

POVERTY AND EXCLUSION IN MODERN AUSTRALIA

QUESTIONNAIRE

Thank you very much for agreeing to take part in this important study. The information you provide will help us to better understand what the community thinks about social issues like poverty and social exclusion. Some of you may have answered a similar questionnaire four years ago. If so, please answer all of the questions again as we are keen to find out how things have changed.

COMPLETING THE QUESTIONNAIRE

The questions inside cover a range of subjects, but most can be answered by placing a tick (✓) in one of the boxes (☐) or by circling a number or word. If more than one answer is relevant, then place a tick in each box that applies to you. No special knowledge is required and there are no right or wrong answers - we are interested in your opinion. If you are living with your family, then provide answers that relate to your family as a whole unless otherwise indicated.

The questionnaire should not take you very long to complete. Only you should fill it in. Your answers will be treated as confidential and used only for research purposes.

RETURNING THE QUESTIONNAIRE

Please complete your questionnaire and post it back to us in the reply-paid, addressed envelope as soon as you can.

CHANCE TO WIN A PRIZE WORTH \$400: A draw will be made from among all those who have returned a completed questionnaire, with the winner receiving a gift voucher worth \$400 – so don't delay in returning your questionnaire.

Thank you again for your help.

Professor Peter Saunders
Chief Investigator



THE UNIVERSITY OF
NEW SOUTH WALES

STANDARDS OF LIVING

1. **The things people buy and do - their housing, furniture, food, cars, recreation and travel - make up their standard of living and determine how well off they are. How would you rate your current standard of living?**

Please tick one box only.

- Very high
- Fairly high
- Medium
- Fairly low
- Very low

2. **How satisfied or dissatisfied do you feel about your overall standard of living at present?**

Please tick one box only.

- Very satisfied
- Fairly satisfied
- Neither satisfied nor dissatisfied
- Fairly dissatisfied
- Very dissatisfied

3. **Overall, in terms of how you feel generally, would you say that you are:**

Please tick one box only.

- Very happy
- Happy
- Unhappy
- Very unhappy

4. **Thinking of your present situation, which of the following statements BEST describes how you are currently managing on your own or your family income?**

Please tick one box only.

- I / We haven't enough to get by on
- I / We have just enough to get by on
- I / We have enough to get by and for a few extras
- I / We have much more than I / we need

5. **Have there been times over the last 12 months when you have experienced any of the following because of a SHORTAGE OF MONEY?**

Please tick all the boxes that apply.

- Had to go without food when I was hungry
- Got behind with the rent or the mortgage
- Moved house because the rent/mortgage was too high
- Couldn't keep up with payments for water, electricity, gas or the telephone
- Had to pawn or sell something, or borrow money from a money lender
- Had to ask a welfare agency for food, clothes, accommodation or money
- Wore bad-fitting or worn-out clothes
- Couldn't go out with friends because I was unable to pay my way
- Unable to attend a wedding or funeral
- Couldn't get to an important event because of lack of transport
- None of the above

6. How much choice and control do you believe you have over your own life and the things that happen to you?

Please circle one number.

None at all			Some control and choice				A great deal of control and choice		
1	2	3	4	5	6	7	8	9	10

7. How satisfied are you with your overall financial situation at the moment?

Please circle one number.

Very dissatisfied			Neither satisfied nor dissatisfied				Very satisfied		
1	2	3	4	5	6	7	8	9	10

8. When was the last time you spent \$100 or more on a “special treat” for yourself?

Please tick one box only.

- Within the last week
- Within the last month
- Within the last 3 months
- Within the last 12 months
- More than a year ago
- I have never had that much to spend on myself

9. Have any of the following things happened to you over the last 12 months?

Please tick all the boxes that apply.

- The death of a close friend or relative
- Divorce, separation or break-up of an intimate relationship
- Lost your job
- Been unemployed for at least four weeks
- Moved house more than once
- Had something valuable stolen
- Had an accident or injury
- Had a serious illness
- Been the victim of violence
- None of the above

10. The global financial crisis (GFC) began to affect Australia towards the end of 2008. Since that time, have you been affected by any of the following?

Please tick all the boxes that apply.

- I lost my job
- My partner or another close family member lost their job
- I was forced to reduce my hours of work
- My company laid off some workers but I was not one of them
- Some workers were laid off near where I live but I was not one of them
- I reduced my spending in case I was affected
- The GFC did not affect me

11. In response to the GFC, the government introduced a range of measures (the fiscal stimulus package) designed to provide more money to consumers and encourage greater spending. How did the stimulus package affect you?

