	101	70.59	16.84	101	69.21	16.95	37	68.92	16.80
	>$150K							63	75.56	19.24
	Total	1473	71.26	18.99	1624	70.92	19.51	1333	70.52	20.28
	p=	.216			.343			.014		
Future Security	<$15K	217	67.42	23.84	308	69.09	22.51	239	67.24	22.86
Income: F(5,4363) = 15.054, p=.000	$15-$30K	312	70.10	19.54	296	69.36	22.21	236	70.42	20.12
Survey: F(2,4363) = .637, p=.529	$31-$60K	408	69.31	19.68	455	70.04	18.70	372	69.27	19.68
Income x Survey: F(10,4363) = .673,	$61-$90K	282	72.23	17.09	293	71.77	16.08	248	71.90	16.57
p=.750	$91-$120K	139	77.19	15.13	150	73.67	13.78	127	76.46	15.51
	$121-$150K	98	76.22	16.53	100	74.10	17.24	37	78.11	17.45
	>$150K							64	77.19	17.50
	Total	1456	70.98	19.48	1602	70.64	19.32	1323	70.92	19.53
	p=	.000			.014			.000		
		$91-120K > <$15K, p=.000						$91-120K > <$15K, p=.000		
		$91-120K > $15-30K, p=.001						$91-120K > $15-30K, p=.034		
		$91-120K > $31-60K, p=.000						$91-120K > $31-60K, p=.001		
		$91-120K > $61-90K, p=.039						$121-150K > <$15K, p=.028		
		$120+K > <$15K, p=.003						$150+K > <$15K, p=.005		
		$120+K > $15-30K, p=.037						$150+K > $31-60K, p=.030		
		$120+K > $31-60K, p=.007								
Life as a Whole	<$15K	223	75.02	22.68	316	75.92	20.75	246	75.04	19.69
Income: F(5,4439) = 9.965, p=.000	$15-$30K	316	77.91	17.68	308	78.18	18.65	241	75.52	19.60
Survey: F(2,4439) = .129, p=.879	$31-$60K	415	76.60	16.38	463	76.59	15.90	377	77.59	15.85
Income x Survey: F(10,4439) = .803,	$61-$90K	284	79.68	13.64	297	79.23	14.06	250	77.76	16.00
p=.626	$91-$120K	140	80.07	11.78	150	79.80	13.63	128	81.64	11.69
	$121-$150K	101	82.08	12.03	101	80.69	11.85	37	82.16	9.76
	>$150K							64	81.41	16.61
	Total	1479	77.94	16.78	1635	77.79	16.84	1343	77.48	17.05
	p=	.000			.006			.000		
		$91-120+K > <$15K, p=.005						$91-120K > <$15K, p=.001		
		$91-120+K > $31-60K, p=.003						$91-120K > $15-30K, p=.004		
								$91-120K > $31-60K, p=.046		
								$121-150K > <$15K, p=.015		
								$121-150K > $15-30K, p=.033		
NWB	<$15K	183	59.87	17.29	246	58.12	16.36	209	58.73	17.39
Income: F(5,4031) = 6.397, p=.000	$15-$30K	276	61.65	15.21	276	59.83	15.82	218	58.70	16.01
Survey: F(2,4031) = .749, p=.473	$31-$60K	384	60.72	14.17	428	61.48	13.24	360	62.27	14.92
Income x Survey: F(10,4031) = 1.370,	$61-$90K	276	62.38	13.93	279	60.67	13.74	230	61.72	13.06
p=.188	$91-$120K	136	63.10	13.46	140	61.86	11.97	119	65.04	12.87
	$121-$150K	97	60.98	16.02	95	63.58	13.77	36	60.93	12.14
	>$150K							61	65.08	13.39
	Total	1352	61.39	14.87	1464	60.62	14.38	1233	61.30	15.04
	p=	.317			.019			.000		
					$120+K > <$15K, p=.031			$91-120K > <$15K, p=.005		
								$91-120K > $15-30K, p=.002		
								$150+K > $15-30K, p=.043		

Variable	Income	Survey 7			Survey 8			Survey 9		
		N	Mean	SD	N	Mean	SD	N	Mean	SD
Economic situation	<$15K	208	61.97	22.51	297	60.54	20.51	237	61.60	21.69
Income: $F_{(5,4330)} = 22.256$, p=.000	$15-$30K	312	64.81	18.55	298	63.12	18.66	236	62.25	21.23
Survey: $F_{(2,4330)} = .1390$, p=.249	$31-$60K	408	65.00	17.24	452	67.08	16.34	371	67.39	18.16
Income x Survey: $F_{(10,4330)} = 1.145$,	$61-$90K	279	68.35	16.34	292	67.16	16.13	244	68.11	15.84
p=.324	$91-$120K	139	68.99	16.07	147	69.52	14.01	127	72.36	14.28
	$121-$150K	101	69.60	17.55	101	68.32	18.17	36	67.50	15.74
	>$150K							63	73.81	16.50
	Total	1447	65.87	18.25	1587	65.43	17.75	1314	66.35	18.91
	p=	.000			.000			.000		
		$61-90K > <$15K, p=.000			*$15-30K > <$15K, p=.000*			*$31-60K > <$15K, p=.015*		
		$91-120K > <$15K, p=.000			*$31-60K > <$15K, p=.000*			*$31-60K > $15-30K, p=.046*		
		$120+K > <$15K, p=.002			*$31-60K > $15-30K, p=.000*			*$61-90K > <$15K, p=.004*		
					$61-90K > <$15K, p=.000			*$61-90K > $15-30K, p=.014*		
					$91-120K > <$15K, p=.000			*$91-120K > <$15K, p=.000*		
					$91-120K > $15-30K, p=.000			*$91-120K > $15-30K, p=.000*		
								$91-120K > $31-60K, p=.037		
					$120+K > <$15K, p=.002			*$150+K > <$15K, p=.000*		
								$150+K > $15-30K, p=.000		
State of the environment	<$15K	213	59.30	21.37	309	60.10	20.44	239	60.84	20.73
Income: $F_{(5,4380)} = .472$, p=.797	$15-$30K	309	58.74	18.73	302	60.46	19.25	238	58.28	19.94
Survey: $F_{(2,4380)} = 3.731$, p=.024	$31-$60K	413	58.67	17.82	462	60.80	17.82	375	61.49	18.68
Income x Survey: $F_{(10,4380)} = 1.424$,	$61-$90K	282	60.96	18.16	292	58.66	16.91	248	60.12	17.20
p=.163	$91-$120K	140	57.50	17.84	148	58.38	18.15	128	62.89	15.93
	$121-$150K	101	57.72	21.40	98	61.43	16.31	37	59.46	13.93
	>$150K							64	63.59	16.65
	Total	1458	59.04	18.89	1611	60.03	18.41	1329	60.72	18.61
	p=	.466			.501			.180		
Social conditions	<$15K	214	62.71	20.42	301	61.03	21.54	239	61.38	21.50
Income: $F_{(5,4369)} = .584$, p=.713	$15-$30K	308	61.56	18.03	303	61.49	20.04	235	59.96	18.41
Survey: $F_{(2,4369)} = .692$, p=.501	$31-$60K	413	61.89	15.94	457	61.58	17.44	372	62.12	18.76
Income x Survey: $F_{(10,4369)} = .690$,	$61-$90K	283	63.29	16.85	296	61.35	16.43	248	61.53	16.07
p=.735	$91-$120K	140	61.93	17.75	150	63.47	17.34	127	62.28	17.19
	$121-$150K	100	59.60	19.79	100	63.60	15.73	37	57.84	17.82
	>$150K							64	61.25	16.28
	Total	1458	62.06	17.71	1607	61.72	18.49	1322	61.35	18.47
	p=	.619			.634			.706		
Government	<$15K	213	53.47	29.51	307	53.78	26.68	241	50.41	27.72
Income: $F_{(5,4385)} = 1.530$, p=.177	$15-$30K	314	58.06	25.49	302	50.40	26.17	240	51.50	26.04
Survey: $F_{(2,4385)} = 1.032$, p=.356	$31-$60K	414	54.42	24.22	459	54.31	21.86	373	54.75	23.80
Income x Survey: $F_{(10,4385)} = 1.801$,	$61-$90K	283	54.45	24.62	294	53.37	23.28	248	54.56	21.50
p=.055	$91-$120K	139	56.76	21.44	149	54.16	22.15	127	57.32	23.82
	$121-$150K	101	53.76	27.45	99	56.57	23.74	37	54.86	20.36
	>$150K							63	56.67	23.76
	Total	1464	55.25	25.40	1610	53.43	24.09	1329	53.68	24.53
	p=	.280			.249			.130		
Business	<$15K	202	58.66	21.64	269	59.29	19.16	222	57.34	21.18
Income: $F_{(5,4235)} = 6.674$, p=.000	$15-$30K	297	61.28	18.77	291	59.24	19.27	229	60.74	18.56
Survey: $F_{(2,4235)} = 1.503$, p=.223	$31-$60K	404	59.18	18.26	447	61.19	16.48	369	63.06	16.91
Income x Survey: $F_{(10,4235)} = 2.028$,	$61-$90K	282	61.91	17.61	292	60.86	16.88	242	61.49	17.12
p=.027	$91-$120K	138	64.71	16.13	146	61.85	14.19	124	63.39	17.94
	$121-$150K	100	60.50	18.55	101	65.25	14.87	37	63.51	16.20
	>$150K							61	70.33	13.54
	Total	1423	60.72	18.64	1546	60.76	17.35	1284	61.75	18.17
	p=	.014			.022			.000		
		$91-120K > <$15K, p=.038			*$120+K > <$15K, p=.038*			*$31-60K > <$15K, p=.014*		
		$91-120K > $15-30K, p=.031			*$120+K > $15-30K, p=.032*			*$150+K > <$15K, p=.000*		
								$150+K > $15-30K, p=.000		
								$150+K > $31-60K, p=.007		
								$150+K > $61-90K, p=.001		
National security	<$15K	209	63.54	21.75	293	62.53	20.23	234	60.94	22.18
Income: $F_{(5,4302)} = 3.734$, p=.002	$15-$30K	302	65.26	19.11	299	63.14	19.77	234	61.92	21.43
Survey: $F_{(2,4302)} = 1.111$, p=.329	$31-$60K	404	64.48	19.55	453	63.22	17.43	373	65.28	18.06
Income x Survey: $F_{(10,4302)} = 1.245$,	$61-$90K	283	65.16	17.53	291	62.92	18.20	241	63.82	18.34
p=.257	$91-$120K	138	67.10	16.22	145	64.14	17.50	123	69.11	15.58
	$121-$150K	99	65.25	21.06	98	67.96	16.37	37	62.97	19.13
	>$150K							64	66.25	19.40
	Total	1435	64.95	19.22	1579	63.40	18.53	1306	63.97	19.52
	p=	.610			.128			.002		
								$91-120K > <$15K, p=.001		
								$91-120K > $15-30K, p=.007		
Life in Australia	<$15K	218	82.80	20.86	314	83.31	19.15	245	82.61	21.49
Income: $F_{(5,4403)} = .448$, p=.815	$15-$30K	312	83.17	16.70	304	82.20	17.95	240	81.25	19.26
Survey: $F_{(2,4403)} = .022$, p=.978	$31-$60K	411	82.55	16.57	462	83.55	15.82	375	81.97	17.64
Income x Survey: $F_{(10,4403)} = .793$,	$61-$90K	284	83.87	15.88	290	83.14	16.31	248	82.54	17.11
p=.636	$91-$120K	140	83.14	16.19	149	81.68	15.31	128	85.78	14.77
	$121-$150K	101	81.88	18.75	100	82.70	14.41	37	82.97	15.43
	>$150K							63	83.17	14.57
	Total	1466	82.99	17.27	1619	82.95	16.87	1336	82.51	18.18
	p=	.905			.793			.274		

Note: For the 2-Way ANOVAs on the left hand side, above, income has been recoded into 6 categories to make them comparable across surveys 7-9.

Table A3.13: Income: PWB combined across surveys 7-9

	N	Mean	SD	Incremental Increase	-2SD	+2SD
<$15,000	739	72.50	14.88	-	42.74	102.26
$15,000-$30,000	832	74.53	12.71	2.03	49.11	99.95
$31,000-$60,000	1221	74.89	11.29	0.36	52.31	97.47
$61,000-$90,000	819	76.51	10.00	1.62	56.51	96.51
$91,000- $120,000	415	78.48	8.48	1.97	61.52	95.44
$121,000-$150,000	234	78.33	9.32	-0.15	59.69	96.97
>$150,000	62	80.07	9.89	1.74	60.29	99.85
Total	4322	75.32	11.85			

Welch (6, 4315)=20.930, p=.000

$31-60K > <15K, p=.004
$61-90K > <15K, p=.000
$61-90K > 15-30K, p=.009
$61-90K > 31-60K, p=.014
$61-90K > 61-90K, p=.007
$91-120K > <15K, p=.000
$91-120K > 15-30K, p=.000
$91-120K > 31-60K, p=.000
$91-120K > 61-90K, p=.007
$121-150K > <15K, p=.000
$121-150K > 15-30K, p=.000
$121-150K > 31-60K, p=.000
$150K+ > <15K, p=.000
$150K+ > 15-30K, p=.002
$150K+ > 31-60K, p=.003

Table A3.14: Income x Household Structure

	<$15,000	$15,000-$30,000	$31,000-$60,000	$61,000-$90,000	$91,000-$120,000	$121,000-$150,000	>$150,000	Total	p =
Live alone (N)	**116**	**44**	**55**	14	7	0	1	237	
(%)	**48.9%**	**18.6%**	**23.2%**	5.9%	3.0%	.0%	.4%		
(Mean)	**72.20**	**70.61**	**71.85**	71.63	82.45		84.29		-
(SD)	**14.91**	**14.02**	**12.11**	9.46	4.26		.		
Live with partner (N)	**69**	**119**	**107**	**77**	**35**	14	19	440	
(%)	**15.7%**	**27.0%**	**24.3%**	**17.5%**	**8.0%**	3.2%	4.3%		
(Mean)	**75.74**	**77.60**	**77.43**	**76.43**	**78.78**	79.08	79.37		.761
(SD)	**12.10**	**10.81**	**12.27**	**11.37**	**8.93**	7.01	10.61		
Sole parent (N)	**24**	**22**	**34**	5	4	0	0	89	
(%)	**27.0%**	**24.7%**	**38.2%**	5.6%	4.5%	.0%	.0%		
(Mean)	**62.98**	**69.94**	**70.08**	73.71	69.29				-
(SD)	**17.29**	**15.01**	**11.43**	14.97	15.23				
Live with partner & children (N)	**15**	**33**	**137**	**125**	**68**	**17**	**30**	425	
(%)	**3.5%**	**7.8%**	**32.2%**	**29.4%**	**16.0%**	**4.0%**	**7.1%**		
(Mean)	**64.39**	**69.38**	**75.39**	**76.36**	**81.19**	**79.16**	**83.74**		**.000**
(SD)	**18.55**	**10.93**	**9.50**	**10.21**	**7.86**	**6.68**	**8.20**		
Live with parents (N)	6	5	15	19	8	3	8	64	
(%)	9.4%	7.8%	23.4%	29.7%	12.5%	4.7%	12.5%		
(Mean)	53.10	60.86	68.95	76.02	75.71	79.05	68.75		-
(SD)	17.74	11.72	11.34	9.59	11.88	13.88	6.22		
Live with other adults(N)	10	8	23	6	6	2	0	55	
(%)	18.2%	14.5%	41.8%	10.9%	10.9%	3.6%	.0%		
(Mean)	72.68	74.46	68.12	71.67	75.71	77.14			-
(SD)	14.52	14.32	11.25	14.04	10.38	10.10			
Total	240	231	371	246	128	36	58	1310	

One-Way Analysis of Variance:
Live with Partner and Children

Welch(6,409) = 10.293, p=.000

> *$31-60K > <$15K, p=.002*
> *$31-60K > $15-30K, p=.042*
>
> *$61-90K > <$15K, p=.000*
> *$61-90K > $15-30K, p=.010*
>
> *$91-120K > <$15K, p=.000*
> *$91-120K > $15-30K, p=.000*
> *$91-120K > $31-60K, p=.002*
>
> *$121-150K > <$15K, p=.001*
> *$121-150K > $15-30K, p=.019*
>
> *$150K+ > <$15K, p=.000*
> *$150K+ > $15-30K, p=.000*
> *$150K+ > $31-60K, p=.001*
> *$150K+ > $61-90K, p=.006*

Table A3.15: Income x Relationship Status

	<$15,000	$15,000-$30,000	$31,000-$60,000	$61,000-$90,000	$91,000-$120,000	$121,000-$150,000	>$150,000	Total
Married (N)	**85**	**138**	**223**	**169**	**85**	**22**	**43**	765
(%)	**11.1%**	**18.0%**	**29.2%**	**22.1%**	**11.1%**	**2.9%**	**5.6%**	
(Mean)	**73.50**	**76.20**	**77.30**	**76.57**	**81.22**	**79.22**	**82.20**	
(SD)	**13.86**	**11.59**	**9.99**	**11.00**	**7.42**	**7.75**	**9.83**	
De facto or living together (N)	3	17	**31**	**34**	16	9	8	118
(%)	2.5%	14.4%	**26.3%**	**28.8%**	13.6%	7.6%	6.8%	
(Mean)	88.57	74.95	**72.48**	**75.38**	77.05	78.41	79.46	
(SD)	2.86	8.75	**10.44**	**8.61**	10.29	4.13	5.29	
Never married (N)	**44**	**33**	**64**	**30**	17	5	11	204
(%)	**21.6%**	**16.2%**	**31.4%**	**14.7%**	8.3%	2.5%	5.4%	
(Mean)	**68.61**	**69.64**	**69.45**	**74.90**	77.23	80.00	70.65	
(SD)	**13.50**	**13.89**	**12.20**	**9.83**	10.44	9.48	6.56	
Separated but not divorced (N)	17	11	14	5	2	0	0	49
(%)	34.7%	22.4%	28.6%	10.2%	4.1%	.0%	.0%	
(Mean)	59.33	68.96	72.86	72.00	84.29			
(SD)	17.55	8.50	9.28	14.02	4.04			
Divorced (N)	**33**	**23**	**28**	8	5	0	2	99
(%)	**33.3%**	**23.2%**	**28.3%**	8.1%	5.1%	.0%	2.0%	
(Mean)	**66.04**	**68.38**	**64.29**	75.54	66.57		90.71	
(SD)	**16.85**	**14.49**	**13.67**	6.13	13.72		9.09	
Widowed (N)	**61**	12	14	3	3	0	0	93
(%)	**65.6%**	12.9%	15.1%	3.2%	3.2%	.0%	.0%	
(Mean)	**77.12**	74.64	76.04	75.24	80.48			
(SD)	**13.02**	12.81	11.67	20.82	3.60			
Total	243	234	374	249	128	36	64	1328

Table A3.16: Income x Relationship Status (Combined Data, Surveys 3,7,9)

	<$15,000	$15,000-$30,000	$31,000-$60,000	$61,000-$90,000	$90,000+	Total	p=
Married (N)	261	559	818	543	418	2599	
(Mean)	74.57	77.18	77.19	77.57	80.14		**.000**
(SD)	13.43	11.36	10.25	10.16	8.67		
			> <$15K, p=.040	> <$15K, p=.015	> <$15K, p=.000		
					> $15-30K, p=.000		
					> $31-60K, p=.000		
					> $61-90K, p=.000		
De facto or living together (N)	14	56	109	75	86	340	
(Mean)	80.41	73.39	72.88	76.53	78.07		**.001**
(SD)	9.58	11.93	9.74	9.42	8.94		
					> $15-30K, p=.047		
					> $31-60K, p=.003		
Never married (N)	132	131	206	123	75	667	
(Mean)	68.15	69.35	71.45	74.29	76.04		**.000**
(SD)	14.74	13.11	11.72	10.57	8.88		
				> <$15K, p=.002	> <$15K, p=.000		
				> $15-30K, p=.011	> $15-30K, p=.000		
					> $31-60K, p=.006		
Separated but not divorced (N)	43	35	40	10	6	134	
(Mean)	62.36	67.22	73.57	67.57	82.14		**.000**
(SD)	16.70	13.06	10.02	14.51	5.91		
			> <$15K, p=.004		> <$15K, p=.000		
					> $15-30K, p=.003		
Divorced (N)	112	89	78	22	11	312	
(Mean)	66.21	68.64	67.89	73.77	71.95		.135
(SD)	17.67	13.31	13.40	11.00	15.61		
Widowed (N)	167	71	31	3	7	279	
(Mean)	76.04	74.25	76.27	75.24	80.41		.799
(SD)	14.75	14.55	10.78	20.82	5.87		
Total	729	941	1282	776	603	4331	
p=	Welch(5,723) = 13.039, **p=.000**	Welch(5,935) = 15.498, p=.000	Welch(5,1276) = 15.986, p=.000	F(5,770) = 4.076, p=.001	Welch(5,597) = 3.563, p=.014		
	married>never married, p=.001 married>separated, p=.000 married>divorced, p=.000 de facto>never married, p=,005 defacto>separated, p=.000 de facto>divorced, p=.000 widowed>never married, p=.000 widowed>separated, p=.000 widowed>divorced, p=.000	*married>never married, p=.000 married>separated, p=.001 married>divorced, p=.000*	*married>never married, p=.000 married>separated, p=.000 married>divorced, p=.000 widowed>divorced, p=.016*	*married>never married, p=.018 married>separated, p=.029*	*married>never married, p=.005*		

Table A3.17: Income x Work Status

	<$15,000	$15,000-$30,000	$31,000-$60,000	$61,000-$90,000	$91,000-$120,000	$121,000-$150,000	>$150,000	Total
Full time paid employment (N)	6	**39**	**185**	**143**	**76**	**30**	**37**	516
(%)	1.2%	**7.6%**	**35.9%**	**27.7%**	**14.7%**	**5.8%**	**7.2%**	
(Mean)	78.21	**73.38**	**73.62**	**75.96**	**78.21**	**78.57**	**79.96**	
(SD)	8.44	**12.74**	**11.00**	**10.14**	**9.20**	**7.70**	**8.53**	
Full time retired (N)	**163**	96	**56**	17	8	3	2	345
(%)	**47.2%**	27.8%	**16.2%**	4.9%	2.3%	.9%	.6%	
(Mean)	**74.55**	76.11	**80.81**	73.19	84.46	81.90	67.86	
(SD)	**13.57**	12.45	**10.65**	12.54	5.84	7.19	15.15	
Semi retired (N)	3	10	9	7	3	0	0	32
(%)	9.4%	31.3%	28.1%	21.9%	9.4%	.0%	.0%	
(Mean)	58.57	78.57	75.40	72.65	87.62			
(SD)	28.28	9.76	14.67	7.40	4.36			
Full time volunteer (N)	0	0	2	1	0	0	0	3
(%)	.0%	.0%	66.7%	33.3%	.0%	.0%	.0%	
(Mean)			75.00	85.71				
(SD)			5.05	.				
Full time home or family care (N)	14	16	**39**	**27**	12	0	8	116
(%)	12.1%	13.8%	**33.6%**	**23.3%**	10.3%	.0%	6.9%	
(Mean)	62.86	69.33	**74.94**	**76.14**	85.24		78.57	
(SD)	19.41	13.44	**10.75**	**13.34**	7.24		7.86	
Unemployed (N)	**39**	**23**	15	9	3	1	3	93
(%)	**41.9%**	**24.7%**	16.1%	9.7%	3.2%	1.1%	3.2%	
(Mean)	**62.26**	**68.82**	68.00	67.78	79.05	75.71	78.57	
(SD)	**16.72**	**15.20**	15.33	10.91	8.73	.	16.10	
Total	225	184	306	204	102	34	50	1105

Appendix A4.   Gender

Table A4.1: Gender Differences

	Male		Female		p=
N =	931		966		
	Mean	SD	Mean	SD	
PERSONAL WELLBEING INDEX	74.69	11.90	75.88	11.87	**.032**
Personal domains					
1. Standard of living	77.71	16.66	77.53	17.39	.817
2. Health	75.41	18.52	74.65	19.70	.383
3. Achievements in life	72.95	17.98	75.05	17.47	**.010**
4. Personal relationships	77.76	20.29	81.60	18.82	**.000**
5. How safe you feel	80.06	17.02	78.17	17.47	**.017**
6. Community connect	68.95	20.37	72.57	19.76	**.000**
7. Future security	70.75	19.69	71.57	18.82	.360
Life as a whole	77.04	16.60	78.32	17.11	.097
SURVEY-SPECIFIC PERSONAL ASPECTS					
- Neighbourhood	81.04	16.97	81.58	16.67	.484
- Excited	71.96	18.12	72.60	17.33	.432
- Stressed	47.10	26.28	51.58	25.72	**.000**
NATIONAL WELLBEING INDEX	62.22	15.27	61.15	14.48	.138
National domains					
1. Economic situation	67.70	19.26	65.52	17.66	**.011**
2. State of the environment	60.67	19.27	61.20	17.98	.541
3. Social conditions	62.46	18.21	61.78	18.34	.418
4. Government	54.69	24.46	54.35	24.46	.760
5. Business	62.57	18.78	60.87	17.25	**.046**
6. National Security	64.94	20.32	64.10	18.81	.358
Life in Australia	82.24	17.89	83.63	17.47	.088
SURVEY-SPECIFIC NATIONAL ASPECTS					
- Likelihood of Terrorist Attack	63.72	20.84	65.07	19.41	.241

Table A4.2: Gender x Survey

Variable	Survey	Male			Female			p=
		Mean	SD	N	Mean	SD	N	
PWI	1	71.85	14.12	831	74.10	12.64	1143	**.000**
Gender: F(1,17193) = 70.655, **p= .000**	2	73.32	13.26	727	74.96	12.84	1246	**.005**
Survey: F(8,17193) = 9.141, **p = .000**	3	73.56	13.68	689	76.11	11.71	1212	**.000**
Gender x Age: F(8,17193) = .959,	4	73.64	12.12	935	75.17	12.37	963	**.006**
p=.466	5	74.13	12.13	943	75.03	12.44	958	.113
	6	74.69	11.69	948	75.71	11.97	974	**.050**
	7	75.18	11.71	928	76.49	11.37	975	**.013**
	8	74.45	11.83	941	76.36	11.73	960	**.000**
	9	74.69	11.90	900	75.88	11.87	938	**.032**
	Total	74.00	12.47	7842	75.51	12.15	9369	
	p=	.000			.000			
		S5 > S1, p=.010			S3 > S1, p=.002			
		S6 > S1, p=.000			S7 > S1, p=.000			
		S7 > S1, p=.000			S8 > S1, p=.001			
		S8 > S1, p=.001			S9 > S1, p=.033			
		S9 > S1, p=.000						
Standard of living	1	72.71	20.45	831	75.74	18.53	1143	**.000**
Gender: F(1,17720) = 29.064, **p = .000**	2	76.89	18.41	727	77.46	18.50	1246	.456
Survey: F(8,17720) = 7.773, **p = .000**	3	76.32	19.46	734	78.40	17.35	1295	**.027**
Gender x Age: F(8,17720) = 1.391,	4	75.34	16.70	970	77.56	17.96	1016	**.004**
p=.195	5	76.65	16.61	969	77.94	17.81	997	.095
	6	76.93	16.98	972	78.42	17.76	1003	.059
	7	77.03	17.04	958	78.57	16.80	1006	**.043**
	8	77.05	16.18	969	77.96	16.74	1007	.217
	9	77.71	16.66	931	77.53	17.39	964	.817
	Total	76.33	17.59	8061	77.72	17.70	9677	
	p=	.000			.011			
		S2 > S1, p = .001			S3 > S1, p = .010			
		S3 > S1, p = .013			S6 > S1, p = .022			
		S5 > S1, p = .000			S7 > S1, p = .008			
		S6 > S1, p = .000						
		S7 > S1, p = .000						
		S8 > S1, p = .000						
		S9 > S1, p = .000						
Health	1	72.98	22.03	831	74.11	20.77	1143	.219
Gender: F(1,17719) = 16.613, **p= .000**	2	74.33	20.17	727	75.58	20.65	1246	.169
Survey: F(8,17719) = 2.272, **p = .020**	3	73.16	21.93	731	76.58	20.32	1295	**.001**
Gender x Age: F(8,17719) = 1.566,	4	74.11	19.56	970	75.71	19.95	1015	.071
p=.129	5	75.64	18.56	969	75.97	20.71	995	.714
	6	75.28	19.39	974	76.67	19.77	1004	.111
	7	74.75	19.41	959	75.53	19.96	1005	.382
	8	74.01	19.15	968	76.03	19.89	1010	**.021**
	9	75.41	18.52	931	74.65	19.70	964	.383
	Total	74.47	19.80	8060	75.66	20.23	9677	
	p=	.054			.060			
Achievements	1	71.30	19.49	831	74.53	17.42	1143	**.000**
Gender: F(1,17665) = 70.898, **p= .000**	2	73.38	18.46	727	74.65	18.64	1246	.127
Survey: F(8,17665) = 2.550, **p= .009**	3	72.60	19.58	724	76.09	17.21	1281	**.000**
Gender x Age: F(8,17665) = .786,	4	72.90	17.20	968	75.02	17.17	1006	**.006**
p=.786	5	73.74	17.40	966	75.98	18.09	995	**.005**
	6	74.07	17.33	971	75.88	16.96	1002	**.018**
	7	73.95	16.89	955	75.56	16.69	1002	**.034**
	8	73.41	17.75	968	75.86	16.64	1010	**.002**
	9	72.95	17.98	926	75.05	17.47	962	**.010**
	Total	73.18	17.95	8036	75.39	17.40	9647	
	p=	.072			.234			
Personal relationships	1	77.06	21.36	831	79.02	21.06	1143	**.036**
Gender: F(1,17673) = 136.348, **p=.000**	2	75.75	23.18	727	81.08	20.95	1246	**.000**
Survey: F(8,17673) = 6.037, **p = .000**	3	76.17	23.00	729	80.96	20.71	1280	**.000**
Gender x Age: F(8,17673) = 1.432,	4	77.34	21.58	967	80.54	20.45	1011	**.001**
p=.177	5	76.39	22.23	964	80.92	20.82	992	**.000**
	6	79.08	20.10	973	82.05	19.06	1001	**.001**
	7	80.10	18.29	955	82.48	17.41	1006	**.003**
	8	78.64	20.14	966	82.32	19.29	1009	**.000**
	9	77.76	20.29	927	81.60	18.82	964	**.000**
	Total	77.69	21.10	8039	81.17	19.97	9652	
	p=	.000			.002			
		S7 > S1, p = .048			S6 > S1, p = .017			
		S7 > S2, p = .001			S7 > S1, p = .011			
		S7 > S3, p = .006			S8 > S1, p = .006			
		S7 > S5, p = .002						

Variable	Survey	Male			Female			p=
		Mean	SD	N	Mean	SD	N	
Safety	1	75.19	20.90	831	75.01	19.66	1143	.907
Gender: F(1,17672) = 40.679, **p= .000**	2	77.08	19.10	727	74.97	20.48	1246	**.024**
Survey: F(8,17672) = 10.877, **p = .000**	3	77.74	20.04	725	76.30	19.44	1285	.076
Gender x Age: F(8,17672) = 1.661,	4	78.21	18.01	967	76.18	18.90	1009	**.015**
p=.102	5	77.86	18.20	969	73.86	19.94	994	**.000**
	6	78.10	18.09	969	75.64	18.82	1003	**.004**
	7	79.82	17.46	954	78.32	16.55	1004	**.050**
	8	78.52	17.97	964	77.82	17.58	1006	.387
	9	80.06	17.02	928	78.17	17.47	966	**.017**
	Total	78.14	18.51	8034	76.20	18.93	9656	
	p=	.000			.000			
		S4 > S1, p=.040			*S7 > S1, p = .001*			
		S7 > S1, p = .000			*S7 > S2, p = .001*			
		S8 > S1, p = .012			*S7 > S5, p = .000*			
		S9 > S1, p = .000			*S8 > S1, p = .017*			
		S9 > S2, p=.035			*S8 > S2, p = .014*			
					S8 > S5, p = .000			
					S9 > S1, p = .004			
					S9 > S2, p = .003			
					S9 > S5, p = .000			
Community	1	66.13	22.12	831	70.38	19.37	1143	**.000**
Gender: F(1,17612) = 132.555,**p= .000**	2	67.59	21.54	727	72.26	20.55	1246	**.000**
Survey: F(8,17612) = 4.020, **p = .000**	3	68.22	20.56	724	72.09	19.09	1270	**.000**
Gender x Age: F(8,17612) = .688,	4	67.59	19.97	964	71.40	19.27	1004	**.000**
p=.703	5	68.72	20.67	965	71.20	20.24	988	**.007**
	6	69.73	19.93	973	72.19	19.38	999	**.005**
	7	69.49	19.57	952	72.78	18.56	998	**.000**
	8	69.38	19.84	962	72.39	19.42	1001	**.001**
	9	68.95	20.37	924	72.57	19.76	959	**.000**
	Total	68.49	20.48	8022	71.91	19.54	9608	
	p=	.006			.103			
		S6 > S1, p = .011						
		S7 > S1, p = .027						
		S8 > S1, p = .041						
Future security	1	67.57	22.14	831	69.88	20.24	1143	**.015**
Gender: F(1,17452) = 8.917, **p= .003**	2	68.24	20.56	727	68.75	20.69	1246	.564
Survey: F(8,17452) = 5.357, **p = .000**	3	69.79	21.44	719	71.69	19.43	1267	.066
Gender x Age: F(8,17452) = 1.008,	4	69.09	19.85	945	69.60	20.51	991	.581
p=.427	5	70.15	19.93	954	69.50	19.28	973	.467
	6	69.35	20.90	959	69.51	20.13	989	.872
	7	70.86	19.51	943	71.94	18.83	986	.217
	8	69.95	20.36	957	71.55	18.60	975	.071
	9	70.75	19.69	916	71.57	18.82	949	.360
	Total	69.58	20.47	7951	70.42	19.69	9519	
	p=	.015			.000			
		S7 > S1, p = .035			*S3 > S2, p = .009*			
					S7 > S2, p = .005			
					S8 > S2, p = .029			
					S9 > S2, p = .031			

Table A4.3: Gender x Age (Survey 9)

Variable	Age Group	Male			Female			p=
		Mean	SD	N	Mean	SD	N	
PWB Age: F(6,1801) = 4.741, **p=.000** Gender: F(1,1801) = 1.845, p=.175 Gender x Age: F(6,1801) = 1.229, p=.288	18-25	75.15	9.80	113	72.84	9.81	75	.116
	26-35	73.08	10.60	127	75.59	11.44	152	.060
	36-45	73.32	12.62	161	74.69	12.00	187	.300
	46-55	73.20	13.06	178	75.96	12.64	183	**.042**
	56-65	75.47	11.99	150	76.75	11.31	152	.340
	66-75	77.04	11.76	107	76.83	13.08	95	.905
	76+	78.98	10.89	59	79.19	11.00	76	.913
	Total	74.67	11.89	895	75.87	11.86	920	
	p=	.003			.026			
		76+ > 26-35, p=.026 76+ > 36-45, p=.028 76+ > 46-55, p=.020			76+ > 18-25, p=.017			
Excited Age: F(6,1840) =1.057, p=.386 Gender: F(1,1840) = .579, p=.447 Gender x Age: F(6,1840) = .340, p=.916	18-25	74.74	18.73	114	74.53	14.55	75	.937
	26-35	71.67	14.95	126	74.87	14.56	154	.071
	36-45	71.18	18.82	161	72.28	17.55	189	.574
	46-55	71.26	18.75	182	71.63	19.04	184	.853
	56-65	71.67	18.97	156	71.03	16.83	155	.755
	66-75	71.77	18.72	113	72.12	19.60	99	.894
	76+	72.74	16.01	62	73.21	17.85	84	.869
	Total	71.97	18.12	914	72.62	17.32	940	
	p=	.752			.338			
Stressed Age: F(6,1855) = 11.703, **p=.000** Gender: F(1,1855) =12.819, **p=.000** Gender x Age: F(6,1855) = 1.017, p=.412	18-25	48.51	24.68	114	55.20	22.02	75	.059
	26-35	56.22	24.23	127	56.13	23.78	155	.975
	36-45	48.27	25.11	162	54.05	23.64	190	**.027**
	46-55	49.89	25.68	183	52.65	26.59	189	.310
	56-65	44.33	26.42	157	49.42	26.61	155	.091
	66-75	38.36	27.44	116	48.18	25.81	99	**.008**
	76+	37.03	27.18	64	38.43	29.69	83	.769
	Total	47.02	26.25	923	51.46	25.82	946	
	p=	.000			.000			
		18-25 > 66-35, p=.045 26-35 > 56-65, p=.002 26-35 > 66-75, p=.000 26-35 > 76+, p=.000 36-45 > 66-75, p=.027 36-45 > 76+, p=.049 46-55 > 66-75, p=.003 46-55 > 76+, p=.011			18-25 > 76+, p=.002 26-35 > 76+, p=.000 36-45 > 76+, p=.001 46-55 > 76+, p=.005			
Neighbourhood Age: F(6, 1853) = 7.272, **p=.000** Gender: F(1,1853) =.191, p=.662 Gender x Age: F(6,1853) = 1.145, p=.334	18-25	81.24	16.21	113	76.93	17.93	75	.089
	26-35	75.35	19.83	127	78.71	17.08	155	.128
	36-45	79.32	17.45	162	81.22	14.74	189	.271
	46-55	81.75	15.45	183	81.44	17.69	188	.856
	56-65	82.41	17.46	158	83.16	15.82	155	.689
	66-75	83.91	15.20	115	83.60	16.79	100	.886
	76+	85.71	14.67	63	87.14	16.17	84	.582
	Total	81.03	17.01	921	81.61	16.67	946	
	p=	.000			.001			
		46-55 > 26-35, p=.018 56-65 > 26-35, p=.008 66-75 > 26-35, p=.002 76+ > 26-35, p=.001			76+ > 18-25, p=.002 76+ > 26-35, p=.003			

Table A4.4: Gender x Age Surveys 1-9 Combined

Variable	Age Group	Male			Female			p=	Mean F-M	-2SD		+2SD	
		N	Mean	SD	N	Mean	SD			Male	Female	M	Female
PWB Age: F(6,16902) = 34.242, **p=.000** Gender: F(1,16902) = 46.233, **p=.000** Gender x Age: F(6,16902)=1.460, p=.187	18-25	945	73.74	11.51	816	74.08	10.82	.534	0.34	50.72	52.44	96.76	95.72
	26-35	1147	72.62	11.96	1459	75.01	11.28	**.000**	2.39	48.70	52.45	96.54	97.57
	36-45	1546	73.03	12.20	1989	74.83	12.50	**.000**	1.80	48.63	49.83	97.43	99.83
	46-55	1546	73.00	13.01	1867	74.53	13.11	**.001**	1.53	46.98	48.31	99.02	100.75
	56-65	1213	75.25	12.25	1398	76.50	11.90	**.008**	1.25	50.75	52.70	99.75	100.30
	66-75	857	76.43	12.15	1020	77.65	11.83	**.029**	1.22	52.13	53.99	100.73	101.31
	76+	475	76.98	13.74	624	78.13	11.76	.146	1.15	49.50	54.61	104.46	101.65
	Total	7729	74.02	12.43	9173	75.52	12.15						
	p=	.000			.000								
		56-65 > 26-35, p=.000 56-65 > 36-45, p=.000 56-65 > 46-55, p=.000 66-75 > 18-25, p=.000 66-75 > 26-35, p=.000 66-75 > 36-45, p=.000 66-75 > 46-55, p=.000 76+ > 18-25, p=.000 76+ > 26-35, p=.000 76+ > 36-45, p=.000 76+ > 46-55, p=.000			56-65 > 18-25, p=.000 56-65 > 26-35, p=.013 56-65 > 36-45, p=.002 56-65 > 46-55, p=.000 66-75 > 18-25, p=.000 66-75 > 26-35, p=.000 66-75 > 36-45, p=.000 66-75 > 46-55, p=.000 76+ > 18-25, p=.000 76+ > 26-35, p=.000 76+ > 36-45, p=.000 76+ > 46-55, p=.000								
Standard of living Age: F(6,17387) =46.364, **p=.000** Gender: F(1,17387) = 27.534, **p=.000** Gender x Age: F(6,17387)=1.151, p=.330	18-25	958	78.46	16.23	826	78.67	16.21	.782	0.21	46.00	46.25	110.92	111.09
	26-35	1162	74.58	16.53	1481	76.55	16.97	**.003**	1.97	41.52	42.61	107.64	110.49
	36-45	1589	73.83	17.24	2026	75.16	18.15	**.026**	1.33	39.35	38.86	108.31	111.46
	46-55	1584	74.81	18.71	1915	76.58	18.20	**.005**	1.77	37.39	40.18	112.23	112.98
	56-65	1245	78.14	16.84	1464	78.86	18.03	.281	0.72	44.46	42.80	111.82	114.92
	66-75	891	78.89	17.83	1070	80.26	17.57	.087	1.37	43.23	45.12	114.55	115.40
	76+	506	80.38	18.40	684	83.48	15.64	**.002**	3.10	43.58	52.20	117.18	114.76
	Total	7935	76.36	17.54	9466	77.72	17.71						
	p=	.000			.000								
		18-25 > 26-35, p=.000 18-25 > 36-45, p=.000 18-25 > 46-55, p=.000 56-65 > 26-35, p=.000 56-65 > 36-45, p=.000 56-65 > 46-55, p=.000 66-75 > 26-35, p=.000 66-75 > 36-45, p=.000 66-75 > 46-55, p=.000 76+ > 26-35, p=.000 76+ > 36-45, p=.000 76+ > 46-55, p=.000			18-25 > 36-45, p=.000 56-65 > 26-35, p=.007 56-65 > 36-45, p=.000 56-65 > 46-55, p=.006 66-75 > 26-35, p=.000 66-75 > 36-45, p=.000 66-75 > 46-55, p=.000 76+ > 18-25, p=.000 76+ > 26-35, p=.000 76+ > 36-45, p=.000 76+ > 46-55, p=.000 76+ > 56-65, p=.000 76+ > 66-75, p=.001								

Variable	Age Group	Male			Female			p=	Mean F-M	-2SD		+2SD	
		N	Mean	SD	N	Mean	SD			Male	Female	M	Female
Health Age: F(6,17386) = 28.345, **p=.000** Gender: F(1,17386) = 8.820, **p=.003** Gender x Age: F(6,17386) = 4.002, **p=.001**	18-25	959	79.02	18.14	828	77.22	18.53	**.039**	-1.80	42.74	40.16	115.30	114.28
	26-35	1162	75.45	18.47	1481	78.24	18.91	**.000**	2.79	38.51	40.42	112.39	116.06
	36-45	1588	75.11	18.29	2024	77.81	19.22	**.000**	2.70	38.53	39.37	111.69	116.25
	46-55	1584	73.19	20.46	1917	74.74	20.70	**.027**	1.55	32.27	33.34	114.11	116.14
	56-65	1244	73.42	20.49	1463	74.41	20.91	.214	0.99	32.44	32.59	114.40	116.23
	66-75	891	73.12	21.36	1070	72.40	21.33	.458	-0.72	30.40	29.74	115.84	115.06
	76+	506	70.53	21.68	683	71.79	21.98	.329	1.26	27.17	27.83	113.89	115.75
	Total	7934	74.47	19.79	9466	75.63	20.25						
	p=	.000			.000								
		18-25 > 26-35, p=.000 *18-25 > 36-45, p=.000* *18-25 > 46-55, p=.000* *18-25 > 56-65, p=.000* *18-25 > 66-75, p=.000* *18-25 > 76+, p=.000* *26-35 > 76+, p=.000* *36-45 > 76+ p=.000*			*18-25 > 46-55, p=.039* *18-25 > 56-65, p=.018* *18-25 > 66-75, p=.000* *18-25 > 76+, p=.000* *26-35 > 46-55, p=.000* *26-35 > 56-65, p=.000* *26-35 > 66-75, p=.000* *26-35 > 76+, p=.000* *36-45 > 46-55, p=.000* *36-45 > 56-65, p=.000* *36-45 > 66-75, p=.000* *36-45 > 76+, p=.000* *46-55 > 76+, p=.047*							
Achievements Age: F(6, 17336) = 41.271, **p=.000** Gender: F(1,17336) = 48.066, **p=.000** Gender x Age: F(6,17336) = 1.313, p=.247	18-25	957	72.22	17.56	829	73.24	17.24	.213	1.02	37.10	38.76	107.34	107.72
	26-35	1160	71.56	17.58	1480	74.49	16.40	**.000**	2.93	36.40	41.69	106.72	107.29
	36-45	1584	71.14	17.45	2019	73.67	17.08	**.000**	2.53	36.24	39.51	106.04	107.83
	46-55	1582	72.29	18.30	1916	74.22	17.97	**.002**	1.93	35.69	38.28	108.89	110.16
	56-65	1241	74.51	17.92	1457	77.61	17.19	**.000**	3.10	38.67	43.23	110.35	111.99
	66-75	885	77.55	17.03	1066	78.80	17.82	.115	1.25	43.49	43.16	111.61	114.44
	76+	503	77.16	19.01	671	78.29	17.26	.289	1.13	39.14	43.77	115.18	112.81
	Total	7912	73.19	17.92	9438	75.39	17.40						
	p=	.000			.000								
		56-65 > 26-35, p=.001 *56-65 > 36-45, p=.000* *56-65 > 46-55, p=.025* *66-75 > 18-25, p=.000* *66-75 > 26-35, p=.000* *66-75 > 36-45, p=.000* *66-75 > 46-55, p=.000* *66-75 > 26-35, p=.002* *76+ > 18-25, p=.000* *76+ > 26-35, p=.000* *76+ > 36-45, p=.000* *76+ > 46-55, p=.000*			*56-65 > 18-25, p=.000* *56-65 > 26-35, p=.000* *56-65 > 36-45, p=.000* *56-65 > 46-55, p=.000* *66-75 > 18-25, p=.000* *66-75 > 26-35, p=.000* *66-75 > 36-45, p=.000* *66-75 > 46-55, p=.000* *76+ > 18-25, p=.000* *76+ > 26-35, p=.000* *76+ > 36-45, p=.000* *76+ > 46-55, p=.000*							
Personal relationships Age: F(6,17347) = 38.412, **p=.000** Gender: F(1,17347) = 95.463, **p=.000** Gender x Age: F(6,17347) = 1.907, p=.076	18-25	959	73.02	21.44	828	78.36	18.83	**.000**	5.34	30.14	40.70	115.90	116.02
	26-35	1161	76.54	21.47	1481	80.95	19.89	**.000**	4.41	33.60	41.17	119.48	120.73
	36-45	1584	76.46	21.12	2026	80.09	20.52	**.000**	3.63	34.22	39.05	118.70	121.13
	46-55	1583	76.88	21.96	1911	79.60	21.33	**.000**	2.72	32.96	36.94	120.80	122.26
	56-65	1242	80.00	20.32	1456	82.98	19.24	**.000**	2.98	39.36	44.50	120.64	121.46
	66-75	886	81.98	19.03	1063	83.89	18.34	**.025**	1.91	43.92	47.21	120.04	120.57
	76+	503	83.16	18.37	678	84.90	17.99	.105	1.74	46.42	48.92	119.90	120.88
	Total	7918	77.74	21.05	9443	81.19	19.93						
	p=	.000			.000								

Variable	Age Group	Male			Female			p=	Mean F-M	-2SD		+2SD	
		N	Mean	SD	N	Mean	SD			Male	Female	M	Female
		26-35 > 18-25, p=.004			26-35 > 18-25, p=.040								
		36-45 > 18-25, p=.002			56-65 > 18-25, p=.000								
		46-55 > 18-25, p=.000			56-65 > 36-45, p=.000								
		66-75 > 18-25, p=.000			56-65 > 46-55, p=.000								
		66-75 > 26-35, p=.000			66-75 > 18-25, p=.000								
		66-75 > 36-45, p=.000			66-75 > 26-35, p=.003								
		66-75 > 46-55, p=.000			66-75 > 36-45, p=.000								
		76+ > 18-25, p=.000			66-75 > 46-55, p=.000								
		76+ > 26-35, p=.000			76+ > 18-25, p=.000								
		76+ > 36-45, p=.000			76+ > 26-35, p=.000								
		76+ > 46-55, p=.000			76+ > 36-45, p=.000								
		76+ > 66-75, p=.034			76+ > 46-55, p=.000								
Safety Age: $F_{(6,17343)}$ = 1.905, p=.076 Gender: $F_{(1,17343)}$ = 42.344, **p=.000** Gender x Age: $F_{(6,17343)}$ = 1.532, p=.163	18-25	955	79.30	17.65	828	75.99	17.98	**.000**	-3.31	44.00	40.03	114.60	111.95
	26-35	1159	78.40	17.65	1479	76.29	17.80	**.002**	-2.11	43.10	40.69	113.70	111.89
	36-45	1582	78.55	17.76	2022	76.82	17.99	**.004**	-1.73	43.03	40.84	114.07	112.80
	46-55	1577	77.80	19.32	1915	76.64	18.88	.073	-1.16	39.16	38.88	116.44	114.40
	56-65	1244	78.28	18.17	1458	74.99	19.66	**.000**	-3.29	41.94	35.67	114.62	114.31
	66-75	889	76.69	19.77	1068	75.76	20.74	.311	-0.93	37.15	34.28	116.23	117.24
	76+	504	78.12	19.73	677	76.72	20.36	.236	-1.40	38.66	36.00	117.58	117.44
	Total	7910	78.19	18.48	9447	76.22	18.91						
	p=	.114			.124								
Community connectedness Age: $F_{(6,17281)}$ = 79.712, **p=.000** Gender: $F_{(1,17281)}$ = 91.704, **p=.000** Gender x Age: $F_{(6,17281)}$ = 2.601, **p=.016**	18-25	954	64.04	21.29	824	65.56	19.18	.113	1.52	21.46	27.20	106.62	103.92
	26-35	1158	63.93	20.44	1473	69.14	18.56	**.000**	5.21	23.05	32.02	104.81	106.26
	36-45	1583	67.57	20.16	2013	71.65	19.36	**.000**	4.08	27.25	32.93	107.89	110.37
	46-55	1577	68.87	20.36	1901	71.09	19.91	**.001**	2.22	28.15	31.27	109.59	110.91
	56-65	1239	70.91	19.51	1454	74.31	19.03	**.000**	3.40	31.89	36.25	109.93	112.37
	66-75	882	73.83	19.51	1060	77.29	18.54	**.000**	3.46	24.81	40.21	112.85	114.37
	76+	504	74.17	20.28	673	75.88	20.19	.150	1.71	33.61	35.50	114.73	116.26
	Total	7897	68.51	20.50	9398	71.96	19.51						
	p=	.000			.000								
		36-45 > 18-25, p=.001			26-35 > 18-25, p=.000								
		36-45 > 26-35, p=.000			36-45 > 18-25, p=.000								
		46-55 > 18-25, p=.000			36-45 > 26-35, p=.003								
		46-55 > 26-35, p=.000			46-55 > 18-25, p=.000								
		56-65 > 18-25, p=.000			56-65 > 18-25, p=.000								
		56-65 > 26-35, p=.000			56-65 > 26-35, p=.000								
		56-65 > 36-45, p=.000			56-65 > 36-45, p=.001								
		66-75 > 18-25, p=.000			56-65 > 46-55, p=.000								
		66-75 > 26-35, p=.000			66-75 > 18-25, p=.000								
		66-75 > 36-45, p=.000			66-75 > 26-35, p=.000								
		66-75 > 46-55, p=.000			66-75 > 36-45, p=.000								
		66-75 > 56-65, p=.014			66-75 > 46-55, p=.000								
		76+ > 18-25, p=.000			66-75 > 56-65, p=.002								
		76+ > 26-35, p=.000			76+ > 18-25, p=.000								
		76+ > 36-45, p=.000			76+ > 26-35, p=.000								
		76+ > 46-55, p=.000			76+ > 36-45, p=.000								
		76+ > 56-65, p=.045			76+ > 46-55, p=.000								

Variable	Age Group	Male			Female			p=	Mean F-M	-2SD		+2SD	
		N	Mean	SD	N	Mean	SD			Male	Female	M	Female
Future security	18-25	954	69.82	18.80	823	69.32	18.36	.570	-0.50	32.22	32.60	107.42	106.04
Age: F(6,17137) = 43.651, **p=.000**	26-35	1155	67.87	19.72	1469	69.48	18.08	**.031**	1.61	28.43	33.32	107.31	105.64
Gender: F(1,17137) = 3.157, p=.076	36-45	1566	67.20	19.72	2011	68.87	19.29	**.011**	1.67	27.76	30.29	106.64	107.45
Gender x Age: F(6,17137) = 1.277, p=.264	46-55	1561	67.48	22.05	1893	68.62	20.90	.120	1.14	23.38	26.82	111.58	110.42
	56-65	1231	71.34	20.75	1428	71.62	20.03	.726	0.28	29.84	31.56	112.84	111.68
	66-75	881	73.44	19.86	1039	74.33	19.33	.320	0.89	33.72	35.67	113.16	112.98
	76+	484	76.30	20.04	656	75.29	19.96	.398	-1.01	36.22	35.37	116.38	115.21
	Total	7832	69.59	20.47	9319	70.44	19.66						
	p=	.000			.000								
		18-25 > 36-45, p=.018 *56-65 > 26-35, p=.001* *56-65 > 36-45, p=.000* *56-65 > 46-55, p=.000* *66-75 > 18-25, p=.001* *66-75 > 26-35, p=.000* *66-75 > 36-45, p=.000* *66-75 > 46-55, p=.000* *76+ > 18-25, p=.000* *76+ > 26-35, p=.000* *76+ > 36-45, p=.000* *76+ > 46-55, p=.000* *76+ > 56-65, p=.000*			*56-65 > 36-45, p=.001* *56-65 > 46-55, p=.001* *66-75 > 18-25, p=.000* *66-75 > 26-35, p=.000* *66-75 > 36-45, p=.000* *66-75 > 46-55, p=.000* *66-75 > 56-65, p=.015* *76+ > 18-25, p=.000* *76+ > 26-35, p=.000* *76+ > 36-45, p=.000* *76+ > 46-55, p=.000* *76+ > 56-65, p=.002*								

Table A4.5: Stressed x Gender Distribution and Personal Wellbeing

	Males				Females			
	Distribution		Personal Wellbeing		Distribution		Personal Wellbeing	
Stressed	N	% Total Sample	Mean	SD	N	% Total Sample	Mean	SD
0	74	7.9	80.33	11.91	50	5.2	84.47	9.35
10	44	4.7	77.91	15.01	41	4.2	85.19	8.95
20	100	10.7	79.26	10.58	88	9.1	78.72	12.07
30	112	12.0	74.78	10.11	96	9.9	76.15	11.64
40	75	8.1	73.64	12.11	81	8.4	74.66	9.13
50	149	16.0	70.89	12.12	153	15.8	73.91	10.78
60	102	11.0	71.12	10.35	108	11.2	75.14	10.20
70	117	12.6	74.51	11.47	139	14.4	75.93	10.43
80	101	10.8	74.30	11.89	136	14.1	74.66	13.35
90	38	4.1	76.19	12.33	51	5.3	72.61	13.19
100	17	1.8	75.55	10.82	21	2.2	63.46	19.15
Total	929	99.8	74.69	11.90	964	99.8	75.88	11.87

Males:

F(10,889) = 6.116, p=.000

> *Stress=0 > Stress=40, p=.023*
> *Stress=0 > Stress=50, p=.000*
> *Stress=0 > Stress=60, p=.000*
> *Stress=0 > Stress=70, p=.040*
> *Stress=0 > Stress=80, p=.038*
>
> *Stress=10 > Stress=50, p=.021*
>
> *Stress=20 > Stress=50, p=.000*
> *Stress=20 > Stress=60, p=.000*

Females:

Welch (10,927) = 10.033, p=.000

> *Stress=0 > Stress=30, p=.002*
> *Stress=0 > Stress=40, p=.000*
> *Stress=0 > Stress=50, p=.000*
> *Stress=0 > Stress=60, p=.000*
> *Stress=0 > Stress=70, p=.001*
> *Stress=0 > Stress=80, p=.000*
> *Stress=0 > Stress=90, p=.000*
> *Stress=0 > Stress=100, p=.000*
>
> *Stress=10 > Stress=30, p=.002*
> *Stress=10 > Stress=40, p=.000*
> *Stress=10 > Stress=50, p=.000*
> *Stress=10 > Stress=60, p=.000*
> *Stress=10 > Stress=70, p=.001*
> *Stress=10 > Stress=80, p=.000*
> *Stress=10 > Stress=90, p=.000*
> *Stress=10 > Stress=100, p=.000*
>
> *Stress=20 > Stress=100, p=.000*
>
> *Stress=30 > Stress=100, p=.001*
>
> *Stress=40 > Stress=100, p=.006*
>
> *Stress=50 > Stress=100, p=.008*
>
> *Stress=60 > Stress=100, p=.002*
>
> *Stress=70 > Stress=100, p=.000*
>
> *Stress=80 > Stress=100, p=.003*

Two-Way ANOVA:
Stress: F(10,1826) = 12.422, p=.000
Gender: F(1,1816) = .824, p=.364
Stress x Gender: F(10,1816) = 2.912, p=.001

ANCOVA – Age/Income

Age: F(6,1787) = 1.986, p=.065
Stress x Gender: F(10,1787) = 2.814, p=.002

Income: F(6,1278) = 11.017, p=.000
Stress x Gender: F(10,1278) = 1.911, p=.040

Table A4.6: Gender x Household Structure: Personal Wellbeing Index

Household Structure		Male	Female	N	p=
Live alone	(N) (%) (Mean) (SD)	149 47.5% 69.72 14.15	165 52.5% 73.83 12.61	314	**.009**
Live with partner (only)	(N) (%) (Mean) (SD)	336 53.8% 77.21 10.61 *> alone, p=.000* *> with other adults, p=.010*	288 46.2% 78.44 11.10 *> alone, p=.003* *> with children, p=.000* *>with parents, p=.001*	624	.163
Live with children	(N) (%) (Mean) (SD)	31 28.7% 69.17 15.93	77 71.3% 68.22 13.95	108	.759
Live with partner and children	(N) (%) (Mean) (SD)	248 44.0% 76.04 10.50 *> alone, p=.000*	316 56.0% 77.18 10.59 *> with children, p=.000* *> with parents, p=.012*	564	.208
Live with parents	(N) (%) (Mean) (SD)	80 66.1% 73.48 11.76	41 33.9% 71.64 9.24	121	.383
Live with other adults	(N) (%) (Mean) (SD)	58 62.4% 71.30 11.53	35 37.6% 75.50 11.58	93	.102
Total		902	922	1824	
p		*Welch (5,865) = 9.214, **p=.000***	*Welch (5,888) = 10.799, **p=.000***		

$\chi^2(5,1824) = 50.344, p=.000$

Two-Way ANOVA - PWB
Household Structure: $F_{(5,1753)} = 20.184$, **p=.000**
Gender: $F_{(1,1753)} = 2.974$, p=.085
Household Structure x Gender: $F_{(5,1753)} = 1.686$, p=.135

Table A4.7: Gender x Relationship Status: PWB

Relationship Status	Male	Female		p=
Married (N) % within RS (Mean) (SD)	525 28.4% 76.96 10.64 *> never married, p=.000* *> separated, p=.050* *> divorced, p=.000*	549 29.7% 78.10 10.93 *> never married, p=.000* *> separated, p=.000* *> divorced, p=.000*	1074	 .088
De facto (N) % within RS (Mean) (SD)	72 3.9% 74.14 9.36 *> divorced, p=.005*	69 3.7% 76.53 9.06 *> never married, p=.018* *> separated, p=.004* *> divorced, p=.033*	141	 .130
Never married (N) % within RS (Mean) (SD)	199 10.8% 72.34 11.74 *> divorced, p=.031*	125 6.8% 71.56 11.51	324	 .557
Separated, not divorced (N) % within RS (Mean) (SD)	31 1.7% 68.86 13.84	36 1.9% 66.49 13.71	67	 .492
Divorced (N) % within RS (Mean) (SD)	46 2.5% 64.64 14.85	74 4.0% 70.21 14.03	120	 **.047**
Widowed (N) % within RS (Mean) (SD)	35 1.9% 77.77 12.98 *> divorced, p=.001*	88 4.8% 76.32 11.83 *> separated, p=.007*	123	 .561
Total	Welch (5,873) = 10.988, **p=.000**	Welch (5,908) = 13.050, **p=.000**		

$\chi^2(5,1849) = 46.671$, p=.000

Two-Way ANOVA - PWB
Relationship Status: F(5,1781) = 30.175, **p=.000**
Gender: F(1,1781) = .846, p=.358
Relationship Status x Gender: F(5,1781) = 1.871, p=.096

Table A4.8: Gender x Work Status: PWB

Work Status	Male	Female	N	p=
Full time paid employment (N)	449	234	683	
% within RS	65.7%	34.3%		
(Mean)	75.54	76.68		.186
(SD)	10.67	10.46		
Full time retired (N)	237	253	490	
% within RS	48.4%	51.6%		
(Mean)	76.38	76.86		.684
(SD)	12.59	12.49		
Semi retired (N)	38	9	47	
% within RS	80.9%	19.1%		
(Mean)	75.91	79.52		-
(SD)	12.92	10.00		
Full time volunteer (N)	2	7	9	
% within RS	22.2%	77.8%		
(Mean)	82.86	79.18		-
(SD)	.	9.14		
Full time home or family care (N)	6	152	158	
% within RS	3.8%	96.2%		
(Mean)	73.10	75.04		-
(SD)	11.93	12.80		
Unemployed (N)	79	60	139	
% within RS	56.8%	43.2%		
(Mean)	67.63	68.52		.728
(SD)	14.90	14.62		
Total	811	715	1526	