Please tick all the boxes that apply.

- I received extra money and spent all of it
- I received extra money but saved part of it
- I received extra money and saved all of it
- I received extra money and used it to pay off some debts
- I did not receive any extra money

12. Taking everything into account, which of the following best describes how your standard of living has changed over the last four years (since 2006)?

Please tick one box only.

- I am much better off now than before
- I am slightly better of now than before
- My standard of living is about the same as before
- I am slightly worse of now than before
- I am much worse off now than before

13. Thinking about four years from now (in 2014), which of the following best describes how you think your standard of living will have changed by then?

Please tick one box only.

- I expect to be much better off than I am now
- I expect to be slightly better off than I am now
- I expect my standard of living will be about the same as now
- I expect to be slightly worse off than I am now
- I expect to be much worse off than I am now

14. Many people think that the Chief Executive Officers (CEOs) of banks and other corporations are over-paid and not accountable and this contributed to the problems that resulted in the GFC. Please indicate how strongly you agree with the following propositions:

Please circle one number for each statement.

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Don't know
a) Australian CEOs are over-paid	1	2	3	4	5	9
b) The government should take steps to limit CEO salaries	1	2	3	4	5	9
c) CEO salaries cannot be controlled by the government, but additional taxes should be levied on them	1	2	3	4	5	9
d) The level of CEO salaries is not a big issue in Australia	1	2	3	4	5	9

OVERALL LIVING CONDITIONS

We are interested in what kinds of things people like you think are ESSENTIAL – THINGS THAT NO-ONE IN AUSTRALIA SHOULD HAVE TO GO WITHOUT TODAY.

15. Which of the following EVERYDAY THINGS do you think are essential for everyone?

For each item, please circle in the first column whether or not you think it is essential.

Then circle in the second column whether or not you/your family have it.

If you have the item, there is no need to provide an answer in the third column.

If you do NOT have an item, indicate in the third column whether or not this is because you cannot afford it.

	Is it essential for everyone?		Do you have it? ...if No →		Is it because you cannot afford it?	
	Yes	No	Yes	No	Yes	No
a) A decent and secure home	Yes	No	Yes	No	Yes	No
b) A substantial meal at least once a day	Yes	No	Yes	No	Yes	No
c) Warm clothes and bedding, if it's cold	Yes	No	Yes	No	Yes	No
d) Damp and mould free walls and floors	Yes	No	Yes	No		
e) Heating in at least one room of the house	Yes	No	Yes	No	Yes	No
f) Furniture in reasonable condition	Yes	No	Yes	No	Yes	No
g) A spare room for guests to stay over	Yes	No	Yes	No	Yes	No
h) A car	Yes	No	Yes	No	Yes	No
i) Comprehensive motor vehicle insurance	Yes	No	Yes	No	Yes	No
j) A telephone (landline)	Yes	No	Yes	No	Yes	No
k) A mobile phone	Yes	No	Yes	No	Yes	No
l) A fax machine	Yes	No	Yes	No	Yes	No
m) An answering machine	Yes	No	Yes	No	Yes	No
n) A washing machine	Yes	No	Yes	No	Yes	No
o) A clothes dryer	Yes	No	Yes	No	Yes	No
p) A dishwasher	Yes	No	Yes	No	Yes	No
q) A television	Yes	No	Yes	No	Yes	No
r) A DVD player	Yes	No	Yes	No	Yes	No
s) A home computer	Yes	No	Yes	No	Yes	No
t) A printer	Yes	No	Yes	No	Yes	No
u) Access to the internet at home	Yes	No	Yes	No	Yes	No
v) Up to \$500 in savings for an emergency	Yes	No	Yes	No	Yes	No
w) Up to \$2,000 in savings for an emergency	Yes	No	Yes	No	Yes	No
x) To be treated with respect by other people	Yes	No	Yes	No		
y) To be accepted by others for who you are	Yes	No	Yes	No		

20. Do you think that each of the following local services and facilities are essential or desirable, and do you have them in your area?

Please tick all the boxes that apply.