MALES (excluding F/T Volunteer & F/T Home or Family Care)

Welch (3,771) = 7.533, p=.000

> *F/T Paid Work **>** Unemployed, p=.000*
> *F/T Retired **>** Unemployed, p=.000*
> *Semi-Retired **>** Unemployed, p=.018*

FEMALES (excluding Semi-Retired & F/T Volunteer)

Welch (3,669) = 5.888, p=.001

> *F/T Paid Work **>** Unemployed, p=.001*
> *F/T Retired **>** Unemployed, p=.001*
> *F/T Home or Family Care **>** Unemployed, p=.022*

Table A4.9: Gender x Survey Using Survey Mean Scores as Data (N=9)

Variable	Male		Female		-2SD		+2SD	
	Mean	SD	Mean	SD	Male	Female	Male	Female
PWI	73.97	.99	75.55	.76	71.99	74.03	75.95	77.07
Standard of living	76.32	1.50	77.75	.84	73.32	76.07	79.32	79.43
Health	74.44	.94	75.67	.83	72.56	74.01	76.32	77.33
Achievements	73.16	.83	75.41	.57	71.50	74.27	74.82	76.55
Personal relationships	77.61	1.43	81.24	1.05	74.75	79.14	80.47	83.34
Safety	78.08	1.44	76.28	1.55	75.20	73.18	80.96	79.38
Community	68.45	1.17	71.94	.76	66.11	70.42	70.79	73.46
Future security	69.55	1.10	70.46	1.20	67.35	68.08	71.75	72.86

Table A4.10: Age x Gender Differences Across Surveys (Personal Wellbeing Index)

Survey		Survey 1 (N= 1974)				Survey 2 (N= 1973)				Survey 3 (N= 1901)				Survey 4 (N= 1898)			
		Males (N= 831)		Females (N=1143)		Males (N=727)		Females (N=1246)		Males (N=689)		Females (N=1212)		Males (N=935)		Females (N=963)	
		Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD
18-25		71.86	14.40	73.74	11.61	72.92	12.79	74.72	11.45	71.81	11.72	73.95	10.87	74.00	12.16	73.88	10.94
	N	95		112		112		132		74		102		121		88	
26-35		71.85	12.72	73.72	11.87	72.94	12.22	74.96	12.84	72.34	11.96	75.96	11.05	71.00	12.24	74.54	10.74
	N	133		183		107		200		80		160		142		145	
36-45		72.05	12.55	72.73	13.25	72.08	14.42	75.63	13.89	72.60	13.00	75.71	11.23	72.37	13.97	74.80	12.75
	N	180		256		148		256		109		243		191		203	
45-55		71.62	13.52	73.77	12.50	72.71	13.94	73.19	12.81	71.64	13.59	76.12	12.61	73.14	11.27	74.24	13.10
	N	175		234		148		252		137		248		177		200	
56-65		72.99	14.14	74.68	11.75	74.14	12.98	75.50	13.02	75.35	14.19	77.47	11.67	74.65	10.70	76.82	11.84
	N	109		129		99		171		120		198		128		139	
66-75		73.20	12.81	76.82	13.52	76.22	12.55	75.63	12.59	76.51	14.40	76.36	12.72	76.87	10.26	77.30	10.98
	N	87		132		73		145		90		143		85		82	
76+		67.25	23.26	75.33	13.47	75.04	12.06	76.33	11.66	78.97	10.89	79.15	10.98	78.46	11.45	75.43	15.91
	N	52		96		40		90		47		62		66		56	
Total		71.85	14.12	74.11	12.64	73.32	13.26	74.96	12.84	73.77	13.30	76.24	11.76	73.71	12.15	75.12	12.31

Table A4.10: Age x Gender Differences Across Surveys (Personal Wellbeing Index) (continued)

Survey		Survey 5 (N= 1901)				Survey 6 (N= 1922)				Survey 7 (N= 1903)				Survey 8 (N= 1901)				Survey 9 (N= 1815)				P Gender / P Gender x Survey
		Males (N=943)		Females (N=958)		Males (N=948)		Females (N=974)		Males (N=928)		Females (N=975)		Males (N=921)		Females (N=960)		Males (N=895)		Females (N=920)		
		Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	
18-25		73.82	11.02	72.15	9.85	73.07	9.82	75.38	10.27	74.53	10.81	73.91	11.02	75.83	10.44	75.87	10.59	75.15	9.80	72.84	9.81	$F_{(1,1743)}$ =.493, p=.483 / $F_{(8,1743)}$ =1.121, p=.346
	N	129		75		106		81		93		79		102		72		113		75		
26-35		72.89	12.39	74.52	10.58	73.11	12.07	75.37	11.08	73.96	11.29	75.40	10.63	72.34	12.08	75.28	10.57	73.08	10.60	75.59	11.44	$F_{(1,2588)}$ = 27.421, p=.000 / $F_{(8,2588)}$ =.316, p=.960
	N	156		156		130		159		141		141		131		163		127		152		
36-45		73.77	10.99	74.76	13.65	73.37	11.05	74.19	11.58	73.91	11.04	75.88	11.45	73.45	10.58	75.27	11.92	73.32	12.62	74.69	12.00	$F_{(1,3517)}$ =19.218, p=.000 / $F_{(8,3517)}$ = .631, p=.752
	N	193		207		196		217		173		212		195		208		161		187		
45-55		73.51	13.10	74.11	14.08	73.01	14.04	73.23	14.94	74.62	12.19	74.98	12.78	73.24	12.37	75.15	12.83	73.20	13.06	75.96	12.64	$F_{(1,3395)}$ = 11.897, p=.001 / $F_{(8,3395)}$ = 1.052, p=.394
	N	174		196		200		161		174		196		183		197		178		183		
56-65		75.62	13.07	77.03	11.50	77.13	9.78	76.75	11.93	76.09	11.59	77.12	11.67	74.58	12.31	75.83	12.37	75.47	11.99	76.75	11.31	$F_{(1,2593)}$ = 7.649, p=.006 / $F_{(8,2593)}$ =.300, p=.966
	N	132		147		155		169		172		165		148		128		150		152		
66-75		76.02	11.48	76.73	11.75	77.80	10.29	79.06	9.52	77.34	12.37	80.90	9.63	76.39	13.05	80.42	9.87	77.04	11.76	76.83	13.08	$F_{(1,1859)}$ = 6.318, p=.012 / $F_{(8,1859)}$ = 1.223, p=.281
	N	104		104		102		106		107		95		102		118		107		95		
76+		75.86	12.32	78.47	10.95	80.16	11.41	81.56	9.66	78.37	12.33	79.64	8.66	78.40	11.35	80.09	10.73	78.98	10.89	79.19	11.00	$F_{(1,1081)}$ = 3.901, p=.049 / $F_{(8,1081)}$ =1.795, p=.074
	N	40		54		45		54		58		75		68		61		59		76		
Total		74.19	12.08	75.16	12.38	74.66	11.71	75.75	11.97	75.21	11.67	76.46	11.41	74.38	11.85	76.32	11.68	74.67	11.89	75.87	11.86	

Overall S1-9:
Gender: $F_{(1,17193)}$ = 70.655, p=.000
Gender x Age: $F_{(8,17193)}$ = .959, p=.466

Table A4.11: Males - Age Differences Calculated using Survey Mean Scores for each Age Group (N=9)

	Mean	SD	-2SD	+2SD	Range
18-25	73.74	11.51	50.72	96.76	46.04
26-35	72.62	11.96	48.70	96.54	47.84
36-45	73.03	12.20	48.63	97.43	48.80
46-55	73.00	13.01	46.98	99.02	52.04
56-66	75.25	12.25	50.75	99.75	49.00
66-75	76.43	12.15	52.13	100.73	48.60
76+	76.98	13.74	49.50	104.46	54.96

Welch (6,7722)=17.314, p=.000

56-65 > 26-35, p=.000
56-65 > 36-45, p=.000
56-65 > 46-55, p=.000

66-75 > 18-25, p=.000
66-75 > 26-35, p=.000
66-75 > 36-45, p=.000
66-75 > 46-55, p=.000

76+ > 18-25, p=.000
76+ > 26-35, p=.000
76+ > 36-45, p=.000
76+ > 46-55, p=.000

Table A4.12: Females - Age Differences Calculated using Survey Mean Scores for each Age Group (N=9)

	Mean	SD	-2SD	+2SD	Range
18-25	74.08	10.82	52.44	95.72	43.28
26-35	75.01	11.28	52.45	97.57	45.12
36-45	74.83	12.50	49.83	99.83	50.00
46-55	74.53	13.11	48.31	100.75	52.44
56-66	76.50	11.90	52.70	100.30	47.60
66-75	77.65	11.83	53.99	101.31	47.32
76+	78.13	11.76	54.61	101.65	47.04

Welch (6,9166)=17.850, p=.000

56-65 >18-25, p=.000
56-65 > 26-35, p=.013
56-65 > 36-45, p=.002
56-65 > 46-55, p=.000

66-75 > 18-25, p=.000
66-75 > 26-35, p=.000
66-75 > 36-45, p=.000
66-75 > 46-55, p=.000

76+ > 18-25, p=.000
76+ > 26-35, p=.000
76+ > 36-45, p=.000
76+ > 46-55, p=.000

Appendix A5.   Chronological Age

Table A5.1: Age Differences Survey 9 . Mean SD [RC]

	18-25		26-35		36-45		46-55		56-65		66-75		76+		P
N =	190		282		352		372		313		216		148		
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	
PERSONAL WELLBEING INDEX	74.22	9.84	74.45	11.12	74.06	12.29	74.60	12.91	76.11	11.65	76.94	12.37	79.10 >18-25 p=.001 >26-35 p=.001 >36-45 p=.000 >46-55 p=.003	10.91	**.000**
Personal domains															
1. Standard of living	77.63	15.94	75.46	15.80	75.37	16.20	76.60	19.01	78.98	16.45	80.00 >36-45 p=.049	18.33	83.20 >18-25 p=.017 >26-35 p=.000 >36-45 p=.000 >46-55 p=.000	14.24	**.000**
2. Health	78.89 >46-55 p=.018 >56-65 p=.001	16.94	77.55 >56-65 p=.009	17.06	75.36	19.39	73.41	20.75	72.17	20.04	74.12	20.07	75.71	16.09	**.000**
3. Achievements in life	74.26	16.69	73.44	15.76	71.28	17.94	73.23	19.52	75.21	17.70	76.60 >36-45 p=.016	18.23	77.74 >36-45 p=.001	15.44	**.001**
4. Personal relationships	74.68	19.54	78.79	20.05	78.07	20.84	79.19	19.14	81.19 >18-25 p=.005	19.86	83.27 >18-25 p=.000 >36-45 p=.034	17.56	84.97 >18-25 p=.000 >26-35 p=.030 >36-45 p=.006 >46-55 p=.038	16.98	**.000**
5. How safe you feel	80.53	14.79	78.23	16.13	80.06	16.69	79.62	17.00	78.31	18.43	76.56	19.22	80.27	19.13	.180
6. Community connect	65.08	19.69	67.04	19.29	69.37	20.27	71.08 >18-25 p=.013	20.59	73.21 >18-25 p=.000 >26-35 p=.003	18.82	75.45 >18-25 p=.000 >26-35 p=.000 >36-45 p=.008	19.03	75.17 >18-25 p=.000 >26-35 p=.001 >36-45 p=.047	21.47	**.000**
7. Future security	69.21	18.77	71.03	16.90	68.54	18.77	69.59	20.84	73.04	19.58	73.46	19.78	76.83 >18-25 p=.005 >26-35 p=.035 >36-45 p=.000 >46-55 p=.003	18.02	**.000**
Life as a whole	75.48	14.78	77.41	14.27	75.85	17.84	76.90	18.61	78.43	16.44	80.00	17.57	82.30 >18-25 p=.001 >26-35 p=.032 >36-45 p=.001 >46-55 p=.017	15.48	**.000**
SURVEY-SPECIFIC PERSONAL ASPECTS															
- Neighbourhood	79.52	17.00	77.20	18.41	80.34	16.05	81.59 >26-35 p=.015	16.60	82.78 >26-35 p=.001	16.65	83.77 >26-35 p=.000	15.92	86.53 >18-25 p=.003 >26-35 p=.000 >36-45 p=.003 >46-55 p=.039	15.51	**.000**
- Excited	74.66	17.15	73.43	14.80	71.77	18.13	71.45	18.87	71.35	17.91	71.93	19.09	73.01	17.03	.294

	18-25		26-35		36-45		46-55		56-65		66-75		76+		P
N =	190		282		352		372		313		216		148		
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	
- Stressed	51.16 >66-75 p=.024 >76+ p=.000	23.83	56.17 >56-65 p=.000 >66-75 p=.000 >76+ p=.000	23.94	51.39 >66-75 p=.004 >76+ p=.000	24.46	51.29 >66-75 p=.006 >76+ p=.000	26.14	46.86 >76+ p=.028	26.59	42.88	27.09	37.82	28.54	**.000**
NATIONAL WELLBEING INDEX	63.82 >46-55 p=.007	12.83	60.73	14.29	61.13	14.72	59.09	15.81	62.46	14.04	63.10	16.28	64.86 >46-55 p=.014	15.41	.001
National domains															
1. Economic situation	65.90	16.97	65.94	17.90	67.09	18.21	64.21	20.26	67.91	17.67	67.16	19.28	69.42	17.44	.062
2. State of the environment	62.65 >46-55 p=.036	21.45	59.42	18.35	61.48	18.32	57.56	18.98	61.97 >46-55 p=.034	16.96	61.61	17.16	65.07 >26-35 p=.048 >46-55 p=.001	19.43	**.000**
3. Social conditions	65.50 >36-45 p=.023 >46-55 p=.000	16.48	61.33	17.71	60.26	18.07	58.34	18.85	63.38 >46-55 p=.006	17.19	63.77 >46-55 p=.009	19.69	68.68 >26-35 p=.002 >36-45 p=.000 >46-55 p=.000	18.41	**.000**
4. Government	54.62	20.32	51.74	24.54	53.56	22.90	50.98	25.62	55.53	24.20	58.19 >46-55 p=.033	26.91	61.10 >26-35 p=.004 >36-45 p=.031 >46-55 p=.001	24.16	**.000**
5. Business	64.56 >46-55 p=.018	15.14	61.25	17.87	61.23	17.25	59.15	19.62	62.27	17.70	63.33	19.01	63.12	18.60	**.023**
6. National Security	66.52	19.02	63.71	19.20	64.24	18.77	63.59	21.24	63.45	20.02	65.91	18.83	66.40	18.88	.370
Life in Australia	83.92	14.75	82.04	16.74	83.46	16.40	80.46	19.70	82.85	18.07	83.64	19.03	86.51 >46-55 p=.009	17.24	**.020**
SURVEY-SPECIFIC NATIONAL ASPECTS															
Likelihood of terrorist attack	61.53	19.15	65.56	19.19	66.02 >66-75 p=.030	20.25	66.05 >66-75 p=.027	20.90	64.57	20.57	59.37	20.04	66.09	18.33	**.015**

Table A5.2: Age Differences Across Surveys (Personal Wellbeing Index)

Survey		Survey 1 (N= 1973)		Survey 2 (N= 1973)		Survey 3 (N= 1813)		Survey 4 (N= 1813)		Survey 5 (N= 1823)		Survey 6 (N= 1867)		Survey 7 (N= 1881)		Survey 8 (N= 1876)		Survey 9 (N= 1873)		p
		Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	
18-25		72.88	12.97	73.89	12.09	73.05	11.25	73.95	11.63	73.21	10.61	74.07	10.05	74.24	10.88	75.85	10.47	74.22	9.84	.331
	N	207		244		176		209		204		187		172		174		188		
26-35		72.93	12.25	74.25	12.65	74.76	11.46	72.79	11.62	73.71	11.53	74.35	11.57	74.68	10.97	73.97	11.34	74.45	11.12	.364
	N	316		307		240		287		312		289		282		294		279		
36-45		72.45	12.95	74.33	14.17	74.74	11.88	73.62	13.39	74.29	12.43	73.80	11.33	74.99	11.30	74.39	11.31	74.06	12.29	.164
	N	436		404		352		394		400		413		385		403		348		
45-55		72.85	12.97	73.01	13.22	74.52	13.13	73.72	12.27	73.83	13.61	73.11	14.43	74.81	12.49	74.23	12.63	74.60	12.91	.284
	N	409		400		385		377		370		361		370		380		361		
56-65		73.91	12.90	75.00	13.00	76.67	12.70	75.78	11.34	76.36	12.27	76.93	10.94	76.59	11.62	75.16	12.33	76.11	11.65	.074
	N	238		270		318		267		279		324		337		276		302		
66-75		75.38	13.33	75.83	12.55	76.42	13.36	77.08	10.59	76.37	11.59	78.44	9.90	79.02	11.28	78.55	11.60	76.94	12.37	**.011**
	N	219		218		233		167		208		208		202		220		202		
76+		72.49	17.89	75.93	11.75	79.07	10.89	77.07	13.70	77.36	11.56	80.92	10.46	79.09	10.40	79.20	11.05	79.10	10.91	**.000**
	N	148		130		109		122		99		99		133		129		135		
						S3>S1, p=.011						*S6>S1, p=.000* *S6>S2, p=.029*		*S7>S1, p=.006*		*S8>S1, p=.006*		*S9>S1, p=.007*		
Total		73.16	13.33	74.36	13.02	75.35	12.39	74.41	12.24	74.68	12.24	75.21	11.85	75.85	11.55	75.36	11.80	75.28	11.89	**.000**

Table A5.3: Age Differences Calculated Using the Raw Data from all Surveys (Personal Wellbeing Index)

Age	N	Mean	SD	- 2 SD	+2 SD	Range
18-25	1761	73.90	11.19	51.52	96.28	44.76
26-35	2606	73.96	11.64	50.68	97.24	46.56
36-45	3535	74.05	12.40	49.25	98.85	49.60
45-55	3413	73.84	13.08	47.68	100.00	52.32
56-65	2611	75.92	12.08	51.74	100.10	48.36
66-75	1877	77.09	11.99	53.29	100.89	47.60
76+	1099	77.63	12.66	52.31	102.95	50.64
Total	16902	74.84	12.30	50.24	99.44	49.20

Welch (6, 16895)=33.735, p=.000

> *56-65 > 18-25, p=.000*
> *56-65 > 26-35, p=.000*
> *56-65 > 36-45, p=.000*
> *56-65 > 46-55, p=.000*
>
> *66-75 > 18-25, p=.000*
> *66-75 > 26-35, p=.000*
> *66-75 > 36-45, p=.000*
> *66-75 > 46-55, p=.000*
> *66-75 > 56-65, p=.027*
>
> *76+ > 18-25, p=.000*
> *76+ > 26-35, p=.000*
> *76+ > 36-45, p=.000*
> *76+ > 46-55, p=.000*
> *76+ > 56-65, p=.003*

Table A5.4: Age Differences Calculated using Survey Mean Scores for each Age Group (N=9)

	Mean	SD	-2SD	+2SD	Range	% diff
18-25	73.93	.89	72.15	75.71	?	3.56
26-35	73.99	.72	72.55	75.43		2.88
36-45	74.07	.74	72.59	75.55	?	2.96
46-55	73.85	.74	71.97	75.73		3.76
56-66	75.84	.98	73.88	77.80	?	3.92
66-75	77.11	1.28	74.55	79.67		5.12
76+	77.80	2.48	72.84	82.76	?	9.92

Welch (6,56) =12.953, p=.000

> *56-65 > 18-25, p=.010*
> *56-65 > 26-35, p=.007*
> *56-65 > 36-45, p=.012*
> *56-65 > 46-55, p=.004*
>
> *66-75 > 18-25, p=.000*
> *66-75 > 26-35, p=.001*
> *66-75 > 36-45, p=.001*
> *66-75 > 46-55, p=.000*
>
> *76+ > 18-25, p=.021*
> *76+ > 26-35, p=.024*
> *76+ > 36-45, p=.027*
> *76+ > 46-55, p=.019*

Table A5.5: Age Differences and Household Structure: PWB

		Lives alone	Lives with partner	Lives with children	Lives with parents	Lives with other(s)
18-25	(N)	**22**	**35**	**19**	**102**	**41**
	(Mean)	**72.79**	**74.33**	**75.11**	**74.01**	**74.29**
	(SD)	**12.70**	**9.14**	**11.82**	**9.91**	**10.08**
26-35	(N)	**38**	**173**	**146**	**24**	**31**
	(Mean)	**68.65**	**76.94**	**76.09**	**73.33**	**70.60**
	(SD)	**11.79**	**9.53**	**11.29**	**11.16**	**11.69**
36-45	(N)	**40**	**254**	**247**	16	12
	(Mean)	**67.14**	**76.61**	**75.06**	71.07	65.48
	(SD)	**10.91**	**10.81**	**11.95**	17.05	12.15
46-55	(N)	**58**	**260**	**186**	9	12
	(Mean)	**69.31**	**77.15**	**74.72**	73.17	70.95
	(SD)	**14.65**	**11.05**	**11.97**	17.98	14.86
56-65	(N)	**46**	**244**	**65**	1	5
	(Mean)	**69.60**	**77.37**	**76.99**	92.86	74.57
	(SD)	**14.26**	**10.68**	**10.35**	.	11.75
66-75	(N)	**59**	**137**	9	2	4
	(Mean)	**73.00**	**78.62**	73.17	69.29	86.79
	(SD)	**13.45**	**11.34**	17.70	9.09	7.03
76+	(N)	**61**	**61**	6	-	5
	(Mean)	**79.46**	**79.04**	75.48		80.57
	(SD)	**11.21**	**11.00**	7.08		7.19
Total		324	1164	678	154	110

Table A5.6: Age and Relationship Status: Personal Wellbeing Index

		Married	De facto	Never Married	Separated	Divorced	Widowed	
18-25	(N)	**14**	**21**	**149**	4	0	0	188
	(%)	**7.4%**	**11.2%**	**79.3%**	2.1%	.0%	.0%	
	(Mean)	**74.29**	**73.50**	**74.75**	61.43	-	-	
	(SD)	**9.54**	**10.22**	**9.80**	3.87	-	-	
26-35	(N)	**129**	**48**	**79**	12	11	0	279
	(%)	**46.2%**	**17.2%**	**28.3%**	4.3%	3.9%	.0%	
	(Mean)	**77.44**	**76.72**	**70.31**	64.88	71.86	-	
	(SD)	**9.31**	**9.20**	**10.98**	17.95	13.57	-	
36-45	(N)	**230**	**26**	**41**	**17**	**29**	1	344
	(%)	**66.9%**	**7.6%**	**11.9%**	**4.9%**	**8.4%**	.3%	
	(Mean)	**76.68**	**76.15**	**67.35**	**67.32**	**66.50**	65.71	
	(SD)	**10.93**	**8.24**	**11.35**	**14.22**	**15.61**	.	
46-55	(N)	**244**	**22**	**30**	**20**	**33**	8	357
	(%)	**68.3%**	**6.2%**	**8.4%**	**5.6%**	**9.2%**	2.2%	
	(Mean)	**77.17**	**74.56**	**68.33**	**68.43**	**66.34**	71.25	
	(SD)	**11.14**	**8.92**	**16.75**	**12.32**	**14.24**	16.61	
56-65	(N)	**229**	**20**	10	3	**26**	**20**	308
	(%)	**74.4%**	**6.5%**	3.2%	1.0%	**8.4%**	**6.5%**	
	(Mean)	**77.75**	**73.43**	71.90	60.00	**71.68**	**72.11**	
	(SD)	**10.61**	**10.53**	13.85	16.48	**13.01**	**14.73**	
66-75	(N)	**144**	3	8	7	16	**34**	212
	(%)	**67.9%**	1.4%	3.8%	3.3%	7.5%	**16.0%**	
	(Mean)	**78.94**	74.29	68.16	74.69	65.71	**76.43**	
	(SD)	**11.44**	8.92	13.01	6.89	16.77	**12.42**	
76+	(N)	**70**	1	6	4	5	**57**	143
	(%)	**49.0%**	.7%	4.2%	2.8%	3.5%	**39.9%**	
	(Mean)	**79.05**	81.43	85.71	73.33	70.00	**79.43**	
	(SD)	**10.93**	.	9.97	20.22	14.62	**9.89**	

Table A5.7: Age and Work Status: Personal Wellbeing Index

7		Full-time employed	Full-time Retired	Semi Retired	Full-time Volunteer	Home/Family Care	Unemployed	
18-25	(N)	**78**	0	0	0	5	**39**	122
	(%)	**63.9%**	.0%	.0%	.0%	4.1%	**32.0%**	
	(Mean)	**74.60**	-	-	-	76.00	**73.52**	
	(SD)	**10.35**				10.85	**8.79**	
26-35	(N)	**139**	1	0	0	**54**	**25**	219
	(%)	**63.5%**	.5%	.0%	.0%	**24.7%**	**11.4%**	
	(Mean)	**74.98**	48.57	-	-	**76.04**	**72.29**	
	(SD)	**10.16**	.			**12.76**	**13.28**	
36-45	(N)	**177**	3	2	2	**45**	**29**	258
	(%)	**68.6%**	1.2%	.8%	.8%	**17.4%**	**11.2%**	
	(Mean)	**75.47**	66.67	90.00	82.14	**70.97**	**63.65**	
	(SD)	**10.98**	17.16	2.02	5.05	**13.77**	**17.12**	
46-55	(N)	**194**	**26**	13	0	**22**	**39**	294
	(%)	**66.0%**	**8.8%**	4.4%	.0%	**7.5%**	**13.3%**	
	(Mean)	**76.63**	**73.49**	74.52	-	**75.14**	**63.57**	
	(SD)	**10.83**	**15.84**	14.94		**12.56**	**16.69**	
56-65	(N)	**82**	138	**20**	2	**24**	6	272
	(%)	**30.1%**	50.7%	**7.4%**	.7%	**8.8%**	2.2%	
	(Mean)	**78.01**	75.27	**76.86**	78.57	**76.96**	64.57	
	(SD)	**9.79**	12.43	**12.00**	.	**11.21**	13.79	
66-75	(N)	8	**183**	9	3	2	1	206
	(%)	3.9%	**88.8%**	4.4%	1.5%	1.0%	.5%	
	(Mean)	81.43	**76.80**	73.49	80.95	76.43	58.57	
	(SD)	10.47	**12.70**	9.74	12.96	5.05	.	
76+	(N)	1	**134**	2	2	4	0	143
	(%)	.7%	**93.7%**	1.4%	1.4%	2.8%	.0%	
	(Mean)	60.00	**79.07**	79.29	75.71	88.93	-	
	(SD)	.	**10.81**	13.13	10.10	5.76		

Appendix A6.　　Household Structure

Table A6.1: Household Structure: Raw Frequencies

Household Structure	Live Alone	Live with Partner	Live with Children	Live with Parents	Lives with Other Adult(s)	Total
(N)	346	1210	699	154	117	2526
(% Total)	13.7%	47.9%	27.7%	6.1%	4.6%	

Note: Multiple choices allowed

Table A6.2: Household Structure: PWI

Household Structure Type	N	%	Mean	SD
Live alone	314	16.6%	71.85	13.51
Live with partner (only)	624	32.9%	77.79	10.85
Live with children (only)	108	5.7%	68.49	14.48
Live with parents (only)	121	6.4%	72.86	10.96
Live with other adults	93	4.9%	72.87	11.66
Live with partner and children	564	29.7%	76.68	10.56
Live with partner and parents	9	.5%	77.46	9.00
Live with partner and other adults	7	.4%	69.18	11.15
Live with children and parent(s)	14	.7%	76.33	14.95
Live with children and other adult(s)	7	.4%	73.67	11.69
Live with parent(s) and other adult(s)	7	.4%	71.63	16.11
Total	1868	98.6%		

Table A6.3: Household Structure

N =	Live Alone 314		Live with Partner Only 624		Sole Parent 108		Live with Partner & Children 564		Live with Parents 121		Live with Other Adults 93		p
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	
PERSONAL WELLBEING INDEX	71.85	13.51	77.79 10.85 > live alone, p=.000 > Sloe parent, p=.000 > live with parents, p=.000 > live with other adults, p=.005		68.49	14.48	76.68 10.56 > live alone, p=.000 > sole parent, p=.000 > live with parents, p=.009		72.86	10.96	72.87	11.66	**.000**
1. Standard of living	74.06 > Sole parent, p=.015	20.27	80.85 15.85 > live alone, p=.000 > sole parent, p=.000 > live with partner & children, p=.030		66.94	18.62	78.01 15.73 > live alone, p=.043 > sole parent, p=.000		78.26 > sole parent, p=.000	13.76	77.63 > sole parent, p=.000	16.58	**.000**
2. Health	71.79	19.98	75.02	18.27	71.30	21.36	76.24 19.42 > live alone, p=.012		78.51 17.83 > live alone, p=.013		76.30	18.62	**.001**
3. Achievements in life	71.84	20.37	76.70 17.02 > live alone, p=.005 > sole parent, p=.000 > live with parents, p=.018		66.85	21.77	74.58 15.13 > sole parent, p=.009		70.33	19.96	73.08	16.03	**.000**
4. Personal relationships	72.61	23.88	85.12 15.00 > live alone, p=.000 > sole parent, p=.000 > live with parents, p=.000 > live with other adults, p=.000		66.85	24.06	84.04 15.08 > live alone, p=.000 > sole parent, p=.000 > live with parents, p=.000 > live with other adults, p=.000		72.07	20.93	69.78	22.73	**.000**
5. How safe you feel	77.04	19.67	79.47	17.58	76.30	17.80	79.70	16.16	79.67	16.73	80.00	14.22	.180
6. Community connect	68.71	22.54	73.52 19.75 > live alone, p=.022 > sloe parent, p=.044 > live with parents, p=.000 > live with other adults, p=.003		67.04	20.75	72.14 18.36 > live with parents, p=.001 > live with other adults, p=.022		64.46	19.23	65.00	19.70	**.000**
7. Future security	67.84	20.39	74.05 19.27 > live alone, p=.000 > sloe parent, p=.001 > live with parents, p=.003		64.17	22.64	72.20 17.03 > live alone, p=.023 > sole parent, p=.009		66.69	19.21	70.22	19.09	**.000**
Life as a whole	74.36 > sole parent, p=.029	18.48	80.80 15.98 > live alone, p=.000 > sole parent, p=.000 > live with parents, p=.000 > live with other adults, p=.005		67.22	20.95	79.31 15.55 > live alone, p=.001 > sole parent, p=.000 > live with parents, p=.006		73.70	15.45	74.41	15.43	**.000**

	Live Alone		Live with Partner Only		Sole Parent		Live with Partner & Children		Live with Parents		Live with Other Adults		p
N =	314		624		108		564		121		93		
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	
SURVEY-SPECIFIC PERSONAL ASPECTS													
- Neighbourhood	79.55	17.77	83.39	16.34	78.60	18.25	81.95	15.27	77.06	18.93	75.48	19.42	**.000**
			> live alone, p=.022				> live with other adults, p=.040						
			> live with parents, p=.012										
			> live with other adults, p=.004										
- Excited	68.91	20.30	73.11	17.02	67.22	21.22	73.71	16.05	71.26	18.21	74.40	16.41	**.001**
			> live alone, p=.026				> live alone, p=.005						
							> sole parent, p=.045						
- Stressed	45.87	26.56	46.50	26.33	53.70	27.80	52.46	24.78	49.34	25.75	54.73	25.86	**.000**
							> live alone, p=.004				> live alone, p=.044		
							> live with partner, p=.001				> live with partner, p=.049		
NATIONAL WELLBEING INDEX	59.88	15.87	63.04	14.76	54.41	16.87	62.28	13.70	62.51	15.14	60.82	14.05	**.000**
			> sole parent, p=.000				> sole parent, p=.000		> sole parent, p=.005				
1. Economic situation	64.38	20.29	67.94	17.87	56.25	20.49	67.97	16.96	65.17	19.02	69.12	18.24	**.000**
	> sole parent, p=.009		> sole parent, p=.000				> sole parent, p=.000		> sole parent, p=.014		> sole parent, p=.000		
2. State of the environment	60.59	19.19	61.72	18.37	53.43	20.18	61.01	17.38	63.00	21.68	61.41	18.67	**.001**
	> sole parent, p=.009		> sole Parent, p=.000				> sole parent, p=.002		> sole parent, p=.002		> sole parent, p=.032		
3. Social conditions	61.20	19.40	63.95	18.11	54.67	19.81	60.84	16.59	65.12	19.58	63.76	18.41	**.000**
			> sole parent, p=.000				> sole parent, p=.047		> sole parent, p=.001		> sole parent, p=.015		
			> live with partner & children, p=.033										
4. Government	52.88	26.51	56.64	24.56	46.70	25.40	55.00	23.10	52.91	20.97	52.75	23.76	**.005**
			> sole parent, p=.004				> sole parent, p=.032						
5. Business	58.68	19.94	62.74	18.63	56.14	18.11	62.49	16.45	63.10	17.06	61.03	18.68	**.001**
			> live alone, p=.022				> live alone, p=.045						
			> sole parent, p=.009				> sole parent, p=.015						
6. National Security	62.56	21.08	65.78	18.94	60.49	21.07	64.97	18.49	63.88	21.09	64.16	18.94	.094
Life in Australia	81.50	20.16	83.35	17.94	79.07	20.63	83.89	15.69	83.19	17.02	82.39	16.67	.176
SURVEY-SPECIFIC NATIONAL ASPECTS													
- Likelihood Terrorist Threat N (%)	190	(61.9)	416	(68.4)	77	(73.3)	363	(67.0)	66	(56.4)	59	(64.1)	
- Strength of threat	64.15	19.78	63.01	20.32	72.13	21.20	65.73	19.82	59.42	18.70	61.19	18.76	**.001**
					> live alone, p=.041								
					> live with partner, p=.004								
					> live with partner & children, p=.002								
					> live with other adults, p=.021								

Table A6.4: Household Structure x Relationship Status: Personal Wellbeing Index

		Live Alone	Live with Partner	Sole Parent	Live with Partner & Children	Live with Parents	Live with other adults	N
Married	(N)	6	**525**	9	**509**	2	2	1053
	(%)	.6%	**49.9%**	.9%	**48.3%**	.2%	.2%	
	(Mean)	78.33	**78.40**	72.54	**76.64**	64.29	85.71	
	(SD)	16.89	**10.81**	11.24	**10.71**	16.16	10.10	
De facto/ Living together	(N)	2	**83**	0	**47**	1	3	136
	(%)	1.5%	**61.0%**	.0%	**34.6%**	.7%	2.2%	
	(Mean)	67.14	**75.30**		**76.32**	67.14	79.05	
	(SD)	18.18	**9.04**		**9.26**	.	7.87	
Never Married	(N)	**103**	6	15	4	**111**	**64**	303
	(%)	**34.0%**	2.0%	5.0%	1.3%	**36.6%**	**21.1%**	
	(Mean)	**70.33**	70.71	70.10	78.93	**74.03**	**71.77**	
	(SD)	**12.78**	17.68	12.31	5.39	**9.67**	**11.27**	
Separated/ Not divorced	(N)	**26**	1	**35**	1	1	2	66
	(%)	**39.4%**	1.5%	**53.0%**	1.5%	1.5%	3.0%	
	(Mean)	**68.80**	81.43	**66.33**	87.14	60.00	55.71	
	(SD)	**12.87**	.	**14.55**	.	.	.	
Divorced	(N)	60	5	31	2	4	13	115
	(%)	**52.2%**	4.3%	**27.0%**	1.7%	3.5%	11.3%	
	(Mean)	**68.87**	62.57	**66.08**	77.86	61.43	69.29	
	(SD)	**13.36**	18.28	**16.39**	13.13	18.11	12.57	
Widowed	(N)	99	1	17	0	0	5	122
	(%)	**81.1%**	.8%	13.9%	.0%	.0%	4.1%	
	(Mean)	**76.94**	74.29	72.94			84.86	
	(SD)	**12.01**	.	13.62			6.75	
Total		296	621	107	563	119	89	1795

Appendix A7. Marital Status

Table A7.1 Marital Status

	Married		De-facto/ Living Together		Never Married		Separated/ Not divorced		Divorced		Widowed		p
N =	1074		141		324		67		120		123		
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	
PERSONAL WELLBEING INDEX	77.55 >Never Married, p=.000 >Separated p=.000 >Divorced, p=.000	10.80	75.32 >Never Married, p=.022 >Separated p=.001 >Divorced, p=.000	9.25	72.04	11.64	67.58	13.71	68.02	14.55	76.75 >Never Married, p=.006 >Separated p=.000 >Divorced, p=.000	12.14	**.000**
1. Standard of living	79.85 >Never Married, p=.002 >Separated p=.000 >Divorced, p=.000	15.83	76.74 >Divorced, p=.006	15.47	75.90 >Divorced, p=.007	16.57	69.85	17.71	68.42	20.78	79.59 >Separated p=.004 >Divorced, p=.000	15.77	**.000**
2. Health	75.63 >Divorced, p=.002	18.90	75.89 >Divorced, p=.014	18.40	76.23 >Divorced, p=.002	18.03	71.82	20.30	67.25	22.57	74.18	17.67	**.003**
3. Achievements in life	75.80 >Never Married, p=.000 >Divorced, p=.019	15.98	74.26	16.09	70.68	18.96	71.04	21.04	68.73	22.74	75.57	18.98	**.000**
4. Personal relationships	85.01 >Never Married, p=.000 >Separated p=.000 >Divorced, p=.000	14.96	82.41 >Never Married, p=.000 >Separated p=.000 >Divorced, p=.000	14.14	70.59	22.12	61.52	24.38	67.26	23.48	80.49 >Never Married, p=.001 >Separated p=.000 >Divorced, p=.000	22.54	**.000**
5. How safe you feel	79.37 >Separated p=.048	17.00	81.14 >Separated p=.022	16.49	79.04	16.47	73.13	18.68	75.75	21.21	79.76	17.44	**.011**
6. Community connect	73.65 > De facto, p=.019 >Never Married, p=.000 >Separated p=.025 >Divorced, p=.012	18.86	67.79	20.04	64.91	19.96	64.63	22.11	65.64	24.47	74.02 >Never Married, p=.000	19.57	**.000**
7. Future security	73.48 >Never Married, p=.000 >Separated p=.015 >Divorced, p=.000	17.99	70.57	19.33	67.57	19.05	63.58	23.27	63.33	23.71	73.95 >Never Married, p=.016 >Separated p=.029 >Divorced, p=.002	17.53	**.000**

	Married		De-facto/ Living Together		Never Married		Separated/ Not divorced		Divorced		Widowed		p
N =	1074		141		324		67		120		123		
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	
Life as a whole	80.38 >Never Married, p=.000 >Separated p=.002 >Divorced, p=.000	15.59	78.79 >Never Married, p=.003 >Separated p=.030 >Divorced, p=.001	15.00	72.95	15.91	69.40	21.94	69.75	19.55	79.02 >Never Married, p=.016 >Separated p=.038 >Divorced, p=.002	17.81	**.000**
SURVEY-SPECIFIC PERSONAL ASPECTS													
- Neighbourhood	83.01 >Never Married, p=.000 >Divorced, p=.005	15.75	80.57	17.35	77.64	17.54	76.06	18.55	75.80	20.65	84.72 >Never Married, p=.000 >Separated p=.021 >Divorced, p=.002	14.89	**.000**
- Excited	73.54 >Separated p=.039 >Divorced, p=.027	16.29	73.76	16.88	72.15	17.80	64.63	23.12	67.06	21.56	71.56	18.27	**.001**
- Stressed	48.66	26.01	53.57 >Widowed, p=.002	24.67	52.50 >Widowed, p=.001	24.01	54.03 >Widowed, p=.037	28.07	51.25	27.43	40.74	28.84	**.000**
NATIONAL WELLBEING INDEX	63.28 >De facto p=.043 >Separated p=.003 >Divorced, p=.001	14.21	58.98	15.14	60.70	15.26	54.23	17.49	56.36	15.66	62.49 >Separated p=.030 >Divorced, p=.045	13.41	**.000**
1. Economic situation	68.58 >Separated p=.024 >Divorced, p=.000	17.14	64.21	18.51	65.13	18.96	59.06	22.80	59.92	20.19	65.86	18.47	**.000**
2. State of the environment	62.26 >De facto p=.005 >Divorced, p=.049	17.42	55.50	20.82	60.06	20.89	54.92	22.72	57.35	16.84	64.45 >De facto p=.002 >Divorced, p=.017	16.30	**.000**
3. Social conditions	63.15 >Separated p=.003	17.43	59.06	17.93	62.09 >Separated p=.031	19.26	54.70	20.47	58.09	19.91	64.91 >Separated p=.004 >Divorced, p=.048	17.77	**.000**
4. Government	56.67 >Never Married, p=.001 >Separated p=.003 >Divorced, p=.020	23.71	50.72	25.10	50.31	24.47	45.45	27.52	49.33	24.35	59.75 >De facto p=.031 >Never Married, p=.003 >Separated p=.001 >Divorced, p=.010	22.27	**.000**

N =	Married 1074		De-facto/ Living Together 141		Never Married 324		Separated/ Not divorced 67		Divorced 120		Widowed 123		p
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	
5. Business	63.22 *>Separated p=.017*	17.37	60.74	18.43	60.35	18.63	55.71	21.08	58.39	18.72	61.07	18.20	**.001**
6. National Security	65.75 *>Divorced, p=.030*	18.70	63.04	20.74	64.21	19.99	60.92	23.63	59.05	22.03	64.49	16.62	**.021**
Life in Australia	84.39 *>Divorced, p=.017*	16.23	79.43	19.07	81.27	17.89	79.24	20.40	77.12	23.17	87.40 *>De facto p=.003 >Never Married, p=.005 >Divorced, p=.001*	14.92	**.000**
SURVEY-SPECIFIC NATIONAL ASPECTS													
Likelihood of terrorist attack	64.37	20.14	64.69	21.27	62.89	19.21	68.04	20.79	67.27	21.62	64.23	19.24	.511
Pet attachment	87.20 *No sign. Post-hocs*	16.88	87.79	17.93	89.69	15.44	90.00	15.81	90.47	12.40	92.09	9.89	**.032**

Table A7.2: Distribution

	N	%
Married	1074	58.1
De facto or living together	141	7.6
Never married	324	17.5
Separated, not divorced	67	3.6
Divorced	120	6.5
Widowed	123	6.6
Total	1849	100.0

Table A7.3: Full-Time Work Status x Marital Status: Personal Wellbeing Index

Work Status		Married	De facto/Living Together	Never married	Separated/ Not Divorced	Divorced	Widowed	(N) p=
Full time paid employment	(N)	**370**	**86**	**134**	**25**	**42**	**10**	667
	(%)	**55.5%**	**12.9%**	**20.1%**	**3.7%**	**6.3%**	**1.5%**	
	(Mean)	**78.20**	**75.03**	**73.04**	**72.20**	**70.66**	**74.29**	
	(SD)	**9.69**	**9.36**	**10.90**	**12.50**	**11.84**	**14.52**	
Full time retired	(N)	**304**	7	**21**	11	**31**	102	476
	(%)	**63.9%**	1.5%	**4.4%**	2.3%	**6.5%**	21.4%	
	(Mean)	**77.91**	78.57	**71.43**	73.14	**66.56**	77.40	
	(SD)	**11.55**	7.24	**16.13**	12.02	**16.04**	11.98	
Semi retired	(N)	**35**	2	6	2	1	0	46
	(%)	**76.1%**	4.3%	13.0%	4.3%	2.2%	.0%	
	(Mean)	**78.86**	72.86	67.14	71.43	72.86	-	
	(SD)	**10.73**	12.12	20.14	2.02	.	-	
Full time volunteer	(N)	7	0	0	0	2	0	9
	(%)	77.8%	.0%	.0%	.0%	22.2%	.0%	
	(Mean)	80.20	-	-	-	75.71	-	
	(SD)	9.09	-	-	-	.	-	
Full time home or family care	(N)	**123**	12	8	8	5	2	158
	(%)	**77.8%**	7.6%	5.1%	5.1%	3.2%	1.3%	
	(Mean)	**76.45**	80.39	65.89	61.61	62.57	77.86	
	(SD)	**11.34**	8.13	9.85	20.45	20.59	7.07	
Unemployed	(N)	**35**	8	**62**	10	16	3	134
	(%)	**26.1%**	6.0%	**46.3%**	7.5%	11.9%	2.2%	
	(Mean)	**72.20**	78.21	**69.17**	52.57	64.18	61.43	
	(SD)	**13.86**	8.29	**12.89**	7.64	19.15	5.15	
Total **p=**		874	115	231	56	97	117	1490

Appendix A8.   Work Status

Table A8.1: Full-Time Work Status: Distribution

	N	% Total Sample
Full time paid employment	683	36.0
Full time retired	490	25.8
Semi retired	47	2.5
Full time volunteer	9	.5
Full time home or family care	158	8.3
Unemployed	139	7.3
Total	1526	80.4

Table A8.2: Part-Time Work Status: Distribution

	N	% Total Sample
part time paid work	348	18.3
part time voluntary work	173	9.1
part time paid & voluntary work	49	2.6
Total	570	30.0

Table A8.3: Looking for Work: Distribution

Looking for Work?	N	% Total Sample
Yes	204	10.8
No	1686	88.9
Total	1890	99.6

Table A8.4: Full-Time Work Status

N =	Full time paid employment 683		Full time retired 490		Semi retired 47		Full time volunteer 9		Full time home or family care 158		Unemployed 139	
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD
PERSONAL WELLBEING INDEX	75.93	10.61	76.63	12.53	76.61	12.39	79.64	8.56	74.97	12.73	68.01	14.74
1. Standard of living	78.48	14.68	80.16	17.14	82.13	13.34	86.67	13.23	76.77	18.14	67.34	21.49
2. Health	77.45	16.20	72.37	20.13	70.85	20.52	65.56	25.06	76.65	20.34	71.44	22.89
3. Achievements in life	74.93	16.22	75.85	18.40	77.66	15.91	75.00	11.95	73.73	17.86	64.68	24.89
4. Personal relationships	78.83	19.03	82.87	18.91	79.15	18.63	96.25	5.18	80.89	20.48	69.57	27.21
5. How safe you feel	81.12	15.78	77.61	18.78	80.85	15.72	74.44	25.06	76.46	17.88	76.98	18.75
6. Community connect	70.04	19.20	73.98	20.33	71.70	20.68	85.56	17.40	70.39	19.27	59.71	23.80
7. Future security	71.08	17.87	74.26	19.95	74.78	18.10	73.33	16.58	70.13	20.85	63.72	22.75
Life as a whole	78.26	15.32	80.12	17.26	80.21	14.52	78.89	15.37	79.68	17.17	66.42	22.35
SURVEY-SPECIFIC PERSONAL ASPECTS												
- Neighbourhood	81.42	15.20	84.07	16.34	81.06	18.56	81.11	22.61	79.94	17.78	72.85	23.48
- Excited	73.43	16.59	71.26	18.66	77.23	14.40	70.00	19.27	73.10	17.66	67.88	21.94
- Stressed	52.31	25.06	42.48	27.63	40.00	27.58	58.89	22.05	52.28	26.59	51.94	24.90
NATIONAL WELLBEING INDEX	62.29	13.88	62.52	16.23	65.58	12.75	56.67	11.51	59.06	13.67	57.61	17.56
1. Economic situation	68.99	17.21	66.32	19.46	71.70	15.37	65.56	14.24	62.73	17.79	59.34	21.92
2. State of the environment	60.94	18.20	61.94	18.63	64.47	14.11	52.50	16.69	60.32	16.73	58.91	22.42
3. Social conditions	61.92	17.45	64.85	19.16	66.17	14.07	61.11	21.47	59.09	17.35	57.75	20.93
4. Government	55.30	23.67	57.12	26.04	57.23	23.75	46.67	18.03	50.46	23.35	46.81	25.21
5. Business	62.43	17.70	61.74	19.52	67.17	17.34	60.00	10.69	60.74	16.32	57.38	19.98
6. National Security	64.74	19.31	64.96	19.75	65.32	20.63	65.71	13.97	61.88	19.76	61.19	22.99
Life in Australia	82.88	16.34	84.12	18.74	84.04	18.38	77.78	21.08	83.86	15.83	77.65	23.04
SURVEY-SPECIFIC NATIONAL ASPECTS												
Likelihood of terrorist attack	65.38	20.52	63.03	19.17	60.00	17.68	62.50	24.35	67.18	21.76	63.67	22.51

Table A8.5: Full Time x Part Time Work Status

Part time Work Status	Full time paid employment		Full time retired		Semi retired		Full time volunteer		Full time home or family care		Unemployed		Total
	N	%	N	%	N	%	N	%	N	%	N	%	
Part time paid work	16	32.7%	5	10.2%	14	28.6%	1	2.0%	6	12.2%	7	14.3%	49
Part time voluntary work	61	38.4%	60	37.7%	4	2.5%	1	.6%	23	14.5%	10	6.3%	159
Part time paid & voluntary work	0	.0%	3	60.0%	1	20.0%	0	.0%	0	.0%	1	20.0%	5
Total	77		68		19		2		29		18		213

Table A8.6: Looking for Work

	Looking for Work		Not Looking for Work		p=
N =	204		1686		
	Mean	SD	Mean	SD	
PERSONAL WELLBEING INDEX	71.17	12.65	75.80	11.70	**.000**
Personal domains					
1. Standard of living	71.91	18.88	78.29	16.69	**.000**
2. Health	74.07	19.82	75.13	19.05	.454
3. Achievements in life	68.24	19.19	74.72	17.44	**.000**
4. Personal relationships	74.80	22.16	80.29	19.26	**.001**
5. How safe you feel	78.87	16.76	79.11	17.35	.854
6. Community connect	65.44	20.66	71.44	19.99	**.000**
7. Future security	63.69	21.19	72.06	18.82	**.000**
Life as a whole	70.45	19.45	78.55	16.34	**.000**
SURVEY-SPECIFIC PERSONAL ASPECTS					
- Neighbourhood	75.27	21.04	82.01	16.11	**.000**
- Excited	70.05	19.13	72.56	17.54	.057
- Stressed	54.26	24.71	48.79	26.17	**.005**
NATIONAL WELLBEING INDEX	60.31	16.33	61.83	14.69	.220
National domains					
1. Economic situation	63.76	19.64	66.94	18.33	**.021**
2. State of the environment	59.95	22.05	61.03	18.16	.501
3. Social conditions	61.48	19.67	62.16	18.10	.613
4. Government	50.70	24.59	54.92	24.41	**.021**
5. Business	60.96	18.54	61.80	18.02	.537
6. National Security	63.60	21.69	64.58	19.27	.505
Life in Australia	79.60	19.90	83.29	17.37	**.005**
SURVEY-SPECIFIC NATIONAL ASPECTS					
Likelihood of Terrorist Attack	65.29	21.14	64.32	19.97	.614

Table A8.7: Work Status

	Full time paid work (only)		Full time paid work & part time volunteer		Full time Retired (only)		Full time Retired & part time volunteer		Semi retired		Full Time Home & Family Care		Unemployed		p =
N =	622		61		427		63		47		158		139		
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	
PERSONAL WELLBEING INDEX	75.73 *> unemployed, p=.000*	10.59	78.05 *> unemployed, p=.000*	10.60	76.42 *> unemployed, p=.000*	12.66	78.04 *> unemployed, p=.000*	11.59	76.61 *> unemployed, p=.004*	12.39	74.97 *> unemployed, p=.001*	12.73	68.01	14.74	**.000**
Personal domains															
1. Standard of living	78.28 *> unemployed, p=.000*	14.60	80.49 *> unemployed, p=.000*	15.43	79.72 *> unemployed, p=.000*	17.54	83.17 *> unemployed, p=.000*	13.89	82.13 *> unemployed, p=.000*	13.34	76.77 *> unemployed, p=.001*	18.14	67.34	21.49	**.000**
2. Health	77.64 *> FT retired, p=.000*	15.97	75.50	18.45	71.69	20.22	76.98	18.98	70.85	20.52	76.65	20.34	71.44	22.89	**.000**
3. Achievements in life	74.62 *> unemployed, p=.000*	16.35	78.03 *> unemployed, p=.000*	14.59	75.65 *> unemployed, p=.000*	18.02	77.14 *> unemployed, p=.007*	20.90	77.66 *> unemployed, p=.001*	15.91	73.73 *> unemployed, p=.009*	17.86	64.68	24.89	**.000**
4. Personal relationships	78.39 *> unemployed, p=.008*	19.32	83.28 *> unemployed, p=.000*	15.14	83.20 *> FT paid, p=.000 > unemployed, p=.000*	18.42	80.63	21.99	79.15	18.63	80.89 *> unemployed, p=.002*	20.48	69.57	27.21	**.000**
5. How safe you feel	81.22 *> FT retired, p=.007*	15.80	80.00	15.62	77.16	19.11	80.63	16.15	80.85	15.72	76.46	17.88	76.98	18.75	**.002**
6. Community Connect.	69.19 *> unemployed, p=.000*	19.12	78.98 *> FT paid, p=.003 > unemployed, p=.000*	17.88	73.40 *> FT paid, p=.017 > unemployed, p=.000*	20.27	77.90 *> FT paid, p=.039 > unemployed, p=.000*	20.42	71.70 *> unemployed, p=.028*	20.68	70.39 *> unemployed, p=.001*	19.27	59.71	23.80	**.000**
7. Future security	70.80 *> unemployed, p=.017*	17.92	74.00 *> unemployed, p=.014*	17.19	74.23 *> unemployed, p=.000*	19.68	74.50 *> unemployed, p=.043*	21.90	74.78 *> unemployed, p=.024*	18.10	70.13	20.85	63.72	22.75	**.000**
Life as a whole	78.10 *> unemployed, p=.000*	15.33	79.84 *> unemployed, p=.000*	15.22	79.86 *> unemployed, p=.000*	17.39	81.90 *> unemployed, p=.000*	16.35	80.21 *> unemployed, p=.000*	14.52	79.68 *> unemployed, p=.000*	17.17	66.42	22.35	**.000**
SURVEY-SPECIFIC PERSONAL ASPECTS															
- Neighbourhood	81.30 *> unemployed, p=.002*	15.26	82.62 *> unemployed, p=.010*	14.59	83.79 *> unemployed, p=.000*	16.15	85.97 *> unemployed, p=.000*	17.60	81.06	18.56	79.94	17.78	72.85	23.48	**.000**
- Excited	73.09	16.95	76.83 *> FT retired, p=.029 > unemployed, p=.006*	11.86	71.02	18.43	72.90	20.19	77.23 *> unemployed, p=.024*	14.40	73.10	17.66	67.88	21.94	**.002**
- Stressed	52.02 *> FT retired, p=.000*	25.17	55.25 *> FT retired, p=.003*	23.85	41.93	27.12	46.19	30.82	40.00	27.58	52.28 *> FT retired, p=.001*	26.59	51.94 *> FT retired, p=.002*	24.90	**.000**

	Full time paid work (only)		Full time paid work & part time volunteer		Full time Retired (only)		Full time Retired & part time volunteer		Semi retired		Full Time Home & Family Care		Unemployed		p =
N =	622		61		427		63		47		158		139		
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	
NATIONAL WELLBEING INDEX	62.44	13.93	60.63	13.27	62.25	16.11	64.20	17.02	65.58 *> unemployed, p=.030*	12.75	59.06	13.67	57.61	17.56	**.004**
National domains															
1. Economic situation	69.22 *> FT home/fam, p=.002* *> unemployed, p=.000*	17.11	66.55	18.21	66.22 *> unemployed, p=.027*	19.48	66.98	19.48	71.70 *> FT home/fam, p=.024* *> unemployed, p=.001*	15.37	62.73	17.79	59.34	21.92	**.000**
2. State of the environment	61.24	18.28	57.87	17.24	62.42	18.24	58.73	20.91	64.47	14.11	60.32	16.73	58.91	22.42	.163
3. Social conditions	62.04	17.38	60.68	18.28	64.72 *> FT home/fam, p=.020* *> unemployed, p=.014*	19.22	65.74	18.93	66.17 *> unemployed, p=.050*	14.07	59.09	17.35	57.75	20.93	**.001**
4. Government	55.62 *> unemployed, p=.003*	23.86	52.00	1.53	56.24 *> unemployed, p=.002*	25.87	63.02 *> FT home/fam, p=.012* *> unemployed, p=.000*	26.62	57.23	23.75	50.46	23.35	46.81	25.21	**.000**
5. Business	62.22	17.82	64.58	16.43	61.28	19.31	64.67	20.71	67.17 *> unemployed, p=.031*	17.34	60.74	16.32	57.38	19.98	**.018**
6. National Security	64.58	19.29	66.38	19.62	65.04	19.56	64.43	21.10	65.32	20.63	61.88	19.76	61.19	22.99	.325
Life in Australia	83.20	16.15	79.50	17.99	84.63 *> unemployed, p=.032*	18.77	80.63	18.31	84.04	18.38	83.86	15.83	77.65	23.04	**.029**
SURVEY-SPECIFIC NATIONAL ASPECTS															
- Likelihood of Terrorist Attack	65.15	20.77	68.24	17.14	63.26	18.90	61.59	20.90	60.00	17.68	67.18	21.76	63.67	22.51	.309

Table A8.8: Full Time Work Status x Looking for Work?: Distribution

Full Time Work Status		Looking for work?		
		Yes	No	Total
Full time paid employment	N	46	637	683
	%	6.7%	93.3%	100.0%
Full time retired	N	1	488	489
	%	.2%	99.8%	100.0%
Semi retired	N	5	42	47
	%	10.6%	89.4%	100.0%
Full time volunteer	N	1	8	9
	%	11.1%	88.9%	100.0%
Full time home or family care	N	17	141	158
	%	10.8%	89.2%	100.0%
Unemployed	N	63	76	139
	%	45.3%	54.7%	100.0%
Total		133	1392	1525

Table A8.9: Work Full time & Looking for Work

Working Full Time Paid Work	Looking for Work		Not Looking for Work		
	46		637		
	Mean	SD	Mean	SD	p =
PERSONAL WELLBEING INDEX	71.34	10.98	76.27	10.51	**.002**
Personal domains					
1. Standard of living	73.70	16.65	78.82	14.48	**.022**
2. Health	73.48	17.16	77.74	16.11	.085
3. Achievements in life	68.70	14.24	75.38	16.28	**.004**
4. Personal relationships	77.83	19.08	78.90	19.03	.712
5. How safe you feel	76.74	17.65	81.43	15.61	.051
6. Community connect	65.43	18.22	70.38	19.24	.092
7. Future security	63.48	18.88	71.64	17.68	**.003**
Life as a whole	72.17	17.63	78.69	15.06	**.005**
SURVEY-SPECIFIC PERSONAL ASPECTS					
- Neighbourhood	72.83	20.62	82.04	14.56	**.005**
- Excited	72.17	17.50	73.52	16.53	.596
- Stressed	56.30	26.95	52.02	24.91	.263
NATIONAL WELLBEING INDEX	61.74	13.94	62.33	13.88	.791
National domains					
1. Economic situation	66.74	19.78	69.15	17.01	.359
2. State of the environment	63.91	18.19	60.73	18.20	.252
3. Social conditions	61.30	18.93	61.97	17.36	.804
4. Government	54.22	22.51	55.38	23.77	.752
5. Business	61.33	17.00	62.51	17.76	.667
6. National Security	63.56	22.07	64.82	19.11	.672
Life in Australia	78.91	20.25	83.16	16.00	.088
SURVEY-SPECIFIC NATIONAL ASPECTS					
Likelihood of Terrorist Attack	68.06	20.56	65.18	20.52	.451

Table A8.10: Unemployed & Looking for Work: PWB

| Unemployed | Looking for Work | | Not Looking for Work | | |
| | 63 | | 76 | | |
	Mean	SD	Mean	SD	p =
PERSONAL WELLBEING INDEX	68.53	15.33	67.58	14.32	.710
Personal domains					
1. Standard of living	67.78	22.18	66.97	21.04	.827
2. Health	72.70	21.79	70.39	23.86	.557
3. Achievements in life	64.13	26.25	65.13	23.86	.814
4. Personal relationships	69.05	26.92	70.00	27.62	.838
5. How safe you feel	80.79	17.53	73.82	19.25	**.028**
6. Community connect	60.63	24.35	58.95	23.47	.679
7. Future security	61.13	25.49	65.87	20.14	.226
Life as a whole	64.10	24.79	68.29	20.16	.277
SURVEY-SPECIFIC PERSONAL ASPECTS					
- Neighbourhood	73.39	25.22	72.40	22.11	.808
- Excited	68.87	22.70	67.07	21.42	.634
- Stressed	51.75	26.00	52.11	24.13	.933
NATIONAL WELLBEING INDEX	57.40	18.51	57.79	16.81	.903
National domains					
1. Economic situation	59.34	21.82	59.33	22.14	.998
2. State of the environment	59.05	24.08	58.78	21.06	.946
3. Social conditions	59.03	21.78	56.71	20.29	.519
4. Government	45.57	25.85	47.84	24.79	.605
5. Business	57.87	21.69	56.96	18.50	.796
6. National Security	61.80	23.91	60.68	22.35	.778
Life in Australia	75.25	25.07	79.60	21.21	.275
SURVEY-SPECIFIC NATIONAL ASPECTS					
Likelihood of Terrorist Attack	63.90	22.90	63.47	22.41	.928