	Is it essential for everyone?		Is it desirable?		Do you have it in your area?	
	Yes	No	Yes	No	Yes	No
a) A library	Yes	No	Yes	No	Yes	No
b) A community hall	Yes	No	Yes	No	Yes	No
c) A swimming pool	Yes	No	Yes	No	Yes	No
d) A sports oval	Yes	No	Yes	No	Yes	No
e) A local doctor (GP)	Yes	No	Yes	No	Yes	No
f) Evening classes	Yes	No	Yes	No	Yes	No
g) A youth club	Yes	No	Yes	No	Yes	No
h) A bus to take children to and from school	Yes	No	Yes	No	Yes	No
i) A chemist	Yes	No	Yes	No	Yes	No
j) A post office	Yes	No	Yes	No	Yes	No
k) A corner shop	Yes	No	Yes	No	Yes	No
l) A pub	Yes	No	Yes	No	Yes	No

21. We are interested in the type of LOCATION AND TRANSPORT that no-one should have to go without.

For each item, circle in the first column whether or not you think it is ESSENTIAL for everyone.

Then circle in the second column whether or not you/your family have it.

	Is it essential for everyone?		Do you have it?	
	Yes	No	Yes	No
a) Streets that are safe to walk in at night	Yes	No	Yes	No
b) Good public transport in the area	Yes	No	Yes	No
c) Access to a local doctor or hospital	Yes	No	Yes	No
d) Access to a bank or building society	Yes	No	Yes	No
e) Access to a public telephone	Yes	No	Yes	No
f) A local park or play area for children	Yes	No	Yes	No

22. How satisfied are you overall with the neighbourhood you are living in?

Please circle one number.

Very dissatisfied			Neither satisfied nor dissatisfied				Very satisfied		
1	2	3	4	5	6	7	8	9	10

SOCIAL AND COMMUNITY PARTICIPATION

26. How would you describe your current level of participation in social and community activities?

Please tick one box only.

- I lead a very active social life
- I lead a fairly active social life
- My social life could do with improving
- I do not have a social life

27. We are interested in the type of SOCIAL PARTICIPATION that no-one should have to go without.

For each item, circle in the first column whether or not you think it is ESSENTIAL for everyone.

Then circle in the second column whether or not you/your family have it.

If you have the item, there is no need to provide an answer in the third column.

If you do NOT have an item, indicate in the third column whether or not this is because you cannot afford it.

	Is it essential for everyone?		Do you have it? ...if No →		Is it because you cannot afford it?	
	Yes	No	Yes	No	Yes	No
a) Regular social contact with other people	Yes	No	Yes	No	Yes	No
b) A special meal once a week	Yes	No	Yes	No	Yes	No
c) A night out once a fortnight	Yes	No	Yes	No	Yes	No
d) A week's holiday away from home each year	Yes	No	Yes	No	Yes	No
e) Presents for family or friends at least once a year	Yes	No	Yes	No	Yes	No
f) A hobby or leisure activity for children	Yes	No	Yes	No	Yes	No

28. Have you participated in any of the following community activities over the last 12 months?

Please tick all the boxes that apply.

- Education or school-based groups/activities
- A volunteer in health or community services
- Church groups or activities, other than attending services
- Arts, musical or cultural groups/activities
- Sport - as a participant
- Sport - volunteer or spectator (not on TV)
- A neighbourhood group/activity of any kind
- A political campaign or event of any kind
- None of the above

29. How would you rank your overall level of participation in economic, social and community life in Australia?

Please circle one number.

I feel excluded
About the same as everyone else
I feel included

1 2 3
4 5 6
7 8 9 10

30. Please indicate how strongly you agree or disagree with each of the following statements about groups in Australia being included or excluded from normal community life
Please circle one number for each statement.

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Don't know
e) Most Indigenous Australians are excluded	1	2	3	4	5	9
f) Most immigrants are excluded in the first few years after they arrive in Australia	1	2	3	4	5	9
g) Many older people live isolated and lonely lives	1	2	3	4	5	9
h) Many people with a disability have difficulty participating in activities that others take for granted	1	2	3	4	5	9
i) People who are excluded only have themselves to blame	1	2	3	4	5	9

CARE AND SUPPORT

31. In general, how satisfied are you with the current level of CARE AND SUPPORT you receive from family and friends?

Please tick one box only.

- Very satisfied
- Fairly satisfied
- Neither satisfied nor dissatisfied
- Fairly dissatisfied
- Very dissatisfied

32. We are interested in the type of CARE AND SUPPORT that no-one should have to go without.

For each item, circle in the first column whether or not you think it is ESSENTIAL for everyone.

Then circle in the second column whether or not you/your family have it.

If you have the item, there is no need to provide an answer in the third column.