Appendix A9.   Pets

Table A9.1: Wellbeing of Pet Owners and Non-Owners [Surveys 8&9]

N =	Yes 2295 Mean	SD	No 1579 Mean	SD	p =
PERSONAL WELLBEING INDEX	75.35	11.72	75.36	12.05	.979
1. Standard of living	77.16	16.59	78.17	16.95	.065
2. Health	74.95	19.53	75.13	19.07	.769
3. Achievements in life	74.29	17.22	74.42	17.87	.818
4. Personal relationships	80.60	18.66	79.43	21.16	.077
5. How safe you feel	78.64	17.47	78.59	17.61	.938
6. Community connect	71.21	19.77	70.31	20.09	.168
7. Future security	70.43	19.24	71.71	19.56	**.044**
Life as a whole	77.61	16.69	78.14	17.23	.337
SURVEY-SPECIFIC PERSONAL ASPECTS					
- Neighbourhood	81.21	17.02	80.56	18.19	.266
- Contentment	76.57	14.87	77.11	16.00	.442
- Happiness	78.32	14.50	79.11	15.43	.251
- Excited	72.31	17.63	72.27	17.86	.960
- Stressed	50.86	25.75	47.34	26.45	**.004**
NATIONAL WELLBEING INDEX	60.61	14.47	62.11	15.04	**.003**
1. Economic situation	65.37	18.10	66.87	18.30	**.013**
2. State of the environment	59.54	18.32	62.32	18.67	**.000**
3. Social conditions	60.98	18.28	63.45	18.40	**.000**
4. Government	52.92	23.70	55.53	24.88	**.001**
5. Business	61.25	17.78	61.48	17.89	.701
6. National Security	63.28	19.06	65.13	19.24	**.004**
Life in Australia	82.73	17.30	83.09	17.49	.537
SURVEY-SPECIFIC NATIONAL ASPECTS					
Likelihood of terrorist attack	65.55	19.63	62.74	20.71	**.016**

Table A9.2: Frequency of Pet Ownership [Surveys 8&9]

Do have a pet	N	% Sample
Yes	2295	59.2
No	1579	40.7
Total	3874	99.9

Table A9.3: Pet Ownership x Gender [Surveys 8&9]

Do have a pet	Male	%	Female	%	Total
Yes	1056	55.6%	1239	62.7%	2295
No	842	44.4%	737	37.3%	1579
Total	1898	100.0%	1976	100.0%	3874

$\chi^2(1,3874) = 20.012, p=.000$

Table A9.4: Pet Ownership According to Household Income [Surveys 8&9]

Own Pet	<$15,000 N	%	$15,000-$30,000 N	%	$30,000-$60,000 N	%	$60,000-$90,000 N	%	$90,000-$120,000 N	%	$120,000+ N	%	Total N	%
Yes	259	46.1%	304	55.4%	521	62.0%	378	69.1%	201	72.3%	131	64.9%	1794	60.2%
No	303	53.9%	245	44.6%	319	38.0%	169	30.9%	77	27.7%	71	35.1%	1184	39.8%
Total	562		549		840		547		278		202		2978	

$\chi^2(5,2978) = 90.183, p=.000$

Table A9.5: Income and Pets – Strength of Caring About Pet [Surveys 8&9]

N =	≤$15,000 259 Mean	SD	$15,000-$30,000 304 Mean	SD	$31,000-$60,000 522 Mean	SD	$61,000-$90,000 379 Mean	SD	$91,000-$120,000 202 Mean	SD	>$120,000+ 132 Mean	SD	P=
Strength of caring about Pet	92.05	13.15	89.01	16.01	87.39	15.93	85.67	16.45	84.60	18.34	83.11	21.12	**.000**
					<$15K p=.000		**<$15K** p=.000		**<$15K** p=.000		**<$15K** p=.000		

Table A9.6: Pet Ownership, Income and Personal Domains [Survey 9]

Variable	Own Pet	<$15,000 Mean	SD	$15,000-$30,000 Mean	SD	$31,000-$60,000 Mean	SD	$61,000-$90,000 Mean	SD	$91,000-$120,000 Mean	SD	$121,000-$150,000 Mean	SD	>$150,000 Mean	SD	p
PWB	Yes	69.29	16.09	73.80	12.83	73.61	11.97	76.27	10.32	79.82	8.88	79.14	6.93	82.49	9.06	Pets: F(1,1291) = .353, p=.552
	No	73.06	14.54	73.46	12.63	75.62	10.49	75.31	11.29	79.05	9.11	78.10	8.23	75.96	10.06	Pets x Income: F(6,1291) = 2.026, p=.059
Standard Of living	Yes	68.94	21.94	69.77	21.94	75.31	15.43	78.98	13.31	84.21	10.97	80.80	12.22	87.07	12.89	Pets: F(1,1327) = 3.483, p=.062
	No	74.33	20.47	76.76	17.38	78.11	14.49	77.97	15.53	85.15	11.49	87.50	12.88	82.17	12.78	Pets x Income: F(6,1327) = 1.960, p=.068
Health	Yes	67.79	23.06	74.54	19.37	75.09	18.38	75.97	18.58	79.58	17.38	76.00	21.41	81.22	15.36	Pets: F(1,327) = .058, p=.809
	No	70.21	20.58	70.72	21.60	76.35	16.75	78.65	14.65	79.70	14.25	78.33	20.38	78.70	13.92	Pets x Income: F(6,1327) = .845, p=.535
Achieve	Yes	68.85	22.91	73.64	18.24	71.75	17.67	74.03	17.31	79.05	12.64	82.40	11.28	79.02	15.62	Pets: F(1,1325) = .741, p=.390
	No	72.21	21.36	72.07	20.23	73.85	15.58	74.59	15.89	76.67	13.62	77.50	12.88	73.48	16.68	Pets x Income: F(6,1325) = 1.017, p=.412
Personal Rel/ships	Yes	73.37	24.12	77.36	20.82	79.47	20.37	82.05	16.12	82.42	15.14	85.20	12.62	87.07	11.88	Pets: F(1,1326) = .748, p=.387
	No	79.08	24.52	77.48	23.45	79.80	18.16	79.73	17.52	77.88	19.49	85.83	9.96	77.83	14.76	Pets x Income: F(6,1326) = 1.709, p=.115
Safety	Yes	75.00	22.30	77.77	18.44	76.87	18.37	80.28	16.71	82.53	12.29	80.40	13.06	85.50	14.13	Pets: F(1,1325) = .286, p=.605
	No	74.26	20.85	77.30	18.58	82.70	14.55	78.65	13.28	84.24	12.51	75.00	18.83	81.30	11.00	Pets x Income: F(6,1325) = 1.931, p=.073
Community Connection	Yes	67.38	25.44	72.85	18.98	70.09	19.39	69.66	20.37	74.11	14.55	70.80	15.25	80.25	17.47	Pets: F(1,1318) = 3.869, **p=.049**
	No	70.07	24.39	72.36	19.90	68.08	19.49	67.84	19.88	72.73	16.82	65.00	19.77	67.39	19.82	Pets x Income: F(6,1318) = 1.288, p=.259
Future Security	Yes	62.35	23.89	70.08	20.14	68.00	20.02	72.82	15.42	76.28	15.17	78.40	16.50	80.73	16.34	Pets: F(1,1308) = .003, p=.956
	No	70.88	21.44	70.83	20.19	71.30	19.09	69.73	18.94	76.97	16.67	77.50	20.06	70.87	18.07	Pets x Income: F(6,1308) = 2.808, **p=.010**
Life as a Whole	Yes	70.96	20.69	75.46	19.37	77.32	16.43	78.18	16.07	81.89	11.42	81.20	10.13	83.66	12.40	Pets: F(1,1328) = .054, p=.817
	No	78.03	18.42	75.59	19.94	77.97	15.03	76.76	15.89	80.91	12.59	84.17	9.00	77.39	22.00	Pets x Income: F(6,1328) = 2.028, p=.059

Table A9.7: Pet Ownership, Age and Personal Domains [Surveys 8 & 9]

Variable	Age	Own Pet Yes Mean	SD	N	No Mean	SD	N	p
PWB	18-25	74.77	10.41	219	75.35	9.82	143	Age: F(6,3675) = 10.856, **p=.000**
	26-35	74.95	11.39	338	73.12	10.95	234	Pets x Age: F(6,3675) = 2.386, **p=027**
	36-45	75.10	11.61	530	72.16	11.92	221	
	46-55	74.76	12.16	517	73.61	14.05	224	
	56-65	75.00	12.08	347	76.65	11.78	231	
	66-75	78.32	11.89	171	77.40	12.09	250	
	76+	78.74	10.84	68	79.29	11.02	196	
Standard Of living	18-25	78.15	16.55	222	78.77	15.58	146	Age: F(6,3801) = 12.268, **p=.000**
	26-35	75.19	16.80	347	74.56	14.48	239	Pets x Age: F(6,3801) = .679, p=.667
	36-45	75.49	16.28	539	75.18	16.01	226	
	46-55	77.02	16.45	531	75.60	20.32	234	
	56-65	78.09	16.28	361	78.66	17.02	239	
	66-75	80.54	17.58	184	80.15	17.21	263	
	76+	81.84	14.40	76	85.19	14.31	208	
Health	18-25	79.51	17.87	224	80.00	17.73	146	Age: F(6,3803) = 8.104, **p=.000**
	26-35	76.77	18.17	347	76.99	16.53	239	Pets x Age: F(6,3803) = .593, p=.736
	36-45	76.58	18.72	538	75.97	17.89	226	
	46-55	73.51	20.14	533	73.91	20.32	235	
	56-65	70.47	21.04	361	73.56	21.15	239	
	66-75	73.97	20.67	184	74.08	18.69	262	
	76+	74.34	16.68	76	73.33	19.36	207	
Achieve	18-25	73.26	16.88	224	74.52	16.65	146	Age: F(6,3796) = 10.352, **p=.000**
	26-35	74.50	15.60	347	71.55	16.77	239	Pets x Age: F(6,3796) = 1.308, p=.250
	36-45	72.45	16.67	539	70.18	17.38	226	
	46-55	73.74	17.97	532	71.83	20.46	235	
	56-65	75.26	18.20	361	76.20	16.87	237	
	66-75	78.95	16.82	181	77.82	18.24	261	
	76+	76.62	17.14	74	78.46	16.35	208	
Pers Rel/ships	18-25	75.58	20.30	224	75.48	20.21	146	Age: F(6,3796) = 12.322, **p=.000**
	26-35	80.03	18.86	347	76.82	21.38	239	Pets x Age: F(6,3796) = 2.235, **p=.037**
	36-45	80.19	18.78	539	74.36	24.01	225	
	46-55	80.58	18.38	531	76.32	22.28	234	
	56-65	81.69	18.62	360	81.18	21.16	238	
	66-75	83.76	17.13	181	84.16	18.50	262	
	76+	84.61	15.79	76	85.91	16.45	208	
Safety	18-25	80.04	15.90	223	82.21	14.74	145	Age: F(6,3794) = 2.448, **p=.023**
	26-35	78.84	16.28	345	78.57	16.60	238	Pets x Age: F(6,3794) = 1.994, p=.063
	36-45	80.26	16.32	537	77.12	16.90	226	
	46-55	77.78	17.69	531	79.87	17.59	234	
	56-65	76.53	19.39	360	78.70	17.28	239	
	66-75	77.38	19.43	183	76.45	19.42	262	
	76+	80.92	18.92	76	79.04	18.37	209	
Comm. Connect	18-25	66.10	20.46	223	65.24	19.83	145	Age: F(6,3776) = 19.376, **p=.000**
	26-35	68.67	20.57	345	64.47	19.66	235	Pets x Age: F(6,3776) = 1.594, p=.144
	36-45	70.73	19.26	536	66.05	19.33	223	
	46-55	71.57	19.10	528	68.59	21.43	234	
	56-65	72.35	19.45	357	73.43	18.74	239	
	66-75	77.42	18.85	182	75.44	18.47	259	
	76+	75.79	21.12	76	76.11	19.65	208	
Future Security	18-25	70.81	18.43	222	70.76	17.90	144	Age: F(6,3733) = 9.646, **p=.000**
	26-35	70.59	17.57	340	69.21	17.22	239	Pets x Age: F(6,3733) = 1.783, p=.099
	36-45	69.38	18.08	536	66.59	18.50	223	
	46-55	69.49	20.23	525	69.04	21.26	228	
	56-65	69.86	20.50	352	73.95	19.87	233	
	66-75	73.41	20.45	176	74.29	21.20	259	
	76+	77.86	18.33	70	77.55	18.11	200	
Life as a Whole	18-25	76.17	14.59	222	76.10	14.73	146	Age: F(6,3802) = 10.798, **p=.000**
	26-35	77.35	15.22	347	77.11	14.71	239	Pets x Age: F(6,3802) = 1.436, p=.197
	36-45	76.53	17.35	539	75.31	16.06	226	
	46-55	77.09	16.48	532	73.66	21.19	235	
	56-65	78.11	18.11	360	78.83	17.38	239	
	66-75	81.41	16.63	184	81.26	17.73	262	
	76+	81.18	16.89	76	84.21	13.99	209	

Table A9.8: Pet Ownership, Gender and Age: Personal Relationships [Surveys 8 & 9]

Personal Relationships	Gender & Age Groups	Pet Owner			Non-Pet Owner			p =
		Mean	SD	N	Mean	SD	N	
	Males 18-25	74.80	18.81	127	72.75	22.26	91	.462
	Females 18-25	76.60	22.17	97	80.00	15.40	55	.315
	Males 26-35	79.08	19.19	130	73.71	21.94	132	**.036**
	Females 26-35	80.60	18.69	217	80.65	20.11	107	.981
	Male 36-45	79.96	16.99	237	70.48	25.97	124	**.000**
	Females 36-45	80.36	20.10	302	79.11	20.50	101	.589
	Males 46-55	80.41	16.84	242	72.73	23.37	128	**.000**
	Females 46-55	80.73	19.61	289	80.66	20.16	106	.976
	Males 56-65	79.74	20.12	191	80.08	21.08	120	.885
	Females 56-65	83.91	16.55	169	82.29	21.26	118	.470
	Males 66-75	81.34	18.91	82	82.50	20.47	136	.677
	Females 66-75	85.76	15.33	99	85.95	16.01	126	.927
	Males 76+	81.52	17.52	33	83.03	16.75	99	.657
	Females 76+	86.98	14.06	43	88.53	15.80	109	.574
	Total	80.47	18.70	2258	79.39	21.12	1552	

| | | Welch(13,2244) = 3.303, **p=.000**
F56-65 > M18-25, p=.002
F66-75 > M18-25, p=.000
F76+ > M18-25, p=.002 | | | Welch(13,1538) = 7.876, **p=.000**
F56-65 > M36-45, p=.012
M66-75 > M36-45, p=.005
M66-75 > M46-55, p=.034
F66-75 > M18-25, p=.000
F66-75 > M26-35, p=.000
F66-75 > M36-45, p=.000
M76+ > M18-25, p=.041
M76+ > M26-35, p=.028
M76+ > M36-45, p=.002
M76+ > M46-55, p=.013
F76+ > M18-25, p=.000
F76+ > M26-35, p=.000
F76+ > M36-45, p=.000
F76+ > F36-45, p=.024
F76+ > M46-55, p=.000 | | | |

Analysis of Variance:
Pet: F(1,3782) = 3.719, p=.054
GenderxAge: F(13,3782) = 8.615, **p =.000**
Pet x GenderxAge: F(13,3782) = 2.352, **p=.004**

Table A9.9: Pet Ownership, Gender and Personal Domains [Surveys 8 & 9]

Variable	Gender	Own Pet						p
		Yes			No			
		Mean	SD	N	Mean	SD	N	
PWB	Male	74.89	11.29	1026	74.16	12.55	813	Gender: F(1,3732) = 18.990, **p=.000**
	Female	75.75	12.07	1191	76.74	11.31	706	Pet x Gender: F(1,3732) = 4.804, **p=.028**
Standard Of living	Male	77.74	15.76	1056	76.96	17.19	842	Gender: F(1,3864) = 1.918 , p=.166
	Female	76.66	17.26	1235	79.55	16.57	735	Pet x Gender: F(1,3864) =11.163, **p=.001**
Health	Male	74.42	18.90	1056	75.03	18.80	841	Gender: F(1,3866) = .887, p=.346
	Female	75.40	20.04	1238	75.25	19.40	735	Pet x Gender: F(1,3866) = .351, p=.554
Achieve	Male	73.47	17.30	1054	72.83	18.56	838	Gender: F(1,3859) = 18.467, **p=.000**
	Female	74.99	17.13	1235	76.24	16.88	736	Pet x Gender: F(1,3859) = 2.729, p=.099
Pers Rel/ships	Male	79.48	18.24	1053	76.61	22.37	838	Gender: F(1,3859) = 39.571, **p=.000**
	Female	81.55	18.97	1236	82.64	19.21	736	Pet x Gender: F(1,3859) = 9.405, **p=.002**
Safety	Male	79.51	17.37	1051	78.93	17.71	839	Gender: F(1,3857) = 4.167, **p=.041**
	Female	77.89	17.53	1235	78.21	17.51	736	Pet x Gender: F(1,3857) = .622, p=.430
Comm. Connect	Male	69.64	19.90	1048	68.55	20.35	836	Gender: F(1,3839) = 26.101, **p=.000**
	Female	72.54	19.56	1230	72.32	19.60	729	Pet x Gender: F(1,3839) = .432, p=.511
Future Security	Male	70.07	19.75	1041	70.66	20.38	830	Gender: F(1,3790) = 5.255, **p=.022**
	Female	70.74	18.79	1207	72.93	18.50	716	Pet x Gender: F(1,3790) = 1.556, p=.212
Life as a Whole	Male	77.14	16.85	1052	76.76	17.36	842	Gender: F(1,3865) = 12.053, **p=.001**
	Female	78.01	16.55	1239	79.73	16.96	736	Pet x Gender: F(1,3865) = 3.575, p=.059

Table A9.10: Pet Ownership x Income x Gender: Personal Relationships [Surveys 8&9]

		Pet Owners					Non-Pet Owners		
Income	Gender	Mean	SD	N	Income	Age	Mean	SD	N
<$15K	Male	72.21	25.06	95	<$15K	Male	72.80	28.33	125
	Female	78.33	22.13	162		Female	82.08	22.01	178
	Total	76.07	23.40	257		Total	78.25	25.19	303
$15-30K	Male	79.55	19.11	134	$15-30K	Male	78.63	23.87	139
	Female	79.52	21.13	168		Female	78.49	22.12	106
	Total	79.54	20.23	302		Total	78.57	23.08	245
$31-60K	Male	79.72	18.53	247	$31-60K	Male	75.11	20.27	182
	Female	79.34	20.48	273		Female	83.38	16.20	136
	Total	79.52	19.56	520		Total	78.65	19.06	318
$61-90K	Male	81.15	15.55	191	$61-90K	Male	78.17	20.32	93
	Female	84.97	14.42	187		Female	84.47	15.61	76
	Total	83.04	15.10	378		Total	81.01	18.57	169
$91-120K	Male	82.55	13.18	102	$91-120K	Male	76.74	19.11	43
	Female	84.14	14.71	99		Female	86.47	12.28	34
	Total	83.33	13.94	201		Total	81.04	17.06	77
$121K+	Male	81.69	14.90	77	$121K+	Male	79.29	14.72	42
	Female	86.30	14.58	54		Female	84.48	10.21	29
	Total	83.59	14.89	131		Total	81.41	13.23	71

Income: $F(5,1777) = 7.542$, **p=.000**
Gender: $F(1,1777) = 7.218$, **p=.007**
Income x Gender: $F(5,1777) = 1.508$, p=.184

Income: $F(5,1171) = 1.229$, p=.294
Gender: $F(1,1171) = 19.128$, **p=.000**
Income x Gender: $F(5,1171) = 1.684$, p=.136

<u>Analysis of Variance:</u>
Pet: $F(1,2948) = .826$, p=.364
GenderxIncome: $F(11,2948) = 6.156$, **p =.000**
Pet x GenderxIncome: $F(11,2948) = 1.628$, p=.084

Table A9.11: Attachment to Pet - Age and Gender [Surveys 8&9]

		Males			Females			
	Age	Mean	SD	N	Mean	SD	N	p
Attachment	18-25	85.47	19.03	128	89.48	16.48	97	Gender: $F(1,2252) = 24.868$, **p=.000**
	26-35	85.57	16.08	131	89.44	14.16	216	Age: $F(6,2252) = 9.452$, **p=.000**
	36-45	81.14	19.83	237	86.57	17.44	303	Gender x Age: $F(6,2252) = 1.738$, p=.108
	46-55	83.02	17.84	242	91.17	13.10	290	
	56-65	87.75	14.50	191	90.94	15.50	171	
	66-75	92.47	10.34	85	93.23	11.23	99	
	76+	89.09	14.87	33	92.56	9.28	43	
	Total	85.03	17.39	1047	89.77	14.97	1219	

Table A9.12: Attachment to Pet – Household Structure [Survey 9]

		Attachment to Pet		
		Mean	SD	N
Household Structure	Live alone	92.98	11.20	114
		> *live with partner & children, p=.000*		
	Live with partner only	89.97	15.68	330
		> *live with partner & children, p=.004*		
	Sole parent	89.15	13.81	82
	Live with partner & children	85.51	17.65	425
	Live with parents	87.21	14.85	68
	Live with other adults	86.47	20.13	34
	Total	88.14	16.25	1053
		Welch(5,1047) = 6.665, **p=.000**		

Table A9.13: Attachment to Pet – Relationship Status [Survey 9]

| | | Attachment to Pet | | |
		Mean	SD	N
Relationship Status	Married	87.20	16.88	674
	De facto or living together	87.79	17.93	95
	Never married	89.69	15.44	160
	Separated but not divorced	90.00	15.81	41
	Divorced	90.47	12.40	64
	Widowed	92.09	9.89	43
	Total	88.12	16.30	1077
		Welch(5,1071) = 2.513, **p=.032**		
		(No sign. Post-hocs)		

Table A9.14: Attachment to Pet – Work Status [Survey 9]

| | | Attachment to Pet | | |
		Mean	SD	N
Work Status	Full time paid employment	86.36	17.65	442
	Full time retired	92.99	11.89	204
		> FT paid employ, p=.000		
		> FT home or family care, p=.028		
	Semi retired	91.38	12.74	29
	Full time volunteer	88.00	16.43	5
	Full time home or family care	86.60	18.38	100
	Unemployed	89.86	14.79	70
	Total	88.45	16.36	850
		Welch(5,844) = 6.508, **p=.000**		

Table A9.15: Pet Type – Frequencies [Survey 9]

Pet Type	N	Percent of Total Sample
Owns dog(s) only	440	23.2%
Owns cat(s) only	181	9.5%
Owns animal(s) other than dog/cat	125	6.6%
Owns dogs & cats	123	6.5%
Owns dogs and other animals	93	4.9%
Owns cats and other animals	36	1.9%
Owns dogs, cats, and other animals	101	5.3%
Total	1099	57.9%

Table A9.16: Pet Type: Pet attachment [Survey 9]

| | Attachment to Pet | | |
Pet Type	Mean	SD	N
Owns dog(s) only	90.05	14.27	438
	> other pet, p=.000		
Owns cat(s) only	86.08	17.53	181
	> other pet, p=.006		
Owns animal(s) other than dog/cat	76.69	24.32	124
Owns dogs & cats	90.57	12.23	123
	> other pet, p=.000		
Owns dogs and other animals	90.00	14.22	92
	> other pet, p=.000		
Owns cats and other animals	85.83	14.42	36
Owns dogs, cats, and other animals	93.50	10.09	100
	> cat only, p=.000		
	> other pet, p=.000		
Total	88.11	16.39	1094
	Welch(6,1087) = 10.020, **p=.000**		

Table A9.17: Pet Type: Personal Wellbeing Index [Survey 9]

Pet Type	Personal Wellbeing		
	Mean	SD	N
Owns dog(s) only	76.03	12.07	426
Owns cat(s) only	74.75	10.57	176
Owns animal(s) other than dog/cat	76.07	12.04	122
Owns dogs & cats	73.69	12.66	119
Owns dogs and other animals	75.81	11.92	92
Owns cats and other animals	74.41	11.79	35
Owns dogs, cats, and other animals	75.93	11.97	100
Total	75.48	11.86	1070

Welch(6,1063) = .805, p=.567

Table A9.18: Pet Type and Gender: Pet Attachment [Survey 9]

		Males			Females			p =
	Pet Type	Mean	SD	N	Mean	SD	N	
Pet Attachment	Owns dog(s) only	87.61	15.69	222	92.55	12.18	216	**.000**
	Owns cat(s) only	84.36	16.37	94	87.93	18.62	87	.172
	Owns animal(s) other than dog/cat	77.46	26.37	59	76.00	22.49	65	.740
	Owns dogs & cats	86.86	14.76	51	93.19	9.32	72	**.008**
	Owns dogs and other animals	87.10	16.77	31	91.48	12.63	61	.164
	Owns cats and other animals	85.00	15.81	18	86.67	13.28	18	.734
	Owns dogs, cats, and other animals	90.00	12.83	35	95.38	7.72	65	**.028**
	Total	85.80	17.43	510	90.12	15.17	584	

Welch(6,503) = 2.014, p=.070	Welch(6,577= 8.714, p=.000
	dog > other pet, p=.000
	cat > other pet, p=.015
	dog & cat > other pet, p=.000
	dog & other pet > other pet, p=.000
	dog, cat & other pet > cat, p=.021
	dog, cat &other pet > other pet, -=.000

Ownership: F(6,1080) = 14.249, **p=.000**
Gender: F(1,1080) = 8.322, **p=.004**
Ownership x Gender: F(6,1080) = .870, p=.516

Table A9.19: Pet Ownership x Gender: PWI [Surveys 8& 9]

Gender	Pet Owner			Non-Pet Owner			
	Mean	SD	N	Mean	SD	N	p=
Male	74.89	11.29	1026	74.16	12.55	813	.194
Female	75.75	12.07	1191	76.74	11.31	706	.075
p =	t(2215) = 1.714, p=.087			t(1517) = 4.195, **p=.000**			

Pet Ownership: F(1,3732) = .114, p=.736
Gender: F(1,3732) = 18.990, **p=.000**
Pet Ownership x Gender: F(1,3732) = 4.804, **p=.028**

Table A9.20: Pet Ownership x Age: PWI [Surveys 8& 9]

Age	Pet Owner			Non-Pet Owner			p=
	Mean	SD	N	Mean	SD	N	
18-25	74.77	10.41	219	75.35	9.82	143	.597
26-35	74.95	11.39	338	73.12	10.95	234	.056
36-45	75.10	11.61	530	72.16	11.92	221	**.002**
46-55	74.76	12.16	517	73.61	14.05	224	.289
56-65	75.00	12.08	347	76.65	11.78	231	.105
66-75	78.32	11.89	171	77.40	12.09	250	.440
76+	78.74	10.84	68	79.29	11.02	196	.720
p =	F(6,2183) = 3.272, **p=.003** *66-75 > 18-25, p=.046* *66-75 > 26-35, p=.034* *66-75 > 36-45, p=.029* *66-75 > 46-55, p=.010* *66-75 > 56-65, p=.038*			Welch(6,1492) = 10.612, **p=.000** *55-65 > 26-35, p=.019* *55-65 > 36-45, p=.001* *66-75 > 26-35, p=.001* *66-75 > 36-45, p=.000* *66-75 > 46-55, p=.038* *76+ > 18-25, p=.013* *76+ > 26-35, p=.000* *76+ > 36-45, p=.000* *76+ > 46-55, p=.000*			

Pet Ownership: F(1,3675) = 1.741, p=.187
Age: F(6,3675) = 10.856, **p=.000**
Pet Ownership x Age: F(6,3675) = 2.386, **p=.027**

Table A9.21: Pet Ownership x Income: PWI [Surveys 8& 9]

Household Income	Pet Owner			Non-Pet Owner			p=
	Mean	SD	N	Mean	SD	N	
Less than $15,000	71.08	15.11	245	73.70	14.16	284	**.040**
$15,000-$30,000	73.99	12.90	292	74.37	13.46	233	.747
$31,000-$60,000	74.41	11.67	506	75.32	10.54	310	.261
$61,000-$90,000	76.35	9.77	371	76.00	10.65	168	.708
$91,000-$120,000	78.59	8.43	199	78.27	8.74	77	.781
More than $120	79.32	9.82	129	76.94	8.63	70	.090
p =	Welch(5,1736) = 15.197, **p=.000** *$30-60K > <$15K, p=.038* *$60-90K > <$15K, p=.000* *$90-120K > <$15K, p=.000* *$90-120K > $15-30K, p=.000* *$90-120K > $30-60K, p=.000* *$120K+ > <$15K, p=.000* *$120K+ > $15-30K, p=.000* *$120K+ > $30-60K, p=.000* *$120K+ > $60-90K, p=.049*			Welch(5,1131) = 3.251, **p=.007** *$90-120K > <$15K, p=.008*			

Pet Ownership: F(1,2872) = .075, p=.784
Income: F(5,2872) = 12.969, **p=.000**
Pet Ownership x Income: F(5,2872) = 1.613, p=.153

Table A9.22: Pet Ownership x Household Structure: PWI [Survey 9]

Household Structure	Pet Owner			Non-Pet Owner			p=
	Mean	SD	N	Mean	SD	N	
Live alone	71.17	13.54	107	72.23	13.52	187	.520
Live with partner	77.27	10.79	320	78.38	10.93	282	.211
Sole parent	68.49	14.71	83	68.51	13.96	25	.993
Live with partner & children	76.63	11.00	418	76.84	9.04	133	.838
Live with parents	74.22	9.94	68	71.11	12.02	53	.121
Live with other adults	76.10	12.47	33	70.94	10.80	55	**.043**
	Welch(5,1023) = 8.479, p=.000 *with partner > live alone, p=.001* *with partner > sole parent, p=.000* *with partner & children > live alone, p=.003* *with partner & children > sole parent, p=.000*			Welch(5,729) = 11.083, p=.000 *with partner > live alone, p=.000* *with partner > sole parent, p=.027* *with partner > live with parents, p=.002* *with partner > live with other adults, p=.000* *with partner & children > live alone, p=.005* *with partner & children > sole parent, p=.035* *with partner & children > live with other adults, p=.009*			

Pet Ownership: F(1,1752) = 1.568, p=.211
Household Structure: F(5,1752) = 19.237, **p=.000**
Pet Ownership x Household Structure: F(5,1752) = 1.647, p=.144

Table A9.23: Live Alone: Pet Ownership x Gender (PWI) [Survey 9]