If you do NOT have an item, indicate in the third column whether or not this is because you cannot afford it.

	Is it essential for everyone?		Do you have it? ...if No →		Is it because you cannot afford it?			
	Yes	No	Yes	No	Yes	No		
a) Someone to look after you if you are sick and need help around the house	Yes	No	Yes	No				
b) Someone to give you advice about an important decision in your life	Yes	No	Yes	No				
c) Supportive family relationships	Yes	No	Yes	No				
d) Child care for working parents	Yes	No	Yes	No			Yes	No
e) Aged care for frail older people	Yes	No	Yes	No			Yes	No
f) Disability support services, when needed	Yes	No	Yes	No			Yes	No

FINANCIAL RESOURCES AND POVERTY

35. Do you/your family have more than \$50,000 worth of assets, including the value of the car, home contents, shares, property and personal effects, but EXCLUDING the value of the family home and superannuation?

Please tick one box only.

- Yes
- No
- Not sure/ Don't know

36. What was the MAIN source of income of you/your family last week?

Please tick one box only.

- Wages or salaries
- Interest, dividends, superannuation, etc.
- Age Pension
- Veteran's Affairs Pension
- Disability Support Pension
- Parenting Payment
- Newstart Allowance
- Other Centrelink payment
- Other source of income

37. If you needed to raise \$2,000 within a week because of an emergency situation (e.g. to pay for medical equipment or medicine) how would you raise it?

Please tick all the boxes that apply.

- Draw on my savings
- Borrow from family or friends
- Borrow from a financial institution (or use a credit card)
- Borrow from a welfare agency
- Would have to pawn or sell things
- Other means
- I could not raise \$2,000 in a week

38. How big a problem do you think poverty is in Australia today?

Please tick one box only.

- A big problem
- A problem for some specific groups, but not for the majority
- A small problem
- Not a problem at all

39. Would you describe you/your family as poor?

Please tick one box only.

- Yes
- No

40. Please indicate how strongly you agree or disagree with each of the following statements about why some Australians are poor.

Please circle one number for each statement.

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Don't know
j) People are poor because they have been unlucky in life	1	2	3	4	5	9
k) People are poor because they have not had the opportunities that other people have	1	2	3	4	5	9
l) Most people who are poor only have themselves to blame	1	2	3	4	5	9
m) People are poor because other people are rich	1	2	3	4	5	9
n) Most of those who are poor do not stay poor for very long	1	2	3	4	5	9

41. Overall, which of these statements BEST describes what being in poverty means to you?

Please tick one box only.

- Not having enough money to make ends meet
- Not having enough to buy what most others take for granted
- Not having enough to buy basics like food, housing and clothing
- Having to struggle to survive each and every day
- Not having enough to be able to live decently
- Not being able to afford any of the good things in life

ABOUT YOU

Finally, we would like to ask you a few questions about yourself to help us to interpret the results of the survey.

42. What is your sex?

Please tick one box only.

- Male
 Female

43. How old were you on your last birthday?

Please write your age in years on the line below.

_____ years old

44. What is your postcode?

Please write your postcode on the line below.

45. Which of the following best describes where you live?

Please tick one box only.

- A rural area or village
 A small country town (under 10,000 people)
 A larger country town (over 10,000 people)
 A large town (over 25,000 people)
 Outer metropolitan area of a major city (over 100,000 people)
 Inner metropolitan area of a major city (over 100,000 people)

46. Where were you born?

Please tick one box only.

- Australia
 Another English-speaking country
 A non-English-speaking country

47. Does your family normally speak a language other than English at home?

Please tick one box only.

- Yes
 No

48. Are you an Aboriginal or Torres Strait Islander?

Please tick one box only.

- Yes
 No

49. Do you have an on-going disability or on-going medical condition that restricts your daily activities?

Please tick one box only.

- Yes
 No

50. What is your present marital status?

Please tick one box only.

- Married (or living with de facto partner)
- Separated, widowed or divorced
- Never married

51. Which of the following best describes your current living arrangements?

Please tick one box only.

- I live alone
- I live by myself with my children (sole parent)
- I just live with my spouse / partner
- I live with my spouse / partner and our children
- I live with my parents
- I live in a group household

52. Please complete the following table that shows the number of people that are living in your household.

	Number
Adults aged between 18 and 64	
Adults aged 65 or over	
Young people aged between 18 and 24	
Children aged under 18	
Total number of people living in my household	

53. Which of the following best describes your present housing arrangement?

Please tick one box only.