Live alone	Pet Owner			Non-Pet Owner			
	Mean	SD	N	Mean	SD	N	p=
Male	70.17	13.84	50	69.47	14.39	92	.780
Female	72.06	13.33	57	74.90	12.10	95	.179
p =	t(105) = .716, p=.475			t(185) = 2.796, **p=.006**			

Table A9.24: Pet Ownership x Relationship Status: PWI [Survey 9]

Relationship Status	Pet Owner			Non-Pet Owner			
	Mean	SD	N	Mean	SD	N	p=
Married	77.21	10.81	658	78.12	10.76	386	.188
De facto or living together	75.59	10.06	94	74.68	7.40	43	.555
Never married	72.53	12.30	160	71.55	10.94	158	.453
Separated ,not divorced	68.11	14.51	40	66.74	12.57	25	.700
Divorced	68.90	16.16	61	66.97	12.42	51	.478
Widowed	75.92	12.39	41	77.20	12.06	75	.590
	Welch(5,1048) = 8.800, p=.000 *married > never married, p=.000* *married > separated, p=.005* *married > divorced, p=.003*			F(5,732) = 18.240, p=.000 *married > never married, p=.000* *married > separated, p=.000* *married > divorced, p=.000* *de facto > separated, p=.047* *de facto >divorced, p=.009* *widowed > never married, p=.003* *widowed >separated, p=.001* *widowed >divorced, p=.000*			

Pet Ownership: F(1,1780) = .368, p=.455
Relationship Status: F(5,1780) = 29.405, **p=.000**
Pet Ownership x Relationship Status: F(5,1780) = .723, p=.606

Table A9.25: Pet Ownership x Work Status: PWI [Survey 9]

Work Status	Pet Owner			Non-Pet Owner			
	Mean	SD	N	Mean	SD	N	p=
Full time paid employment	76.59	10.64	434	74.63	10.44	231	**.024**
Full time retired	75.92	12.26	190	77.12	12.71	270	.314
Semi retired	76.00	14.36	30	77.77	7.72	16	.650
Full time volunteer	81.43	10.05	5	76.67	5.77	3	-
Full time home or family care	74.64	13.96	96	75.51	10.42	57	.684
Unemployed	68.41	14.40	71	67.58	15.19	66	.742

Table A9.26: Pet Ownership x Work Status: PWI [Survey 9]

Work Status	Pet Owner			Non-Pet Owner			
	Mean	SD	N	Mean	SD	N	p=
Full time paid employment	76.59	10.64	434	74.63	10.44	231	**.024**
Full time retired	75.92	12.26	190	77.12	12.71	270	.314
Semi retired	76.00	14.36	30	77.77	7.72	16	.650
Full time home or family care	74.64	13.96	96	75.51	10.42	57	.684
Unemployed	68.41	14.40	71	67.58	15.19	66	.742
	Welch(4,816) = 5.357, **p=.000** *FT work > Unemployed, p=.000* *FT Retired > Unemployed, p=.002*			Welch(4,635) = 6.164, **p=.000** *FT work > Unemployed, p=.006* *FT Retired > Unemployed, p=.000* *Semi Retired > Unemployed, p=.004* *FT Home & family Care > Unemployed, p=.009*			

Pet Ownership: F(1,1451) = .046, p=.831
Work Status: F(4,1451) = 14.197, **p=.000**
Pet Ownership x Work Status: F(4,1451) = 1.335, p=.225

Table A9.27: Type of Pet – Frequencies [Survey 9]

Pet Type	N	Percent of Total Sample
Dog(s) only	440	23.2%
Cat(s) only	181	9.5%
Dog & Cat	123	6.5%
No pets	793	41.8%
Total	1537	81.0%

Table A9.28: Type of Pet: Pet Attachment [Survey 9]

Pet Type	Attachment to Pet		
	Mean	SD	N
Owns dog(s) only	90.05	14.27	438
	dogs only >cats only, p=.022		
Owns cat(s) only	86.08	17.53	181
Owns dogs & cats	90.57	12.23	123
	dogs & cats > cats only, p=.027		
Total	89.16	14.92	742
	Welch(2,739) = 4.230, **p=.015**		

Table A9.29: Type of Pet x Household Income & Pet Attachment [Survey 9]

Type of Pet	<$15,000		$15,000-$30,000		$31,000-$60,000		$61,000-$90,000		$91,000-$120,000		$121,000-$150,000		$150,000+		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%		
Dog	44	20.5%	52	26.3%	84	29.0%	59	30.6%	38	40.0%	8	27.6%	24	47.1%	309	28.9%
Cat	16	7.4%	25	12.6%	36	12.4%	27	14.0%	17	17.9%	6	20.7%	1	2.0%	128	12.0%
Dog & Cat	13	6.0%	10	5.1%	22	7.6%	33	17.1%	7	7.4%	3	10.3%	3	5.9%	91	8.5%
No Pet	142	66.0%	111	56.1%	148	51.0%	74	38.3%	33	34.7%	12	41.4%	23	45.1%	543	50.7%
Total	215	100.0%	198	100.0%	290	100.0%	193	100.0%	95	100.0%	29	100.0%	51	100.0%	1071	100.0%

Table A9.30: Type of Pet x Income – Pet Attachment [Survey 9]

	<$15,000		$15,000-$30,000		$31,000-$60,000		$61,000-$90,000		$90,000+		
N =	246		241		377		250		229		
Type of Pet	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	p=
Dog	95.12	13.34	90.38	13.57	90.36	13.21	89.15	13.56	83.00	18.75	**.004**
	> $90K+, p=.001										
Cat	88.13	22.57	88.40	20.55	86.39	14.37	84.44	16.25	87.50	17.51	.935
Dog & Cat	93.08	14.37	93.00	10.59	88.18	13.68	89.09	12.59	90.77	13.20	.757
p=	.333		.721		.328		.312		.266		

Table A9.31: Type of Pet x Age: PWI, Relationships & Safety [Survey 9]

Type of Pet		Dog			Cat			Dog & Cat			No Pet			
Variable	Age	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	p
PWI	18-25	73.49	11.31	52	70.71	10.13	20	75.83	7.67	12	74.23	8.57	78	Age: F(6,1435) = .942, p=.464
	26-35	78.21	12.45	60	70.57	10.70	25	74.29	11.39	14	72.92	9.59	119	Pets x Age: F(18,1435) = 1.728, **p=029**
	36-45	76.17	11.78	76	75.42	10.04	34	74.29	14.25	27	71.71	11.63	101	
	46-55	74.74	12.96	101	77.87	10.28	41	72.90	12.97	31	72.93	14.47	114	
	56-65	75.64	11.16	75	73.96	10.23	35	74.56	11.98	21	76.87	12.57	120	
	66-75	77.63	11.56	38	81.86	9.33	10	65.48	17.67	6	76.67	12.33	126	
	76+	80.67	11.56	17	75.24	11.82	9	76.19	14.95	6	79.86	10.62	95	
Relationships	18-25	72.45	19.11	53	73.50	24.55	20	79.17	15.64	12	75.95	18.91	79	Age: F(6,1481) = 1.416, p=.205
	26-35	83.50	18.12	60	76.00	18.03	25	80.71	16.39	14	76.53	19.86	121	Pets x Age: F(18,1481) = 1.065, p=.383
	36-45	80.26	19.47	78	81.71	15.62	35	78.52	19.36	27	74.02	24.42	102	
	46-55	79.71	17.49	104	79.76	18.54	42	74.69	21.85	32	76.53	21.89	118	
	56-65	82.47	18.08	77	80.00	12.65	36	81.36	18.33	22	80.08	22.86	124	
	66-75	83.33	15.95	39	85.00	15.81	10	71.43	24.10	7	84.10	16.51	134	
	76+	88.50	13.09	20	85.00	14.34	10	70.00	22.80	6	85.59	16.92	102	
Safety	18-25	74.62	16.27	52	80.00	18.92	20	82.50	13.57	12	82.28	12.81	79	Age: F(3,1484) = .598, p=.732
	26-35	83.33	14.57	60	70.40	14.57	25	77.86	15.78	14	79.75	13.38	121	Pets x Age: F(18,1484) = 1.445, p=.101
	36-45	81.79	17.64	78	81.14	15.30	35	80.74	17.96	27	77.65	15.43	102	
	46-55	78.25	18.06	103	80.48	11.47	42	78.75	16.80	32	79.92	17.68	119	
	56-65	77.14	18.70	77	81.35	14.56	37	79.09	18.49	22	78.16	19.19	125	
	66-75	80.25	17.02	40	79.00	17.92	10	71.25	15.53	8	76.62	19.18	133	
	76+	82.00	20.16	20	77.00	30.57	10	85.00	12.25	6	80.19	18.47	103	

Table A9.32: Type of Pet x Age: PWI, Relationships & Safety [Survey 9]

Type of Pet		Dog			Cat			Dog & Cat			No Pet			
Variable	Gender	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	p
PWI	Male	75.26	11.99	212	74.32	9.69	91	74.72	9.93	49	74.04	12.43	403	Gender: F(1,1476) = .767, p=.381
	Female	76.78	12.12	214	75.21	11.47	85	72.96	14.29	70	76.18	11.27	360	Pet x Gender: F(3,1476) = .951, p=.451
Personal Relationships	Male	77.47	19.35	221	79.04	15.73	94	78.80	17.57	50	77.09	21.61	416	Gender: F(1,1523) = 3.682 , p=.055
	Female	84.04	16.33	218	80.00	18.85	86	76.94	20.74	72	81.34	19.75	374	Pet x Gender: F(3,1523) =1.899, p=.128
Safety	Male	77.47	19.35	221	79.04	15.73	94	78.80	17.57	50	77.09	21.61	416	Gender: F(1,1526) = 3.278, p=.070
	Female	84.04	16.33	218	80.00	18.85	86	76.94	20.74	72	81.34	19.75	374	Pet x Gender: F(3,1526) = .466, p=.706

Table A9.33: Type of Pet x Household Structure: Attachment to Pet [Survey 9]

	Dog			Cat			Dog & Cat		
Household Structure	Mean	SD	N	Mean	SD	N	Mean	SD	N
Live alone	95.12	9.78	41	90.34	11.49	29	90.00	12.65	11
Live with partner only	93.42	11.19	155	84.39	20.44	57	92.00	11.57	30
Sole parent	90.00	12.85	24	88.89	9.28	9	95.00	7.56	8
Live with partner & children	85.86	16.73	152	82.67	19.39	60	90.38	11.71	52
Live with parents	86.39	15.52	36	92.50	9.65	12	85.00	15.09	10
Live with other adults	93.08	8.55	13	92.86	14.96	7	88.00	13.04	5
Total	90.05	14.19	421	85.92	17.77	174	90.52	11.86	116

Table A9.34: Type of Pet x Relationship Status: Attachment to Pet [Survey 9]

	Dog			Cat			Dog & Cat		
Relationship Status	Mean	SD	N	Mean	SD	N	Mean	SD	N
Married	89.30	14.85	286	82.98	19.50	94	90.57	11.90	70
De facto or living together	90.33	14.50	30	84.35	21.50	23	93.85	9.61	13
Never married	90.95	13.16	63	93.78	8.61	37	86.43	14.47	14
Separated but not divorced	93.13	13.52	16	77.50	20.62	4	94.00	8.94	5
Divorced	93.33	9.13	21	86.36	10.27	11	85.00	16.04	8
Widowed	92.67	9.61	15	92.50	10.35	8	90.00	14.14	8
Total	90.07	14.15	431	85.93	17.69	177	90.17	12.33	118

Table A9.35: Type of Pet x Work Status: Attachment to Pet [Survey 9]

	Dog			Cat			Dog & Cat		
Work Status	Mean	SD	N	Mean	SD	N	Mean	SD	N
Full time paid employment	87.51	16.05	181	84.57	17.67	70	87.45	12.94	55
Full time retired	95.00	9.81	94	90.50	12.80	40	94.00	12.31	20
Semi retired	90.59	14.35	17	80.00	10.00	3	100.00	.00	3
Full time volunteer	95.00	7.07	2				100.00	.	1
Full time home or family care	88.86	16.76	35	80.00	28.28	10	97.27	6.47	11
Unemployed	91.20	14.53	25	95.71	6.46	14	86.67	13.23	9
Total	90.08	14.76	354	87.01	16.82	137	90.30	12.57	99

Table A9.36: Pet Ownership, Gender and Age: PWI [Surveys 8 & 9]

PWB	Gender & Age Groups	Pet Owner			Non-Pet Owner			p =
		Mean	SD	N	Mean	SD	N	
	Males 18-25	75.52	10.04	126	75.39	10.21	89	.927
	Females 18-25	73.76	10.85	93	75.29	9.21	54	.387
	Males 26-35	74.48	11.01	127	70.95	11.50	130	**.013**
	Females 26-35	75.23	11.62	211	75.84	9.61	104	.643
	Male 36-45	74.95	10.88	234	70.40	12.18	122	**.000**
	Females 36-45	75.22	12.18	296	74.33	11.27	99	.520
	Males 46-55	73.98	11.50	236	71.79	14.63	125	.149
	Females 46-55	75.41	12.66	281	75.90	12.98	99	.741
	Males 56-65	74.41	11.75	182	76.00	12.72	116	.272
	Females 56-65	75.65	12.45	165	77.30	10.77	115	.247
	Males 66-75	75.66	12.74	80	77.35	12.20	128	.339
	Females 66-75	80.66	10.61	91	77.45	12.02	122	**.044**
	Males 76+	79.49	11.51	31	78.41	11.01	96	.638
	Females 76+	78.11	10.36	37	80.14	11.02	100	.332
	Total	75.31	11.71	2190	75.33	12.05	1499	

		$F_{(13,2176)} = 2.483$, **p=.002**			Welch$_{(13,1485)}$ = 6.454, **p=.000**			
		F66-75 > F18-25, p=.005			*F25-35 > M26-35, p=.042*			
		F66-75 > M26-35, p=.009			*F25-35 > M36-45, p=.020*			
		F66-75 > F26-35, p=.015			*F56-65 > M26-35, p=.001*			
		F66-75 > M36-45, p=.006			*F56-65 > M36-45, p=.001*			
		F66-75 > F36-45, p=.008			*M66-75 > M26-35, p=.002*			
		F66-75 > M46-55, p=.000			*M66-75 > M36-45, p=.001*			
		F66-75 > F46-55, p=.014			*F66-75 > M26-35, p=.002*			
		F66-75 > M56-65, p=.002			*F66-75 > M36-45, p=.001*			
					M76+ > M26-35, p=.000			
					M76+ > M36-45, p=.000			
					M76+ > M46-55, p=.015			
					F76+ > M26-35, p=.000			
					F76+ > M36-45, p=.000			
					F76+ > F36-45, p=.027			
					F76+ > M46-55, p=.000			

<u>Analysis of Variance:</u>
Pet: $F_{(1,3661)}$ = .939, p=.333
GenderxAge: $F_{(13,3661)}$ = 7.006, **p =.000**
Pet x GenderxAge: $F_{(13,3661)}$ = 2.170, **p=.009**

Appendix A10.   Household Debt

Table A10.1: Do you have a loan?

Loan?	N	Percent of respondents to this item
Yes	941	51.5%
No	885	48.5%
Total	1826	100.0%

Table A10.2: Value of Money Debt

Total Value of Debt	N	Percent of respondents to this item
Less than $5,000	235	26.7%
$10,000 to $50,000	207	23.5%
$51,000 to $100,000	136	15.5%
$101,000 to $200,000	179	20.4%
$201,000 to $500,000	96	10.9%
More than $500,000	26	3.0%
Total	879	100.0%

Table A10.3: Is any debt invested to earn more money?

Debt Invested?	N	Percent of respondents to this item
Yes	431	46.3%
No	499	53.7%
Total	930	100.0%

Table A10.4: How much money if sold everything?

Total Worth	N	Percent of respondents to this item
Less than $10,000	213	14.5%
About $50,000	201	13.6%
About $100,000	146	9.9%
About $200,000	323	21.9%
About half a million	392	26.6%
About 1 million	93	6.3%
More than 1 million	106	7.2%
Total	1474	100.0%

Table A10.5: Debt vs. No Debt

Do You Have a Loan?	Yes		No		p=
N =	941		885		
	Mean	SD	Mean	SD	
PERSONAL WELLBEING INDEX	74.35	11.51	76.38	12.11	**.000**
Personal domains					
1. Standard of living	75.64	16.86	79.85	16.92	**.000**
2. Health	75.40	18.61	74.54	19.56	.332
3. Achievements in life	72.59	17.30	75.60	17.96	**.000**
4. Personal relationships	79.36	18.68	80.11	20.43	.412
5. How safe you feel	79.11	16.82	79.12	17.67	.990
6. Community connect	69.39	19.29	72.28	20.90	**.002**
7. Future security	69.38	18.97	73.19	19.50	**.000**
Life as a whole	76.87	15.93	78.81	17.69	**.014**
SURVEY-SPECIFIC PERSONAL ASPECTS					
- Neighbourhood	80.07	16.98	82.86	16.50	**.000**
- Excited	72.63	17.18	72.06	18.25	.501
- Stressed	52.52	24.64	45.82	27.07	**.000**
NATIONAL WELLBEING INDEX	60.71	14.32	62.69	15.32	**.007**
National domains					
1. Economic situation	66.42	18.12	66.68	18.82	.766
2. State of the environment	59.32	17.93	62.48	19.14	**.000**
3. Social conditions	59.91	17.82	64.25	18.57	**.000**
4. Government	52.65	23.63	56.36	25.11	**.001**
5. Business	61.44	17.62	62.18	18.31	.392
6. National Security	64.19	19.00	64.66	20.10	.615
Life in Australia	82.22	16.96	83.64	18.45	.089
SURVEY-SPECIFIC NATIONAL ASPECTS					
- Likelihood of Terrorist Attack	65.25	19.75	63.79	20.63	.215
- % voting Terrorist Attack is likely	67.2%		65.1%		

Table A10.6: Level of Debt and Wellbeing

Level of debt	Less than $5,000		$10,000 to $50,000		$51,000 to $100,000		$101,000 to $200,000		$201,000 to $500,000		More than $500,000		P=
N =	235		207		136		179		96		26		
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	
PERSONAL WELLBEING INDEX	71.74	12.29	73.03	12.14	74.51	11.80	76.03 10.43 > <$10K, p=.003		78.51 8.66 > <$10K, p=.000 > $10-50K, p=.000 > $51-100K, p=.050		78.74 8.97 > <$10K, p=.016		**.000**
Personal domains													
1. Standard of living	72.68	18.97	72.66	18.25	76.18	16.20	77.32	13.80	80.21 14.07 > <$10K, p=.001 > $10-50K, p=.002		85.38 13.63 > <$10K, p=.002 > $10-50K, p=.002		**.000**
2. Health	72.60	19.97	74.06	18.69	77.11	17.91	76.03	17.66	80.00 18.75 > <$10K, p=.013		81.15	13.36	**.007**
3. Achievements in life	71.42	18.55	70.72	18.77	71.54	17.55	73.69	16.17	78.02 12.19 > <$10K, p=.003 > $10-50K, p=.001 > $51-100K, p=.016		77.31	14.58	**.000**
4. Personal relationships	75.24	21.01	77.49	19.24	80.07	18.64	82.51 16.14 > <$10K, p=.001		83.85 15.92 > <$10K, p=.001 > $10-50K, p=.041		80.77	12.94	**.000**
5. How safe you feel	77.86	18.57	78.50	16.96	79.19	18.06	79.83	14.16	83.12	14.02	78.46	16.17	.192
6. Community Conn.	67.21	20.33	69.42	20.66	68.96	18.74	70.34	18.45	72.19	17.48	72.00	20.21	.326
7. Future security	66.87	19.43	68.59	19.81	69.41	20.79	71.48	16.67	73.47 16.10 > <$10K, p=.048		72.69	20.31	**.038**
Life as a whole	74.64	16.47	75.56	17.50	75.81	15.33	77.99	16.05	80.73 12.92 > <$10K, p=.006		85.38 8.59 > <$10K, p=.000 > $10-50K, p=.000 > $51-100K, p=.001 > $101-200K, p=.011		**.000**
SURVEY-SPECIFIC PERSONAL ASPECTS													
- Neighbourhood	78.21	18.70	79.66	17.53	79.41	18.04	80.50	15.87	83.12	13.79	88.40 9.87 > <$10K, p=.001 > $10-50K, p=.007 > $51-100K, p=.010 > $101-200K, p=.019		**.000**
- Excited	71.49 18.39 *No sign post-hocs*		71.80	16.69	71.32	19.20	73.65	16.42	75.83	13.74	80.77	14.12	**.034**
- Stressed	53.12	25.29	50.63	25.71	51.25	25.11	53.35	22.73	54.06	24.61	46.15	27.29	.577
NATIONAL WELLBEING INDEX	58.57	14.76	59.52	14.34	60.64	15.50	62.61	13.00	64.90 13.40 > <$10K, p=.007 > $10-50K, p=.047		62.93	15.34	**.005**
National domains													
1. Economic situation	63.13	19.44	64.06	18.51	67.93	17.28	68.23	16.11	73.68 16.95 > <$10K, p=.000 > $10-50K, p=.000		70.38	20.10	**.000**
2. State of the environment	58.16	17.98	59.22	18.92	59.85	17.97	59.27	16.05	61.47	19.29	61.92	18.98	.702
3. Social conditions	59.36	17.44	58.29	17.39	59.63	20.49	62.60	15.96	61.16	18.61	58.08	20.79	.248
4. Government	48.13	24.49	52.15	22.81	53.46	22.55	55.03 23.31 > <$10K, p=.039		58.19 24.27 > <$10K, p=.006		53.20	24.95	**.007**

Level of debt	Less than $5,000		$10,000 to $50,000		$51,000 to $100,000		$101,000 to $200,000		$201,000 to $500,000		More than $500,000		P=
N =	235		207		136		179		96		26		
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	
5. Business	59.17	17.79	59.84	17.48	61.85	20.15	62.50	15.41	66.67 *> <$10K, p=.007* *> $10-50K, p=.025*	16.17	67.20	18.60	**.004**
6. National Security	63.78	20.33	62.41	18.38	63.41	20.63	65.00	17.58	68.13	17.06	68.85	19.66	.177
Life in Australia	79.62	17.13	82.73	16.81	81.99	19.51	83.37	16.01	85.26	16.17	84.40	14.46	.079
SURVEY-SPECIFIC NATIONAL ASPECTS													
- Likelihood of Terrorist Attack	65.94	20.15	65.95	18.51	65.45	22.54	63.61	18.00	64.26	20.76	66.15	18.05	.925

Table A10.7: Debt and Investment: Distribution

Is any debt invested?		Size of money debt						Total
		Less than $5,000	$10,000-$50,000	$51,000-$100,000	$101,00-$200,000	$201,00-$500,000	More than $500,000	
Yes	N	36	79	76	117	79	25	412
	%	15.4%	38.2%	55.9%	65.7%	82.3%	100%	
No	N	198	128	60	61	17	0	464
	%	84.6%	61.8%	44.1%	34.3%	17.7%	0%	
Total	N	234	207	136	178	96	25	876
	%	100%	100%	100%	100%	100%	100%	

$\chi^2(5,876) = 205.934, p=.000$

Table A10.8: Debt and Worth: Distribution

How much money would you have if you sold everything (Total Worth)		Size of money debt						Total
		Less than $5,000	$10,000-$50,000	$51,000-$100,000	$101,00-$200,000	$201,00-$500,000	More than $500,000	
Less than $10,000	N	63	25	3	3	1	0	95
	%	**66.3%**	**26.3%**	3.2%	3.2%	1.1%	.0%	100.0%
About $50,000	N	55	31	13	12	5	0	116
	%	**47.4%**	**26.7%**	11.2%	10.3%	4.3%	.0%	100.0%
About $100,000	N	23	21	14	22	6	0	86
	%	**26.7%**	**24.4%**	**16.3%**	**25.6%**	7.0%	.0%	100.0%
About $200,000	N	32	41	44	44	20	3	184
	%	17.4%	**22.3%**	**23.9%**	**23.9%**	10.9%	1.6%	100.0%
About half a million	N	40	48	36	63	38	1	226
	%	17.7%	**21.2%**	**15.9%**	**27.9%**	16.8%	.4%	100.0%
About 1 million	N	3	11	10	14	11	2	51
	%	5.9%	**21.6%**	**19.6%**	**27.5%**	21.6%	3.9%	100.0%
More than 1 million	N	7	10	5	9	8	18	57
	%	12.3%	17.5%	8.8%	15.8%	14.0%	**31.6%**	100.0%
Total	N	223	187	125	167	89	24	815
	%	27.4%	22.9%	15.3%	20.5%	10.9%	2.9%	100.0%

$\chi^2(30,815) = 352.011, p=.000$

Table A10.8a: Debt and Worth: Distribution

Size of money debt		How much money if sold everything? (Total Worth)							Total
		Less than $10,000	About $50,000	About $100,000	About $200,000	About half a million	About 1 million	More than 1 million	
Less than $5,000	N	63	55	23	32	40	3	7	223
	%	28.3%	24.7%	10.3%	14.3%	17.9%	1.3%	3.1%	100.0%
$10,000 to $50,000	N	25	31	21	41	48	11	10	187
	%	13.4%	16.6%	11.2%	21.9%	25.7%	5.9%	5.3%	100.0%
$51,000 to $100,000	N	3	13	14	44	36	10	5	125
	%	2.4%	10.4%	11.2%	35.2%	28.8%	8.0%	4.0%	100.0%
$101,000 to $200,000	N	3	12	22	44	63	14	9	167
	%	1.8%	7.2%	13.2%	26.3%	37.7%	8.4%	5.4%	100.0%
$201,000 to $500,000	N	1	5	6	20	38	11	8	89
	%	1.1%	5.6%	6.7%	22.5%	42.7%	12.4%	9.0%	100.0%
More than $500,000	N	0	0	0	3	1	2	18	24
	%	.0%	.0%	.0%	12.5%	4.2%	8.3%	75.0%	100.0%
Total		95	116	86	184	226	51	57	815
		11.7%	14.2%	10.6%	22.6%	27.7%	6.3%	7.0%	100.0%

Table A10.9: Total Worth and Personal Wellbeing

Total Worth	Less than $10,000		About $50,000		About $100,000		About $200,000		About half a million		About 1 million		More than 1 million		P=
N =	213		201		146		323		392		93		106		
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	
PERSONAL WELLBEING INDEX	70.17	13.93	70.97	11.33	73.54	12.04	75.88	11.28	77.28	10.86	77.72	9.24	80.78	9.86	**.000**
							> <$10K, p=.000		> <$10K, p=.000		> <$10K, p=.000		> <$10K, p=.000		
							> ~$50K, p=.000		> ~$50K, p=.000		> ~$50K, p=.000		> ~$50K, p=.000		
									> ~$100K, p=.026				> ~$100K, p=.000		
													> ~$200K, p=.001		
													> ~$500K, p=.042		
Personal domains															
1. Standard of living	72.36	18.45	72.69	17.66	72.40	19.70	76.22	16.21	80.56	13.97	83.87	11.61	87.74	12.21	**.000**
									> <$10K, p=.000		> <$10K, p=.000		> <$10K, p=.000		
									> ~$50K, p=.000		> ~$50K, p=.000		> ~$50K, p=.000		
									> ~$100K, p=.000		> ~$100K, p=.000		> ~$100K, p=.000		
									> ~$200K, p=.003		> ~$200K, p=.000		> ~$200K, p=.000		
													> ~$500K, p=.000		
2. Health	73.99	19.97	72.79	19.42	74.18	18.07	75.30	19.54	75.33	18.72	74.95	18.39	79.34	17.20	.157
3. Achievements in life	68.54	20.93	71.20	17.95	72.40	17.27	73.47	18.23	75.89	16.28	77.10	15.01	79.25	15.60	**.000**
									> <$10K, p=.000		> <$10K, p=.002		> <$10K, p=.000		
									> ~$50K, p=.042				> ~$50K, p=.001		
													> ~$100K, p=.024		
													> ~$200K, p=.037		
4. Personal relationships	70.52	23.93	73.53	22.34	78.28	19.56	82.58	18.54	82.35	16.37	82.90	16.46	84.53	12.20	**.000**
					> <$10K, p=.018		> <$10K, p=.000		> <$10K, p=.000		> <$10K, p=.000		> <$10K, p=.000		
							> ~$50K, p=.000		> ~$50K, p=.000		> ~$50K, p=.002		> ~$50K, p=.000		
													> ~$100K, p=.043		
5. How safe you feel	77.50	19.12	76.47	17.55	77.26	19.10	79.50	16.01	80.31	16.82	79.89	17.78	81.52	15.11	.055
6. Community Connect.	64.90	22.01	66.32	20.55	70.00	20.17	72.10	19.17	73.30	19.26	69.57	18.11	74.81	19.71	**.000**
							> <$10K, p=.003		> <$10K, p=.000				> <$10K, p=.002		
							> ~$50K, p=.030		> ~$50K, p=.002				> ~$50K, p=.011		
7. Future security	65.66	22.07	65.73	18.40	69.24	20.62	71.30	18.60	73.35	17.83	76.81	16.52	78.49	17.93	**.000**
							> <$10K, p=.048		> <$10K, p=.000		> <$10K, p=.000		> <$10K, p=.000		
							> ~$50K, p=.020		> ~$50K, p=.000		> ~$50K, p=.000		> ~$50K, p=.000		
											> ~$100K, p=.043		> ~$100K, p=.004		
													> ~$200K, p=.011		
Life as a whole	72.72	16.71	71.29	19.76	76.94	15.61	78.64	16.59	80.03	14.68	80.86	16.20	82.74	14.58	**.000**
							> <$10K, p=.001		> <$10K, p=.000		> <$10K, p=.002		> <$10K, p=.000		
							> ~$50K, p=.000		> ~$50K, p=.000		> ~$50K, p=.000		> ~$50K, p=.000		

Total Worth	Less than $10,000		About $50,000		About $100,000		About $200,000		About half a million		About 1 million		More than 1 million		P=
N =	213		201		146		323		392		93		106		
	Mean	**SD**	**Mean**	**SD**	**Mean**	**SD**	**Mean**	**SD**	**Mean**	**SD**	**Mean**	**SD**	**Mean**	**SD**	
SURVEY-SPECIFIC PERSONAL ASPECTS															
- Neighbourhood	76.89	20.37	78.81	17.99	78.29	18.40	81.81	14.70	83.75 *> <$10K, p=.001 > ~$50K, p=.021 > ~$100K, p=.033*	15.50	82.69	15.19	86.29 *> <$10K, p=.000 > ~$50K, p=.006 > ~$100K, p=.007*	16.25	**.000**
- Excited	69.86	20.51	71.09	18.19	71.93	16.17	73.08	17.59	73.01	16.49	73.26	14.31	77.45 *> <$10K, p=.003 > ~$50K, p=.016*	13.94	**.006**
- Stressed	51.65	26.08	53.03	26.25	50.68	25.32	49.04	26.27	47.91	25.60	46.02	25.33	45.09	26.66	.068
NATIONAL WELLBEING INDEX	59.61	15.48	59.75	14.23	58.46	15.31	61.70	14.76	63.57 *> <$10K, p=.043 > ~$100K, p=.012*	14.20	64.34	13.86	63.48	16.12	**.001**
National domains															
1. Economic situation	63.46	19.41	64.11	19.06	63.01	18.62	66.96	17.46	70.73 *> <$10K, p=.000 > ~$50K, p=.001 > ~$100K, p=.000*	16.58	70.43	19.56	68.11	20.19	**.000**
2. State of the environment	60.67	21.34	58.18	18.76	58.74	18.46	60.09	18.09	61.87	17.83	60.98	16.64	60.94	16.99	.343
3. Social conditions	61.52	19.48	61.28	18.81	59.72	18.55	62.43	17.72	62.69	17.02	61.63	18.05	59.34	17.80	.502
4. Government	48.51	24.24	49.50	23.62	50.56	26.04	54.89 *> <$10K, p=.045*	23.74	57.76 *> <$10K, p=.000 > ~$50K, p=.001 > ~$100K, p=.034*	23.07	59.03 *> <$10K, p=.008 > ~$50K, p=.026*	22.32	58.29 *> <$10K, p=.012 > ~$50K, p=.038*	26.47	**.000**
5. Business	59.85 *No sign. post-hocs*	18.81	60.67	17.19	59.55	19.38	61.00	17.67	63.87	16.94	65.65	15.43	64.81	19.31	**.006**
6. National Security	62.83	21.69	62.72	19.93	59.36	20.57	64.45	19.01	66.31 *> ~$100K, p=.007*	18.89	66.97	16.95	66.60	21.12	**.006**
Life in Australia	79.48	19.74	81.76	17.56	80.48	19.63	83.41	18.21	84.70 *> <$10K, p=.012*	16.19	83.01	16.40	81.62	18.46	**.019**
SURVEY-SPECIFIC NATIONAL ASPECTS															
- Likelihood of Terrorist Attack	63.06	20.21	68.84 *> $1 MIL, p=.012*	20.33	65.74	21.82	66.74	18.08	64.44	21.38	58.44	20.64	60.31	18.71	**.006**

Table A10.10: Debt and Gender: PWI

Amount of Debt	Male	Female	N	**p=**
Less then $10,000 (N)	99	136	235	
(%)	42.1%	57.9%		
(Mean)	70.15	72.88		.099
(SD)	12.51	12.04		
$10,000 to $50,000 (N)	119	88	207	
(%)	57.5%	42.5%		
(Mean)	72.67	73.51		.628
(SD)	10.98	13.57		
$51,000 to $100,000 (N)	66	70	136	
(%)	48.5%	51.5%		
(Mean)	73.96	75.04		.598
(SD)	12.34	11.32		
$101,000 to $200,000 (N)	74	105	179	
(%)	41.3%	58.7%		
(Mean)	76.23	75.89		.834
(SD)	10.31	10.56		
$201,000 to $500,000 (N)	46	50	96	
(%)	47.9%	52.1%		
(Mean)	77.56	79.37		.310
(SD)	8.08	9.14		
More than $500,000	16	10	26	
(%)	61.5%	38.5%		
(Mean)	76.25	83.17		.062
(SD)	9.20	6.95		
Total	420	459	879	
	47.8%	52.2%		
	F(5,405)=4.113	Welch(5,445)=5.458, **p=.000**		
p =	**p=.001**	*$200-500K >*		
	$100-200K >	*<$10K, p=.002*		
	<$10K, p=.007	*$200-500K >*		
	$200-500K >	*$10-50K, p=.044*		
	<$10K, p=.004	*$500K+ > <$10K, p=.022*		
		$500K+ > $10-50K, p=.038		

$\chi^2(5,879) = 15.806, p=.007$

Table A10.11: Debt and Income: PWI

Household income	Total Debt	Less than $5,000	$10,000-$50,000	$51,000-$100,000	$101,00-$200,000	$201,00-$500,000	More than $500,000	N	p =
Less than $15,000	(N)	**29**	**19**	3	4	1	1	57	
	(%)	**50.9%**	**33.3%**	5.3%	7.0%	1.8%	1.8%		
	(Mean)	**64.54**	**66.03**	65.71	76.79	85.71	-		
	(SD)	**15.27**	**19.46**	19.85	10.84	.			
$15,000-$30,000	(N)	**45**	**20**	15	4	4	2	90	
	(%)	**50.0%**	**22.2%**	16.7%	4.4%	4.4%	2.2%		
	(Mean)	**70.43**	**71.13**	71.05	66.79	80.71	72.14		
	(SD)	**13.50**	**10.06**	11.87	11.51	8.61	15.15		
$31,000-$60,000	(N)	**60**	**65**	**32**	**54**	14	1	226	
	(%)	**26.5%**	**28.8%**	**14.2%**	**23.9%**	6.2%	.4%		
	(Mean)	**73.16**	**71.85**	**72.30**	**74.42**	75.41	71.43		
	(SD)	**10.23**	**11.78**	**11.50**	**9.86**	8.30	.		
$61,000-$90,000	(N)	**26**	**45**	**38**	**51**	**22**	2	184	
	(%)	**14.1%**	**24.5%**	**20.7%**	**27.7%**	**12.0%**	1.1%		
	(Mean)	**71.70**	**73.81**	**76.95**	**76.31**	**76.80**	76.43		
	(SD)	**10.93**	**9.45**	**13.29**	**10.94**	**9.14**	13.13		
$91,000-$120,000	(N)	13	12	12	**28**	**22**	6	93	
	(%)	14.0%	12.9%	12.9%	**30.1%**	**23.7%**	6.5%		
	(Mean)	76.70	80.83	79.52	**79.21**	**77.66**	81.19		
	(SD)	10.12	9.79	6.60	**9.42**	**9.96**	4.37		
$121,000-$150,000	(N)	6	9	4	3	2	2	26	
	(%)	23.1%	34.6%	15.4%	11.5%	7.7%	7.7%		
	(Mean)	76.19	77.14	80.71	81.90	77.86	77.14		
	(SD)	9.92	7.00	8.29	3.30	1.01	16.16		
More than $150,000	(N)	8	1	4	7	17	9	46	
	(%)	17.4%	2.2%	8.7%	15.2%	37.0%	19.6%		
	(Mean)	75.00	68.57	76.07	81.84	82.27	83.65		
	(SD)	9.87	.	4.57	11.33	8.03	7.29		
Total	(N)	187	171	108	151	82	23	722	
	(%)	25.9%	23.7%	15.0%	20.9%	11.4%	3.2%		
p =									

Table A10.12: Debt and Age: PWI

Age	Total Debt	Less than $5,000	$10,000-$50,000	$51,000-$100,000	$101,000-$200,000	$201,000-$500,000	More than $500,000	N	p=
18-25	(N)	45	21	4	7	2	0	79	
	(%)	57.0%	26.6%	5.1%	8.9%	2.5%	.0%		
	(Mean)	72.76	70.54	70.71	73.47	82.86	-		
	(SD)	9.41	7.02	8.84	12.09	2.02			
26-35	(N)	46	29	31	55	29	6	196	
	(%)	23.5%	14.8%	15.8%	28.1%	14.8%	3.1%		
	(Mean)	70.73	70.64	75.81	76.14	78.97	79.76		
	(SD)	11.44	14.56	10.03	9.00	5.99	14.04		
36-45	(N)	39	51	47	68	31	8	244	
	(%)	16.0%	20.9%	19.3%	27.9%	12.7%	3.3%		
	(Mean)	71.21	71.99	74.57	75.25	81.20	81.63		
	(SD)	13.51	13.51	11.12	11.24	8.01	4.84		
46-55	(N)	55	72	29	32	24	6	218	
	(%)	25.2%	33.0%	13.3%	14.7%	11.0%	2.8%		
	(Mean)	69.54	73.69	76.35	79.15	75.65	75.71		
	(SD)	13.11	11.67	13.02	10.95	10.78	7.23		
56-65	(N)	32	24	24	15	8	5	108	
	(%)	29.6%	22.2%	22.2%	13.9%	7.4%	4.6%		
	(Mean)	74.98	77.56	71.55	76.02	73.27	76.29		
	(SD)	13.57	10.00	14.07	7.89	11.33	9.72		
66-75	(N)	15	8	0	0	2	1	26	
	(%)	57.7%	30.8%	.0%	.0%	7.7%	3.8%		
	(Mean)	74.29	73.75	-	-	78.57	82.86		
	(SD)	13.35	12.82			4.04	.		
76+	(N)	3	1	0	1	0	0	5	
	(%)	60.0%	20.0%	.0%	20.0%	.0%	.0%		
	(Mean)	72.86	90.00	-	60.00	-	-		
	(SD)	12.12	.		.				

p=

Table A10.13: Debt and Household Structure: PWI

Household Structure	Total Debt	Less than $5,000	$10,000-$50,000	$51,000-$100,000	$101,000-$200,000	$201,000-$500,000	More than $500,000	N	p=
Live alone	(N)	50	20	15	13	7	0	105	
	(%)	47.6%	19.0%	14.3%	12.4%	6.7%	.0%		
	(Mean)	66.55	72.43	67.96	72.97	71.84	-		
	(SD)	12.28	11.60	11.31	11.84	12.66			
Live with partner	(N)	57	54	32	36	26	11	216	
	(%)	26.4%	25.0%	14.8%	16.7%	12.0%	5.1%		
	(Mean)	76.40	75.09	70.63	78.49	75.66	76.49		
	(SD)	11.10	11.75	13.58	9.07	8.55	8.93		
Sole parent	(N)	25	15	12	11	4	0	67	
	(%)	37.3%	22.4%	17.9%	16.4%	6.0%	.0%		
	(Mean)	63.89	62.67	72.62	68.44	78.93	-		
	(SD)	13.42	20.86	10.41	12.66	6.21			
Live with partner & children	(N)	42	89	65	106	56	11	369	
	(%)	11.4%	24.1%	17.6%	28.7%	15.2%	3.0%		
	(Mean)	73.90	74.69	77.67	76.46	80.46	81.29		
	(SD)	11.75	9.97	10.66	9.85	7.89	7.48		
Live with parents	(N)	26	8	2	3	0	0	39	
	(%)	66.7%	20.5%	5.1%	7.7%	.0%	.0%		
	(Mean)	72.69	72.68	77.14	79.52	-	-		
	(SD)	9.80	7.61	2.02	7.87				
Live with other adults	(N)	22	16	4	6	1	0	49	
	(%)	44.9%	32.7%	8.2%	12.2%	2.0%	.0%		
	(Mean)	74.64	68.13	77.62	65.95	81.43	-		
	(SD)	12.67	12.45	4.36	11.26	.			
N		174	166	116	142	77	23	698	

Table A10.14: Debt and Relationship Status: PWI

Relationship Status	Total Debt	Less than $5,000	$10,000-$50,000	$51,000-$100,000	$101,000-$200,000	$201,000-$500,000	More than $500,000	N	p=
Married	(N)	**80**	**122**	**84**	**125**	**67**	**21**	499	
	(%)	**16.0%**	**24.4%**	**16.8%**	**25.1%**	**13.4%**	**4.2%**		
	(Mean)	**75.21**	**75.38**	**76.38**	**77.60**	**79.63**	**78.57**		
	(SD)	**11.99**	**10.10**	**12.13**	**9.69**	**8.24**	**8.63**		
De facto	(N)	**28**	**23**	15	17	13	2	98	
	(%)	**28.6%**	**23.5%**	15.3%	17.3%	13.3%	2.0%		
	(Mean)	**75.00**	**74.81**	71.90	74.20	75.16	80.00		
	(SD)	**8.51**	**9.20**	11.63	10.18	8.70	2.02		
Never married	(N)	**75**	**33**	16	17	7	1	149	
	(%)	**50.3%**	**22.1%**	10.7%	11.4%	4.7%	.7%		
	(Mean)	**70.53**	**71.00**	69.20	71.93	76.73	67.14		
	(SD)	**10.65**	**12.11**	10.55	9.06	12.74	.		
Separated, not divorced	(N)	12	11	10	5	4	0	42	
	(%)	28.6%	26.2%	23.8%	11.9%	9.5%	.0%		
	(Mean)	61.67	61.69	69.68	68.00	77.50	-		
	(SD)	14.07	17.27	11.01	12.84	8.36			
Divorced	(N)	**27**	13	9	11	5	1	66	
	(%)	**40.9%**	19.7%	13.6%	16.7%	7.6%	1.5%		
	(Mean)	**66.10**	61.21	77.50	72.99	75.71	97.14		
	(SD)	**15.11**	16.42	6.86	13.78	7.82	.		
Widowed	(N)	9	4	0	4	0	0	17	
	(%)	52.9%	23.5%	.0%	23.5%	.0%	.0%		
	(Mean)	73.75	79.64	-	71.79	-	-		
	(SD)	12.48	16.59		18.23				
N		231	206	134	179	96	25	871	

Table A10.15: Debt and Work Status: PWI

Work Status	Total Debt	Less than $10,000	$10,000-$50,000	$51,000-$100,000	$101,000-$200,000	$201,000-$500,000	More than $500,000	N	p=
Full time paid employment	(N)	**89**	**104**	**84**	**101**	**63**	14	455	
	(%)	**19.6%**	**22.9%**	**18.5%**	**22.2%**	**13.8%**	3.1%		
	(Mean)	**73.73**	**74.16**	**74.97**	**76.19**	**77.28**	76.63		
	(SD)	**11.16**	**9.85**	**10.72**	**10.63**	**9.06**	9.05		
Full time retired	(N)	**26**	18	7	2	2	3	58	
	(%)	**44.8%**	31.0%	12.1%	3.4%	3.4%	5.2%		
	(Mean)	**70.93**	77.62	70.00	80.00	72.14	78.10		
	(SD)	**12.01**	14.49	16.84	4.04	17.17	10.72		
Semi retired	(N)	6	9	0	4	1	1	21	
	(%)	28.6%	42.9%	.0%	19.0%	4.8%	4.8%		
	(Mean)	76.57	78.25	-	80.71	88.57	82.86		
	(SD)	6.97	11.42		9.65	.	.		
Full time volunteer	(N)	0	0	0	1	1	0	2	
	(%)	.0%	.0%	.0%	50.0%	50.0%	.0%		
	(Mean)	-	-	-	78.57	85.71	-		
	(SD)				.	.			
Full time home or family care	(N)	**22**	12	20	**28**	10	3	95	
	(%)	**23.2%**	12.6%	21.1%	**29.5%**	10.5%	3.2%		
	(Mean)	**69.25**	69.40	74.36	**76.56**	80.43	84.29		
	(SD)	**15.06**	16.32	14.79	**9.65**	5.76	2.02		
Unemployed	(N)	**31**	**23**	5	6	0	2	67	
	(%)	**46.3%**	**34.3%**	7.5%	9.0%	.0%	3.0%		
	(Mean)	**65.16**	**64.22**	72.57	76.90	-	85.00		
	(SD)	**13.95**	**15.15**	9.44	14.27		17.17		
N		222	202	130	175	94	22	845	

Table A10.16: Debt and Gender: Stress

Amount of Debt	Male	Female	N	p=
Less then $5,000 (N) (Mean) (SD)	**98** **47.96** **23.64**	136 **56.84** **25.87**	234	**.008**
$5,000 to $50,000 (N) (Mean) (SD)	**119** **47.56** **25.58**	88 **54.77** **25.46**	207	**.046**
$51,000 to $100,000 (N) (Mean) (SD)	**66** **46.67** **27.08**	70 **55.57** **22.43**	136	**.038**
$101,000 to $200,000 (N) (Mean) (SD)	74 **53.51** **23.49**	105 **53.24** **22.30**	179	.937
$201,000 to $500,000 (N) (Mean) (SD)	46 **56.30** **24.89**	50 **52.00** **24.41**	96	.395
More than $500,000 (Mean) (SD)	16 42.50 30.22	10 52.00 22.01	26	.399
Total	419	459	878	
p =	F(5,413)=1.679 p=.138	F(5,453)=.453, p=.811		

Table A10.17: Debt and Income: Stress

Household income	Total Debt	Less than $10,000	$10,000-$50,000	$51,000-$100,000	$101,00-$200,000	$201,00-$500,000	More than $500,000	N	p =
Less than $15,000	(N) (Mean) (SD)	**29** **55.52** **27.20**	19 44.74 28.16	3 23.33 32.15	4 42.50 15.00	1 70.00 .	1 80.00 .	57	
$15,000-$30,000	(N) (Mean) (SD)	**45** **50.22** **24.54**	**20** **58.00** **25.46**	15 54.67 27.22	4 47.50 23.63	4 60.00 27.08	2 40.00 56.57	90	
$31,000-$60,000	(N) (Mean) (SD)	**59** **53.56** **25.65**	**65** **47.85** **27.47**	**32** **55.31** **23.28**	**54** **54.63** **25.16**	14 45.71 18.28	1 50.00 .	225	
$61,000-$90,000	(N) (Mean) (SD)	**26** **55.00** **24.21**	**45** **51.11** **23.67**	**38** **48.95** **21.53**	**51** **53.73** **22.27**	**22** **51.82** **29.05**	2 55.00 35.36	184	
$91,000-$120,000	(N) (Mean) (SD)	13 59.23 17.54	12 56.67 24.25	12 46.67 24.25	**28** **52.50** **21.02**	**22** **50.45** **21.93**	6 35.00 21.68	93	
$121,000-$150,000	(N) (Mean) (SD)	6 41.67 39.20	9 58.89 26.67	4 47.50 32.02	3 36.67 11.55	2 65.00 35.36	2 80.00 .00	26	
More than $150,000	(N) (Mean) (SD)	8 53.75 25.60	1 70.00 .	4 40.00 31.62	7 51.43 22.68	17 54.71 28.09	9 36.67 26.93	46	
Total	(N)	186	171	108	151	82	23	721	
p =									

Table A10.18: Debt and Age: Stress

Age	Total Debt	Less than $10,000	$10,000-$50,000	$51,000-$100,000	$101,000-$200,000	$201,000-$500,000	More than $500,000	N
18-25	(N)	**44**	**21**	4	7	2	-	78
	(Mean)	**52.50**	**59.05**	52.50	52.86	55.00		
	(SD)	**21.79**	**23.00**	38.62	17.99	7.07		
26-35	(N)	**46**	**29**	**31**	**55**	**29**	6	196
	(Mean)	**57.61**	**63.45**	**52.26**	**53.45**	**61.03**	48.33	
	(SD)	**25.84**	**27.03**	**23.05**	**22.79**	**23.04**	31.89	
36-45	(N)	**39**	**51**	**47**	**68**	**31**	8	244
	(Mean)	**59.49**	**46.47**	**48.30**	**54.56**	**46.45**	47.50	
	(SD)	**26.35**	**25.36**	**26.81**	**21.54**	**24.30**	27.12	
46-55	(N)	**55**	**72**	**29**	**32**	**24**	6	218
	(Mean)	**52.36**	**48.89**	**53.45**	**53.44**	**57.92**	45.00	
	(SD)	**24.79**	**23.83**	**25.11**	**27.43**	**20.85**	25.88	
56-65	(N)	**32**	**24**	24	15	8	5	108
	(Mean)	**47.81**	**45.42**	54.17	47.33	48.75	52.00	
	(SD)	**26.24**	**30.92**	23.02	20.17	37.20	25.88	
66-75	(N)	15	8	-	-	2	1	26
	(Mean)	44.00	40.00			45.00	.00	
	(SD)	23.84	15.12			35.36	.	
76+	(N)	3	1		1			5
	(Mean)	26.67	40.00	-	30.00	-	-	
	(SD)	37.86	.		.			
Total	(N)	234	206	135	178	96	26	875

Table A10.19: Debt and Household Structure: Stress

Household Structure	Total Debt	Less than $10,000	$10,000-$50,000	$51,000-$100,000	$101,000-$200,000	$201,000-$500,000	More than $500,000	N
Live alone	(N)	**50**	**20**	15	13	7	-	105
	(Mean)	**54.40**	**47.00**	52.67	46.15	55.71		
	(SD)	**23.57**	**22.96**	25.76	20.63	19.88		
Live with partner	(N)	**56**	**54**	**32**	**36**	**26**	11	215
	(Mean)	**45.54**	**50.19**	**56.25**	**51.67**	**57.31**	45.45	
	(SD)	**25.29**	**26.39**	**22.11**	**20.35**	**25.39**	28.41	
Sole parent	(N)	**25**	15	12	11	4	-	67
	(Mean)	**56.80**	48.67	54.17	65.45	45.00		
	(SD)	**26.10**	31.59	29.06	22.96	26.46		
Live with partner & children	(N)	**42**	**89**	**65**	**106**	**56**	11	369
	(Mean)	**59.52**	**50.22**	**48.31**	**54.15**	**53.04**	43.64	
	(SD)	**26.50**	**26.07**	**24.40**	**23.50**	**25.08**	28.38	
Live with parents	(N)	**26**	8	2	3	-	-	39
	(Mean)	**47.69**	50.00	35.00	40.00			
	(SD)	**25.19**	21.38	49.50	36.06			
Live with other adults	(N)	**22**	16	4	6	1	-	49
	(Mean)	**58.64**	63.12	45.00	40.00	20.00		
	(SD)	**24.36**	20.89	36.97	8.94	.		
Total	(N)	221	202	130	175	94	22	844

Table A10.20: Debt and Relationship Status: Stress

Relationship Status	Total Debt	Less than $5,000	$10,000-$50,000	$51,000-$100,000	$101,000-$200,000	$201,000-$500,000	More than $500,000	N
Married	(N)	80	122	84	125	67	21	499
	(Mean)	48.50	48.03	49.76	54.48	53.88	48.10	
	(SD)	26.39	25.18	25.46	23.09	25.88	28.22	
De facto	(N)	27	23	15	17	13	2	97
	(Mean)	61.48	62.17	56.00	48.82	54.62	25.00	
	(SD)	24.92	27.63	15.02	20.88	22.59	21.21	
Never married	(N)	75	33	16	17	7	1	149
	(Mean)	55.73	51.82	51.25	49.41	57.14	70.00	
	(SD)	22.13	22.84	27.78	19.52	19.76	.	
Separated, not divorced	(N)	12	11	10	5	4	-	42
	(Mean)	52.50	60.00	59.00	58.00	55.00		
	(SD)	27.34	30.00	26.01	13.04	26.46		
Divorced	(N)	27	13	9	11	5	1	66
	(Mean)	53.70	53.08	46.67	53.64	50.00	20.00	
	(SD)	28.57	24.96	33.17	27.30	25.50	.	
Widowed	(N)	9	4	-	4	-	-	17
	(Mean)	53.33	20.00		47.50			
	(SD)	27.84	16.33		35.00			
Total	(N)	230	206	134	179	96	25	870

Table A10.21: Debt and Work Status: Stress

Work Status	Total Debt	Less than $10,000	$10,000-$50,000	$51,000-$100,000	$101,000-$200,000	$201,000-$500,000	More than $500,000	N
Full time paid employment	(N)	88	104	84	101	63	14	454
	(Mean)	56.02	51.35	50.24	53.86	56.03	45.00	
	(SD)	27.19	24.77	24.84	22.49	23.80	29.29	
Full time retired	(N)	26	18	7	2	2	3	58
	(Mean)	50.00	36.67	65.71	45.00	45.00	50.00	
	(SD)	27.86	24.73	22.99	35.36	35.36	26.46	
Semi retired	(N)	6	9	-	4	1	1	21
	(Mean)	33.33	37.78		32.50	50.00	.00	
	(SD)	24.22	28.19		22.17	.	.	
Full time volunteer	(N)	-	-	-	1	1	-	2
	(Mean)				30.00	30.00		
	(SD)				.	.		
Full time home or family care	(N)	22	12	20	28	10	3	95
	(Mean)	61.82	69.17	52.50	50.36	45.00	50.00	
	(SD)	25.38	25.75	24.89	23.49	31.00	26.46	
Unemployed	(N)	31	23	5	6	-	2	67
	(Mean)	52.26	56.52	44.00	60.00		35.00	
	(SD)	18.20	25.69	38.47	24.49		21.21	
Total	(N)	173	166	116	142	77	23	697

Appendix A11.   Life Events

Table A11.1: The proportion of people experiencing a recent personal life event

	S1 April 2001	S2 September 2001	S3 March 2002	S4 August 2002	S5 November 2002	S6 February 2003	S7 May 2003	S8 August 2003	S9 November 2003
N (total sample)	1973	1971	2019	1980	1963	1972	1957	1978	1892
N (reporting event)	971	1088	937	843	928	1076	964	992	1014
% of total	**49.2**	**55.2**	**46.4**	**42.6**	**47.3**	**54.6**	**49.3**	**50.1**	**53.6**

Table A11.1a: Means and SDs based on Survey Means (% of Total)

N	Mean	SD	Mean -2SD	Mean +2SD
9	49.81	4.14	41.53	58.09

Table A11.2: The number of people reporting a recent personal event that makes them feel happier or sadder than normal

Number of people reporting	S1 April 2002	S2 September 2001	S3 March 2002	S4 August 2002	S5 November 2002	S6 February 2003	S7 May 2003	S8 August 2003	S9 November 2003
a happy event									
N	501	391	424	381	401	561	445	396	445
%	25.4%	19.8%	21.0%	19.2%	20.4%	28.4%	22.7%	20.0%	23.5%
a sad event									
N	470	697	513	462	527	515	519	596	569
%	23.8%	35.4%	25.4%	23.3%	26.8%	26.1%	26.5%	30.1%	30.1%

Table A11.2a: Means and SDs based on Survey Means: % of Happy and Sad Events

	N	Mean	SD	Mean -2SD	Mean +2SD
Happy %	9	22.27	3.06	16.15	28.39
Sad %	9	27.50	3.79	19.92	35.08

Correlation between the % happy and sad mean scores across all surveys = -.279, N.S.

Table A11.3: Gender Differences in Life Events Across the Nine Surveys

	Survey 1 April 2001			Survey 2 September 2001			Survey 3 March 2002			Survey 4 August 2002			Survey 5 November 2002			Survey 6 February 2003			Survey 7 May 2003			Survey 8 August 2003			Survey November 2003		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
TOTAL IN SURVEY	831	1,142	1,973	727	1,244	1,971	731	1,295	2,026	970	1,016	1,986	969	996	1,965	973	1,004	1,977	959	1,006	1,965	969	1011	1,980	931	966	1,897
HAPPY N	220	281	501	158	233	391	154	270	424	179	202	381	193	208	401	291	270	561	217	228	445	183	213	396	204	241	445
% within gender	**55.7**	**48.8**		**40.9**	**33.1**		47.5	44.0		**46.5**	**44.1**		**45.5**	**41.3**		**54.7**	**49.5**		**48.8**	**51.2**		**46.2**	**53.8**		**45.6**	**42.5**	
SAD N	175	295	470	228	469	697	170	343	513	206	256	462	231	296	527	240	275	515	223	296	519	263	333	596	243	326	569
% within gender	**44.3**	**51.2**		59.1	66.8		**52.1**	**56.0**		**53.5**	**55.9**		**54.5**	**58.7**		45.2	50.5		**43.0**	**57.0**		**44.1**	**55.8**		**54.4**	**57.5**	
TOTAL	395	576	971	386	702	1,088	324	613	937	385	458	843	424	504	928	531	545	1,076	440	524	964	446	546	992	447	567	1,014
%	**47.5**	**50.4**	**49.2**	**53.1**	**56.4**	**55.2**	**44.3**	**47.3**	**46.3**	**39.7**	**45.1**	**42.4**	**43.8**	**50.6**	**47.2**	**54.6**	**54.3**	**54.4**	**45.9**	**52.1**	**49.1**	**45.0**	**55.0**	**50.1**	**48.0**	**58.7**	**53.5**

These percentages are calculated against the total number of people in each gender group who reported a life event that made them happier or sadder than normal. The Chi-square tests are as follows:

April 2001:	Chi-square (1,971) = 4.482, p=.037
September 2001:	Chi-square (1,1088) = 6.484, p=.012
March 2002:	Chi-square (1,937)= 1.032, p=.334
August 2002:	Chi-square (1,843)= 0.482, p=.532
November 2002:	Chi-square (1,928)= 1.694, p=.206
February 2003:	Chi-square (1,1076)= 2.983, p=.088
May 2003:	Chi-square (1,964)= 3.245, p=.080
August 2003:	Chi-square (1,992)= .418, p=.558
December 2003	Ch-square (1,1014) = .318, p=.339

Table A11.3a: t-tests of Gender Differences Using Percentage Scores

	Males (%)				Females (%)						
Event	Mean	SD	$\overline{X}$ - 2SD	$\overline{X}$ + 2SD	Mean	SD	$\overline{X}$ - 2SD	$\overline{X}$ + 2SD	N	t	p =
Happy	47.93	4.65	38.63	57.23	45.37	6.25	32.87	57.87	9	1.601	.148
Sad	50.02	5.90	38.22	61.82	56.60	4.71	47.18	66.02	9	4.959	.001
Total	46.88	4.64	37.60	56.16	52.21	4.36	43.49	60.93	9	4.509	.002

Correlation between % happy vs. sad across surveys
Males	r =-.746	p=.021
Females	r =-.776	p=.014

The above are paired sample t-tests (that is, comparisons of MF differences across all surveys considered together)

Table A11.4: Correlations Between Event Frequency and Personal Wellbeing x Gender (across surveys)

	Male Event Type		Female Event Type	
	Happy	Sad	Happy	Sad
Personal Wellbeing Index	-.22	-.14	.42	-.01
Standard	-.55	.25	.12	.12
Health	-.22	.22	.06	-.00
Achievements	-.33	.03	.38	-.24
Relationships	.42	**-.78**	.29	.13
Safety	-.35	.01	.49	-.12
Community	-.10	-.24	.04	.33
Future Security	-.25	-.09	.55	-.23

Note: (a) The dependent variable is personal wellbeing across surveys (Table A4.2).
(b) The survey event frequencies and Personal Wellbeing Index (domain) means are used as data (i.e. N=9).
(c) Happy is the total number of people (e.g. males) who experienced a happy event expressed as a percentage of the total number of (males) in the survey (see Happy % within gender Table A11.3).