- Own home outright (no mortgage)
- Paying off a mortgage
- Renting from a private landlord
- Renting from a government agency (public housing)
- Boarding
- Other

54. Which of these best describes the HIGHEST qualification you have completed?

Please tick one box only.

- Primary school or less
- Some secondary / high school
- Completed secondary / high school / matriculation
- Trade certificate / apprenticeship or similar
- Bachelor degree
- Postgraduate degree

55. Which of the following BEST describes the MAIN activity last week of you and your partner?

Please circle only ONE number in each column. Do not circle any number in the second column if you do not have a partner.

	You	Your partner
Working full-time for pay	01	01
Working part-time for pay	02	02
Self-employed – full time	03	03
Self-employed – part time	04	04
Unemployed/looking for work	05	05
Retired	06	06
Studying at university, TAFE, etc	07	07
Working voluntarily (for no pay)	08	08
Caring for a child at home	09	09
Caring for an adult with a disability	10	10
Home or family responsibilities	11	11
Other	12	12

56. What is the income (before tax) from all sources, of you or your FAMILY?

Please include the TOTAL income of you and your partner (if you have one) and any children (if they live with you). If you live alone or in shared accommodation just include your own income. Do not deduct tax, superannuation, or health insurance.

<u>Weekly</u>	<input type="checkbox"/>	<u>Yearly</u>
Less than \$100 a week	<input type="checkbox"/>	Less than \$5,200 a year
\$100 to \$199 a week	<input type="checkbox"/>	\$5,200 to \$10,399 a year
\$200 to \$299 a week	<input type="checkbox"/>	\$10,400 to \$15,599 a year
\$300 to \$399 a week	<input type="checkbox"/>	\$15,600 to \$20,799 a year
\$400 to \$499 a week	<input type="checkbox"/>	\$20,800 to \$25,999 a year
\$500 to \$599 a week	<input type="checkbox"/>	\$26,000 to \$31,199 a year
\$600 to \$699 a week	<input type="checkbox"/>	\$31,200 to \$36,399 a year
\$700 to \$799 a week	<input type="checkbox"/>	\$36,400 to \$41,599 a year
\$800 to \$899 a week	<input type="checkbox"/>	\$41,600 to \$46,799 a year
\$900 to \$999 a week	<input type="checkbox"/>	\$46,800 to \$51,999 a year
\$1000 to \$1499 a week	<input type="checkbox"/>	\$52,000 to \$77,999 a year
\$1500 to \$1999 a week	<input type="checkbox"/>	\$78,000 to \$103,999 a year
\$2000 a week and over	<input type="checkbox"/>	\$104,000 a year and over
No income or negative	<input type="checkbox"/>	

57. Some people in Australia are rich, some are poor and others are somewhere in between. Thinking about your own INCOME, how do you think you compare overall with other Australians?

Please mark where you think you fall, by circling a number on the line below (For example, if you think you fall four-tenths of the way up from the poorest, circle number four on the line below).

1	2	3	4	5	6	7	8	9	10
Poorest					Richest				

58. In your opinion, what would be the VERY LOWEST net weekly income (that is, income after tax but before payment of any bills) that your FAMILY would need each week just to make ends meet?

If you live alone or in shared accommodation, just write what YOU would need.

In dollars per week \$_____

59. Which of the following best describes your situation?

Please tick one box only.

- Upper class
- Middle class
- Working class
- Lower class
- Not sure / don't know

60. Generally speaking, which political party do you vote for?

Please tick one box only.

- Liberal Party
- Australian Labor Party
- National Party
- Australian Democrats
- The Greens
- Swinging voter
- Other
- I do not vote

61. Would you describe yourself as a religious person?

Please tick one box only.

- Yes – but I do not attend church or other places of religion
- Yes – I regularly attend church or other places of religion
- No – I do not follow any religion

62. Are there any other comments you would like to make?

FINALLY, just a couple of questions about the questionnaire itself.

Did you find the questionnaire easy or difficult to understand?

Please tick one box only.

- Easy to understand
- Difficult to understand

What did you feel about the time it took to complete the questionnaire?

Please tick one box only.

- It took too much time
- It did not take too much time

Thank you for completing our questionnaire.

Now please place your questionnaire in the reply paid envelope and post it back to us AS SOON AS YOU CAN – WE WILL CONTACT YOU IF YOU WIN THE PRIZE.

ONCE AGAIN, THANK YOU VERY MUCH