Table A11.5: Difference Between the % of People Reporting Happy and Sad Events

		S1 April 2001	S2 September 2001	S3 March 2002	S4 August 2002	S5 November 2002	S6 February 2003	S7 May 2003	S8 August 2003	S9 November 2003
Happy % Minus Sad %	Males	11.4	-18.2	-4.6	-7.0	-9.0	9.5	5.8	2.1	-8.8
	Females	-2.4	-33.7	-12.0	-11.8	-17.4	-1.0	-5.8	-2.0	-15.0

Table A11.6 Life Event Distribution x Age

	18-25	26-35	36-45	46-55	56-65	66-75	76+	Total
Survey 1								
Sample N	207	316	436	409	238	219	148	1973
Event N	116	177	225	197	103	96	57	971
% of Total Sample								
Happy %	36.7	37.3	25.5	21.5	18.9	20.1	12.8	
Sad %	19.3	18.7	26.1	26.7	24.4	23.7	25.7	
Total Sample %	56.0	56.0	51.6	48.2	43.3	43.8	38.5	
Survey 2								
Sample N	244	307	404	400	270	218	130	1973
Event N	139	183	227	233	149	100	59	1090
% of Total Sample								
Happy %	26.6	25.1	18.3	17.8	20.4	15.1	12.3	
Sad %	30.3	34.5	37.9	40.5	34.8	30.7	33.1	
Total Sample %	56.9	59.6	56.2	58.3	55.2	45.9	45.4	
Survey 3								
Sample N	183	239	377	402	341	253	129	1924
Event N	82	130	177	194	157	110	44	894
% of Total Sample								
Happy %	24.6	26.8	23.3	23.4	16.7	15.8	11.6	
Sad %	20.2	27.6	23.6	24.9	29.3	27.7	22.5	
Total Sample %	44.8	54.4	46.9	48.3	46.0	43.5	34.1	
Survey 4								
Sample N	211	293	410	391	278	182	134	1899
Event N	88	120	164	189	121	76	58	816
% of Total Sample								
Happy %	26.1	23.2	15.6	20.7	18.7	16.5	14.9	
Sad %	15.6	17.7	24.4	27.6	24.8	25.3	28.4	
Total Sample %	41.7	41.0	40.0	48.3	43.5	41.8	43.3	
Survey 5								
Sample N	205	319	407	380	294	218	104	1927
Event N	99	164	190	189	130	102	37	911
% of Total Sample								
Happy %	29.3	28.2	20.1	20.5	15.0	14.2	10.6	
Sad %	19.0	23.2	26.5	29.2	29.3	32.6	25.0	
Total Sample %	48.3	51.4	46.7	49.7	44.2	46.8	35.6	
Survey 6								
Sample N	191	293	415	369	338	218	108	1932
Event N	111	164	226	209	195	107	48	1060
% of Total Sample								
Happy %	38.7	41.0	22.7	25.2	26.9	25.7	20.4	
Sad %	19.4	15.0	31.8	31.4	30.8	23.4	24.1	
Total Sample %	58.1	56.0	54.5	56.6	57.7	49.1	44.5	
Survey 7								
Sample N	176	284	398	378	348	204	147	1935
Event N	95	147	197	193	176	88	62	958
% of Total Sample								
Happy %	31.8	28.5	23.1	22.8	21.3	19.6	10.9	
Sad %	22.2	23.2	26.4	28.3	29.3	23.5	31.3	
Total Sample %	54.0	51.8	49.5	51.1	50.6	43.1	42.2	
Survey 8								
Sample N	180	305	413	396	287	232	137	1950
Event N	73	174	208	215	149	111	50	980
% of Total Sample								
Happy %	23.3	28.9	18.9	22.0	15.7	16.4	10.9	
Sad %	17.2	28.2	31.5	32.3	36.2	31.5	25.5	
Total Sample %	40.6	57.0	50.4	54.3	51.9	47.8	36.5	
Survey 9								
Sample N	190	282	352	370	312	215	147	1868
Event N	110	172	179	210	156	111	69	1007
% of Total Sample								
Happy %	38.9	33.7	21.9	21.6	17.6	19.5	12.9	
Sad %	18.9	27.3	29.0	35.1	32.4	32.1	34.0	
Total Sample %	57.9	61.0	50.9	56.8	50.0	51.6	46.9	

Survey 1: % of Total Sample $\chi^2(6,971) = 40.810$, $\underline{p}$=.000
Survey 2: % of Total Sample $\chi^2(6,1090) = 16.633$, $\underline{p}$=.011
Survey 3: % of Total Sample $\chi^2(6,894) = 16.918$, $\underline{p}$=.010
Survey 4: % of Total Sample $\chi^2(6,816) = 23.865$, $\underline{p}$=.001
Survey 5: % of Total Sample $\chi^2(6,911) = 35.737$, $\underline{p}$ =.000
Survey 6: % of Total Sample $\chi^2(6,1060) = 56.478$, $\underline{p}$=.000
Survey 7: % of Total Sample $\chi^2(6,958) = 22.701$, $\underline{p}$=.001
Survey 8: % of Total Sample $\chi^2(6,950) = 27.574$, $\underline{p}$=.000
Survey 9: % of Total Sample $\chi^2(6,1007) = 50.192$, $\underline{p}$=.000

	Combined samples						
	18-25	26-35	36-45	46-55	56-65	66-75	76+
Sample N	1787	2636	3610	3493	2705	1957	1183
Event N	913	1430	1792	1827	1336	900	484
% of Total Sample							
Happy %	30.6	30.4	21.1	21.7	19.1	18.0	12.9
Sad %	20.5	23.9	28.6	30.6	30.2	28.0	28.0
Total Sample %	51.1	54.2	49.6	52.3	49.4	46.0	40.9
Happy % minus sad %	10.1	6.5	-7.5	-8.9	-11.1	-10.0	-15.1

Table A11.7 Life Event Distribution x Income

	<$15K	$15K-30K	$30K-60K	$60K-90K	$90K+	Total
Survey 2						
Sample N	408	462	592	307	204	1973
Event N	204	252	334	184	116	1090
% of Total Sample	50.0	54.5	56.4	59.9	56.9	
Happy %	16.2	21.9	19.9	20.2	21.6	
Sad %	33.8	32.7	36.5	39.7	35.3	
Survey 3						
Sample N	326	435	535	257	470	2023
Event N	160	207	257	122	193	939
% of Total Sample	49.1	47.6	48.0	47.5	41.1	
Happy %	18.1	21.1	23.7	21.0	20.0	
Sad %	31.0	26.4	24.3	26.5	21.1	
Survey 4						
Sample N	312	349	535	283	501	1980
Event N	137	156	232	117	201	843
% of Total Sample	43.9	44.7	43.4	41.3	40.1	
Happy %	15.1	22.3	20.7	18.4	18.6	
Sad %	28.8	22.3	22.6	23.0	21.6	
Survey 5						
Sample N	138	234	331	195	126	1024
Event N	71	98	168	97	58	492
% of Total Sample	51.4	41.9	50.8	49.8	47.8	
Happy %	13.0	12.8	22.4	23.1	23.6	
Sad %	38.4	29.1	28.4	26.7	24.2	
Survey 6						
Sample N	215	317	490	302	236	1560
Event N	121	185	274	150	136	866
% of Total Sample	56.3	58.4	55.9	49.7	57.8	
Happy %	25.1	24.0	31.2	30.8	28.9	
Sad %	31.2	34.4	24.7	18.9	28.9	
Survey 7						
Sample N	222	316	416	283	241	1478
Event N	108	168	213	141	108	738
% of Total Sample	48.6	53.2	51.2	49.8	44.8	
Happy %	18.5	22.8	22.8	28.6	23.7	
Sad %	30.2	30.4	28.4	21.2	21.2	
Survey 8						
Sample N	316	308	464	297	251	1636
Event N	161	153	247	148	133	842
% of Total Sample	50.9	49.7	53.2	49.8	53.0	
Happy %	14.2	20.5	20.3	23.2	24.7	
Sad %	36.7	29.2	33.0	26.6	28.3	
Survey 9						
Sample N	245	241	376	249	228	1339
Event N	129	129	199	147	120	724
% of Total Sample	52.7	53.5	52.9	59.0	52.6	
Happy %	17.6	19.1	21.3	30.9	25.9	
Sad %	35.1	34.4	31.6	28.1	26.8	

Survey 2: % of Total Sample $\chi^2(4,1090) = 3.673$, $\underline{p}=.452$ Survey 6: % of Total Sample $\chi^2(4,866) = 19.114$, $\underline{p}=.001$
Survey 3: % of Total Sample $\chi^2(4,939) = 7.354$, $\underline{p}=.118$ Survey 7: % of Total Sample $\chi^2(4,738) = 12.815$, $\underline{p}=.012$
Survey 4: % of Total Sample $\chi^2(4,843) = 8.739$, $\underline{p}=.067$ Survey 8: % of Total Sample $\chi^2(4,842) = 15.334$, $\underline{p}=.004$
Survey 5: % of Total Sample $\chi^2(4,492) = 15.176$, $\underline{p}=.004$ Survey 9: % of Total Sample $\chi^2(4,724) = 15.387$, $\underline{p}=.004$

	Combined Samples (Surveys 2-9)				
	<$15K	$15K-30K	$31K-60K	$61K-90K	$90K+
Sample N	2177	2661	3739	2172	2255
Event N	1088	1347	1924	1106	1064
% of Total Sample	50.0	50.6	51.5	50.9	47.2
Happy %	17.0	21.0	22.8	24.5	22.4
Sad %	32.9	29.7	28.7	26.4	24.7
Happy % minus sad %	-15.9	-8.7	-5.9	-1.9	-2.3

Table A11.8: Life Event Intensity x Survey

Event Intensity	Survey	S1 April 2002	S2 September 2001	S3 March 2002	S4 August 2002	S5 November 2002	S6 February 2003	S7 May 2003	S8 August 2003	S9 November 2003	p=
A happy event	(Mean)	79.34	79.39	80.29	80.90	80.55	82.06	81.64	84.75	81.63	.000
	(SD)	16.74	17.81	17.65	16.51	16.18	16.30	14.88	14.59	15.19	
	(N)	501	391	420	379	401	559	445	396	443	
A sad event	(Mean)	65.21	69.16	71.48	71.53	68.28	69.40	71.52	72.04	73.41	.000
	(SD)	25.91	25.24	23.26	22.34	23.55	23.96	22.25	22.38	21.45	
	(N)	470	699	507	458	524	515	514	593	566	

A Happy Event: Welch(8,3924) = 4.583, p=.000
    S8 >S1, p=.000
    S8 > S2, p = .000
    S8 >S3, p=.008
    S8 > S4, p = .022
    S8 > S5, p=.005
A Sad Event: Welch(8,4833) = 5.436, p=.000
    S3 >S1, p=.003
    S4 > S1, p = .003
    S7 > S1, p=.002
    S8 > S1, p=.000
    S9 > S1, p = .000
    S9 > S2, p=.034
    S9 > S5, p=.007

Table A11.9: Life Event Intensity x Income

Survey 6	Income	<$15,000	$15,000-$30,000	$30,000-$60,000	$60,000-$90,000	$90,000-$120,000	>$120,000	p=
A happy event	(Mean)	82.08	84.40	82.09	82.37	78.95	79.67	.606
	(SD)	17.47	13.58	16.00	14.92	21.66	14.74	
	(N)	53	75	153	93	38	30	
A sad event	(Mean)	68.66	71.28	69.92	73.16	63.33	70.00	.564
	(SD)	27.52	21.86	25.18	22.37	22.64	19.45	
	(N)	67	109	121	57	30	38	

A Happy Event: Welch(5,436) = .724, p=.606
A Sad Event: F(5,416) = .781, p=.564

Survey 7	Income	<$15,000	$15,000-$30,000	$30,000-$60,000	$60,000-$90,000	$90,000-$120,000	>$120,000	p=
A happy event	(Mean)	84.63	84.03	80.84	81.60	78.97	79.29	.343
	(SD)	14.33	15.98	13.66	14.44	12.35	15.38	
	(N)	41	72	95	81	29	28	
A sad event	(Mean)	74.93	71.16	72.97	68.67	61.54	77.50	.081
	(SD)	24.70	21.73	20.77	23.32	23.78	21.92	
	(N)	67	95	118	60	26	24	

A Happy Event: F(5,340) = 1.132, p=.343
A Sad Event: F(5,384) = 1.979, p=.081

Survey 8	Income	<$15,000	$15,000-$30,000	$30,000-$60,000	$60,000-$90,000	$90,000-$120,000	>$120,000	p=
A happy event	(Mean)	84.22	88.73	83.83	82.17	84.21	85.42	.201
	(SD)	10.97	11.71	16.40	15.42	16.05	15.32	
	(N)	45	63	94	69	38	24	
A sad event	(Mean)	73.62	71.22	73.51	71.90	68.57	70.69	.842
	(SD)	21.92	24.76	21.79	18.82	27.01	19.44	
	(N)	116	90	151	79	42	29	

A Happy Event: F(5,327) = 1.464, p=.201
A Sad Event: Welch(5,501) = .409, p=.842

Survey 9	Income	<$15,000	$15,000-$30,000	$30,000-$60,000	$60,000-$90,000	$90,000-$120,000	>$120,000	p=
A happy event	(Mean)	80.47	81.33	82.38	81.17	79.69	82.59	.954
	(SD)	16.47	14.08	13.80	14.69	18.23	15.59	
	(N)	43	45	80	77	32	27	
A sad event	(Mean)	74.19	75.54	76.36	73.00	71.22	77.00	.729
	(SD)	22.09	20.62	20.37	20.45	20.88	18.09	
	(N)	86	83	118	70	41	20	

A Happy Event: F(5,298) = .219, p=.954
A Sad Event: F(5,412) = .562, p=.729

Table A11.10: Life Event Intensity x Gender

	Survey 5			Survey 6			Survey 7			Survey 8			Survey 9		
	Male	Female	p=	Male	Female	p=	Male	Female	p=	Male	Female	p=	Male	Female	p=
Happy event															
Mean	77.10	83.75	.000	79.41	84.91	.000	80.00	83.20	.023	82.68	86.53	.009	80.69	82.41	.238
SD	17.53	14.12		16.84	15.23		14.27	15.30		13.98	14.89		14.58	15.68	
N	193	208		290	269		217	228		182	213		202	241	
Sad event															
Mean	68.65	67.99	.751	69.16	69.60	.836	70.78	72.06	.519	71.07	72.81	.347	70.83	75.34	.013
SD	23.96	23.26		23.41	24.47		22.59	22.02		22.34	22.42		21.43	21.29	
N	230	294		239	276		218	296		262	331		242	324	

Survey 5:   *A Happy Event: t(399) = -4.165, p=.000*
            A Sad Event: t(522) = -.318, p=.751
Survey 6:   *A Happy Event: t(557) = -4.034, p=.000*
            A Sad Event: t(511) = -.390, p=.697
Survey 7:   *A Happy Event: t(443) = -2.280, p=.023*
            A Sad Event: t(512) = -.645, p=.519
Survey 8:   *A Happy Event: t(394) = -2.637, p=.009*
            A Sad Event: t(591) = -0.940, p=.347
Survey 9:   *A Happy Event: t(441) = -1.183, p=.238*
            A Sad Event: t(564) = -2.488, p=.013

Two-Way Analysis of Variance

Happy: *Survey F(8,3915) = 5.5054, p=.000:*
            Gender: F(1,3915) = 73.020, p=.000
            Survey x Gender: F(8,3915) = 1.208, p=.290

Sad: *Survey: F(8,4824) = 6.091, p=.000*
            Gender: F(1,4824) = 22.087, p=.000
            Survey x Gender: F(8,4824) = 1.595, p=.121

Table A11.11: Age Effects on Life Event Intensity Across Surveys 1-9

Age Group	Survey Number	Happy Event			Sad Event		
		Mean	SD	N	Mean	SD	N
18-25	1	78.42	16.97	76	62.75	26.31	40
	2	82.46	16.11	65	68.51	25.09	74
	3	79.32	16.20	44	71.89	17.45	37
	4	82.91	15.24	55	70.00	18.54	33
	5	83.17	13.59	60	69.23	22.76	39
	6	77.43	18.36	74	71.08	18.22	37
	7	80.18	15.19	56	63.85	24.99	39
	8	83.57	15.43	42	66.13	24.45	31
	9	81.51	14.21	73	67.43	25.82	35
	Surveys 1-9 Total	**80.81**	**15.87**	**545**	**67.89**	**23.08**	**365**
26-35	1	82.63	15.44	118	63.56	28.51	59
	2	80.52	20.51	77	70.19	21.57	105
	3	84.19	16.25	62	68.48	25.07	66
	4	79.10	18.15	67	69.62	24.65	52
	5	81.00	17.49	90	69.05	24.50	74
	6	84.92	16.55	120	74.55	19.70	44
	7	81.36	15.15	81	72.42	25.24	66
	8	87.27	12.48	88	73.29	22.70	85
	9	80.53	16.78	95	74.27	21.26	75
	Surveys 1-9 Total	**82.54**	**16.63**	**798**	**70.65**	**23.73**	**626**
36-45	1	76.67	18.36	111	69.12	24.84	114
	2	79.32	17.78	74	69.01	25.83	152
	3	79.08	17.16	87	69.77	23.92	88
	4	80.00	17.55	64	72.10	23.02	100
	5	78.78	15.27	82	67.22	22.08	108
	6	82.77	16.81	94	71.76	23.19	131
	7	81.52	14.60	92	70.76	22.09	105
	8	85.51	13.35	78	72.69	21.81	130
	9	80.26	17.17	77	78.53	20.56	102
	Surveys 1-9 Total	**80.33**	**16.65**	**759**	**71.14**	**23.30**	**1030**
46-55	1	78.07	17.48	88	62.94	24.47	109
	2	77.32	18.28	71	71.42	25.78	162
	3	80.22	16.74	93	74.55	23.09	99
	4	80.62	13.36	81	72.78	21.26	108
	5	81.41	15.52	78	68.91	25.32	110
	6	80.98	13.99	92	64.16	28.71	113
	7	83.14	14.16	86	74.43	19.28	106
	8	82.41	15.85	87	73.20	23.68	128
	9	81.14	14.32	79	75.69	20.87	130
	Surveys 1-9 Total	**80.64**	**15.59**	**755**	**70.99**	**24.14**	**1065**
56-65	1	82.22	12.95	45	64.31	25.35	58
	2	78.55	14.71	55	65.32	28.76	94
	3	81.75	15.83	57	71.31	23.89	99
	4	83.27	17.00	52	68.81	23.96	67
	5	80.91	18.28	44	69.18	24.60	85
	6	80.67	16.54	90	67.31	23.12	104
	7	80.14	15.30	74	70.60	22.82	100
	8	84.89	13.92	45	74.23	20.98	104
	9	86.18	12.40	55	69.50	21.32	101
	Surveys 1-9 Total	**81.86**	**15.44**	**517**	**69.24**	**23.87**	**812**
66-75	1	76.36	16.58	44	64.62	27.83	52
	2	74.85	19.55	33	68.06	23.37	67
	3	80.00	18.78	39	71.91	22.54	68
	4	82.76	16.45	29	69.35	23.13	46
	5	79.35	16.72	31	64.00	23.62	70
	6	84.11	14.49	56	75.69	19.21	51
	7	82.50	14.81	40	74.68	22.25	47
	8	83.95	18.24	38	66.94	22.05	72
	9	81.90	14.69	42	70.58	21.48	69
	Surveys 1-9 Total	**80.82**	**16.71**	**352**	**69.26**	**23.03**	**542**
76+	1	84.21	15.39	19	67.37	27.18	38
	2	83.13	13.52	16	68.37	24.49	43
	3	84.67	13.02	15	73.93	22.50	28
	4	79.50	19.59	20	72.78	21.33	36
	5	68.18	17.79	11	73.85	19.20	26
	6	88.64	10.82	22	66.15	24.34	26
	7	85.63	17.11	16	70.22	20.61	45
	8	86.00	14.04	15	73.53	22.14	34
	9	80.53	14.33	19	72.60	19.88	50
	Surveys 1-9 Total	**82.88**	**15.59**	**153**	**70.92**	**22.38**	**326**
Total	1	79.34	16.74	501	65.21	25.91	470
	2	79.39	17.81	391	69.07	25.22	697
	3	80.86	16.64	397	71.59	23.15	485
	4	81.06	16.38	368	71.09	22.43	442
	5	80.45	16.22	396	68.22	23.68	512
	6	82.24	16.21	548	69.45	23.84	506
	7	81.64	14.88	445	71.50	22.29	508
	8	84.81	14.59	393	72.16	22.44	584
	9	81.59	15.22	440	73.49	21.44	562
	Surveys 1-9 Total	**81.26**	**16.16**	**3879**	**70.24**	**23.54**	**4766**

Influence of Happy LE: Age: F(6,3816) = 1.538, p=.148 Survey: F(8,3816) = 3.733, p=.000 Age x Survey: F(48,3816) =1.193, p=.171	Influence of Sad LE: Age: F(6,4703) = 1.561, p=.154 Survey: F(8, 4703) = 4.045, p=.000 Age x Survey: F(48,4703) = 1.062, p=.358

Appendix A12. Other Australian Indexes

The Australian Bureau of Statistics has published, Measuring Australia's Progress, which reports on national performance according to about 15 headline indicators and a range of background indicators. This research, however, is confined to objective indicators.

The Australia Institute constructs the Genuine Progress Indicator (GPI) for Australia. This composite index adjusts GDP for a range of economic, social and environmental factors which GDP either ignores or treats inappropriately.

The Centre for Independent Studies publishes a biennial State of the Nation report, covering a wide range of statistical indicators of Australia's well-being. Again, however, this effort is focused on objective indicators – things that can be measured in material terms.

The Evatt Foundation and the Public Sector Research Centre at the University of NSW produce an annual The State of the States 2001 report, which assesses the States on 15 indicators of social, environmental and economic policy. Various market research companies include life satisfaction questions in regular surveys, but do not compile a comprehensive and systematic index of wellbeing.

Clemenger Communications produce an annual Clemenger Report.

Appendix A13.   Questionnaire

Survey #9 Questionnaire

The Australian Unity Wellbeing Index- November 2003

"Hello, my name is ………… I'm calling on behalf of the Australian Unity Wellbeing Index and Deakin University. We are doing a survey on how people feel about life in Australia that will only take about **7** minutes to complete."

"To help with our selection process can I speak to a female/male who had the most recent birthday, and is at least 18 years old?"

"The Australian Unity Wellbeing Index involves asking you questions about how satisfied you are with different aspects of your life, and more generally, life in Australia. Would you like to share your views by being involved in the survey?"

Not interested	Not speaking English

From Date	19/05/2003	From Time	2:11:54 PM
To Date	19/05/2003	To Time	2:11:54 PM
Ask for name		Operators Name	AUSTUNITY\G	Nominate Call-Back

"Thank you. The information you provide will be used to publish an overall survey result and it can be accessed by writing to Deakin University or Australian Unity or you can visit their websites. I'd also like to inform you that you're welcome to withdraw from this survey at any time, and if you do, your answers will not be included in the analysed results."

*****

"I am going to ask how satisfied you feel, on a scale of Zero - 10."

"Zero means you feel completely dissatisfied. 10 means you feel completely satisfied. And the middle of the scale is 5, which means you feel neutral."

"Would you like me to go over this again for you?"

"In that case I will start by asking how <u>satisfied</u> you are with life. So,------------"

(Group – Personal Wellbeing)

(Sub group – Personal Abstract)

1.　Thinking about your own life and personal circumstances, how satisfied are you with your life as a whole?

|　0　　　1　　　2　　　3　　　4　　　5　　　6　　　7　　　8　　　9　　　10

⬤ Don't Know　⬤ Don't Understand

(Sub group – Personal Domains)

Turning now to various areas of your life, -----------"

　How satisfied are you …?

2.　with your standard of living?

　0　　　1　　　2　　　3　　　4　　　5　　　6　　　7　　　8　　　9　　　10

⬤ Don't Know　⬤ Don't Understand

3.　with your health?

　0　　　1　　　2　　　3　　　4　　　5　　　6　　　7　　　8　　　9　　　10

⬤ Don't Know　⬤ Don't Understand

4.　with what you achieve in life?

　0　　　1　　　2　　　3　　　4　　　5　　　6　　　7　　　8　　　9　　　10

⬤ Don't Know　⬤ Don't Understand

5.　with your personal relationships?

　0　　　1　　　2　　　3　　　4　　　5　　　6　　　7　　　8　　　9　　　10

⬤ Don't Know　⬤ Don't Understand

6.　with how safe you feel?

　0　　　1　　　2　　　3　　　4　　　5　　　6　　　7　　　8　　　9　　　10

⬤ Don't Know　⬤ Don't Understand

7.　with feeling part of your community?

　0　　　1　　　2　　　3　　　4　　　5　　　6　　　7　　　8　　　9　　　10

⬤ Don't Know　⬤ Don't Understand

8.　with your future security?

　0　　　1　　　2　　　3　　　4　　　5　　　6　　　7　　　8　　　9　　　10

⬤ Don't Know　⬤ Don't Understand

9.　with the neighbourhood where you live?

　0　　　1　　　2　　　3　　　4　　　5　　　6　　　7　　　8　　　9　　　10

⬤ Don't Know　⬤ Don't Understand

(Group – National Wellbeing)
(Sub group – National Abstract)

Turning now to life in Australia------------------"

10.   How satisfied are you with life in Australia?
      0   1   2   3   4   5   6   7   8   9   10

      ◉ Don't Know   ◉ Don't Understand

      How satisfied are you with-----

(gz Sub group – National Domains)

11.   the economic situation in Australia?
      0   1   2   3   4   5   6   7   8   9   10

      ◉ Don't Know   ◉ Don't Understand

12.   the state of the natural environment in Australia?
      0   1   2   3   4   5   6   7   8   9   10

      ◉ Don't Know   ◉ Don't Understand

13.   the social conditions in Australia?
      0   1   2   3   4   5   6   7   8   9   10

      ◉ Don't Know   ◉ Don't Understand

14.   Government in Australia?
      0   1   2   3   4   5   6   7   8   9   10

      ◉ Don't Know   ◉ Don't Understand

15.   business in Australia?
      0   1   2   3   4   5   6   7   8   9   10

      ◉ Don't Know   ◉ Don't Understand

16.   national security in Australia?
      0   1   2   3   4   5   6   7   8   9   10

      ◉ Don't Know   ◉ Don't Understand

(Group – Supplemental)
(Sub group – Contentment)

I am now going to ask how you <u>feel</u>, not just at the moment, but <u>generally</u> in your life.
On a scale from 0 to 10---------

17.   How excited with life do you generally feel?
      0   1   2   3   4   5   6   7   8   9   10

      ◉ Don't Know   ◉ Don't Understand

18.   How stressed do you generally feel?
       0   1   2   3   4   5   6   7   8   9   10

       ⚫ Don't Know   ⚫ Don't Understand

(gz Sub group – Debt)

I am now going to ask you about being in debt.

19.   Do you owe money to any other person or institution?

       ⚫ Yes   ⚫ No **[Go to 21]**

       If 'YES', I will now give you a number of categories for money debt. Can you please give me an idea of the size of your debt? Please stop me when I say about how much money you owe

       Less than $10,000
       $10,000 to $50,000
       $51,000 to $100,000
       $101,000 to $200,000
       $201,000 to $500,000
       More than $500,000

       ☐ Declined to answer

20.   Is any of your debt invested in shares, property, or a business that is intended to earn you more money?

       ⚫ Yes   ⚫ No

       ☐ Declined to answer

21.   If you were to sell everything you own, about how much money would you have? As before, I will give you a number of categories. Please stop me when I get to the right one.

       Less than $10,000
       Somewhere around $50,000
       About $100,000
       About $200,000
       About half a million
       About one million
       Over a million dollars

       ☐ Declined to answer

(gz Sub group – Recent Events)

Turning now to the events in your life-------------------"

22.   Has anything happened to you recently causing you to feel <u>happier or sadder</u> than normal?

⬤ Yes, happier   ⬤ Yes, sadder   ⬤ No **[Go to 24]**

[If 'yes']

On a scale from 0 to 10, <u>how strong</u> would you rate this influence?

0	1	2	3	4	5	6	7	8	9	10

Very Weak   Very Strong

⬤ Don't Know   ⬤ Don't Understand

☐ Declined to answer

23.   Do you think a terrorist attack is likely in Australia in the near future?

⬤ Yes   ⬤ No **[Go to 25]**

[**If 'yes'**]

On a scale from 0 to 10, how likely would you rate such an attack?

0	1	2	3	4	5	6	7	8	9	10

Very unlikely   Very Likely

⬤ Don't Know   ⬤ Don't Understand

☐ Declined to answer

(Sub group – Demographics)

Now, just a few more questions about yourself.

24.   Interviewer – record the sex of the respondent

⬤ Male   ⬤ Female

25.   Can you tell me your age?   *Interviewer type in age*. ☐

☐ Declined to answer

26.   I am going to ask who lives in your household. Please indicate from the list I will read who lives with you.
[Instruction: Tic the relevant categories]

☐ No one, you live by yourself **[go to item 27]**
☐ You live with your partner
☐ with one or more children
☐ with one or both of your parents
☐ with one or more adults who are neither your partner nor your parent
☐ Declined to answer

27.   I am going to ask about your marital status. Please indicate which of the following categories that apply to you at the present time.
        (this is now a drop down list)

        Never married
        Married
        De facto or living together
        Separated but not divorced
        Divorced
        Widowed

        ☐ Declined to answer

28.   I am going to ask about your work status. Some of the categories I will mention will not apply to you. Please just indicate the categories that apply to you at the present time. Are you in-----
        I am going to ask about your work status. Please tell me which of the following categories best applies to you at the present time. Are you in-----
        (This is now a drop down list)
        Full-time paid employment
        Full-time retired
        Semi retired
        Full-time volunteer
        Full-time home or family care
        Unemployed

        Are you in…
        Please tell me whether either of the following part-time categories applies to you at the present time. Are you-----?
        [Instruction: Tic the relevant categories]
        ☐ Part-time paid employment
        ☐ Part-time volunteer

        ☐ Declined to answer

29.   Are you looking for work?
                ⦿ Yes   ⦿ No
        ☐ Declined to answer

30.   Changing the focus now to pets, do you have an animal as a pet?
                ⦿Yes   ⦿ No   [If 'No', go to 33]

        ☐ Declined to answer

31.   What kind of animal is your pet?
      [Instruction: Check once only for each relevant category]
                  ☐ Dog
                  ☐ Cat
                  ☐ Other
                  ☐ Declined to answer

32.   On a scale from 0 to 10, how much do you care about your pet?
      0   1   2   3   4   5   6   7   8   9   10

      ☐ Declined to answer

33.   I will now give you a number of categories for household income. Can you please give me an idea of your household's total annual income before tax? Please stop me when I say your household income category

      Less than $15,000
      $15,000 to $30,000
      $31,000 to $60,000
      $61,000 to $90,000
      $91,000 to $120,000
      $121,000 to $150,000
      More than $150,000

      ☐ Declined to answer

34.   We are going to carry out another survey like this in about 6 months. But this time it will be by mail. Would you be willing to help us again if we post a copy to you?

      ◉ Yes   ◉ No

      [If YES] Thank You. Can you please tell me your name? You will not be identified in any report, but we need to record your name in order to contact you again.

      Interviewer type in Title (Mr Ms Miss) ☐

      First Name ☐

      Surname ☐

      Street Address ☐

      Suburb ☐

      Post Code ☐

[If a person declines to provide information then please leave fields blank]

Thank you for helping us with this survey.