

NAB AUSTRALIAN WELLBEING REPORT Q3 2018



Australian wellbeing fell slightly in Q3 (and in most demographic groups) to return to average levels. Australians reported lower wellbeing across all components - life worth, happiness, life satisfaction & anxiety. Anxiety is still the biggest detractor from wellbeing and we're coping only 'moderately' well. When we're anxious, we mostly turn to exercise, music and time with family, to relieve stress. But a large number of us also have 'unhealthy' responses such as social withdrawal, eating, alcohol and smoking. Australians were also asked if society today is more angry & aggressive. The results paint a bleak picture - around 3 in 4 people said it was. And most - around 4 in 10 - lay the blame on drugs & alcohol, money worries and changing values & social norms.

WELLBEING TRENDS

How is Australia's wellbeing tracking?

The NAB Australian Wellbeing Index fell to 64.6 points in Q3 2018, down from 65.3 in Q2 2018, and slightly above its long-term average level (64.4).

What's driving this change?

Australians reported lower levels of wellbeing across all components of the Index - life worth, happiness, life satisfaction and anxiety.

In which groups did wellbeing improve most?

Self-employed workers, those earning \$75-100,000 p.a. and people and living in SA/NT.

And for whom did it fall most?

Wellbeing was lower in 40 of 53 monitored categories, led by labourers, men aged 18-29, people living in Tasmania, high school leavers and defactos.

Who reported the highest wellbeing?

Widows, men over 50, women over 50, married people, those living in their own house, in a 2 person household or earning over \$100,000 p.a.

Who had the lowest wellbeing?

Single people, living in 'other' accommodation, women 18-29, living in a rented house, men 18-29 and labourers.

What are the main positive influences on wellbeing?

Our homes, family and personal relationships, personal safety, standard of living of living and feeling part of our local community. But we're seeing a trend decline in the net number of people saying they're contributing positively.

What's detracting most from wellbeing?

Events (abuse & victimisation, lack of time, substance abuse, social media and ability to fund retirement - and they're having a negative impact for more Australians.

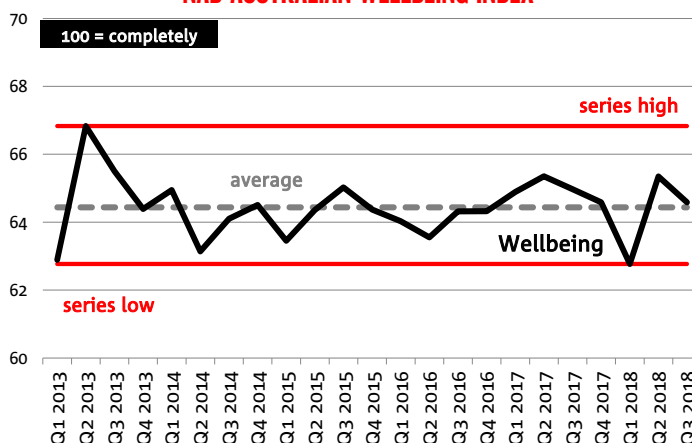
How do Australians cope with anxiety?

Anxiety detracts most from our personal wellbeing and we are coping with our anxiety only 'moderately' well. Young women are faring much worse. When we're anxious, we mostly turn to exercise to relieve stress, followed by music, time with family & friends or an activity we like. A large number of people however have 'unhealthy' responses including social withdrawal, eating, alcohol and smoking.

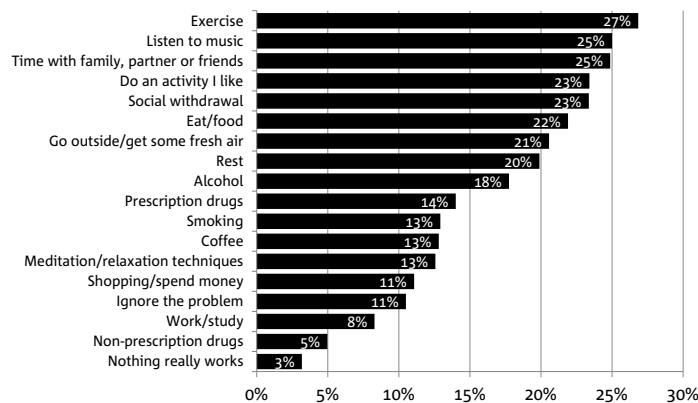
Is society becoming angrier and more aggressive?

Our results paint a bleak picture. Around 3 in 4 people said our society was more angry and aggressive. Most Australians - around 4 in 10 - blame drugs & alcohol, money worries and changing values and social norms. The rise of social media, breakdown in family relationships and law & order were also cited as key reasons.

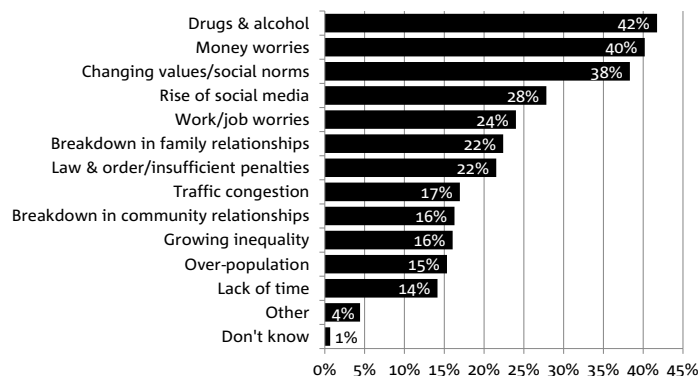
NAB AUSTRALIAN WELLBEING INDEX



WHAT WE MOST LIKELY TURN TOWARDS TO HELP COPE WITH OUR ANXIETY

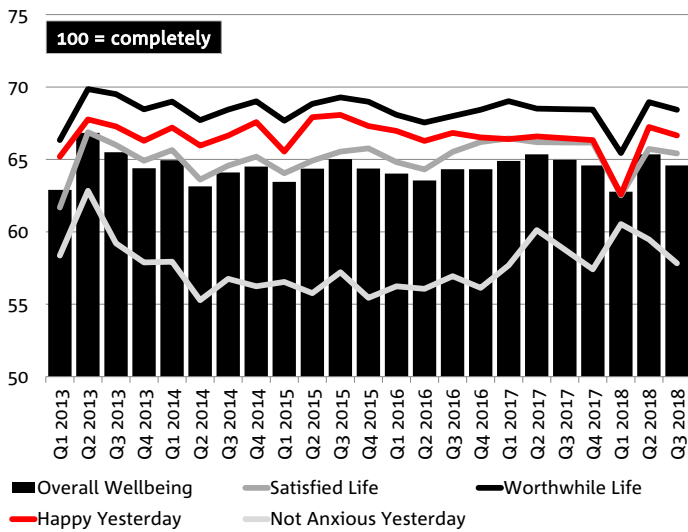


WHY IS SOCIETY BECOMING MORE ANGRY & AGGRESSIVE?



MAIN REPORT

NAB AUSTRALIAN WELLBEING INDEX



The NAB Australian Wellbeing Index fell to 64.6 points in Q3 2018, down from 65.3 in Q2, and slightly above its long-term average level (64.4).

Australians reported lower levels of wellbeing across all components of the Wellbeing Index.

They scored 'not anxious' yesterday 57.8 points (59.5 in Q2), life satisfaction 65.4 points (65.7 in Q2), happy yesterday 66.7 points (67.2 in Q2) and worthwhile life 68.4 points (69.0 in Q2).

Anxiety continues to detract the most from overall wellbeing (and by a significant margin) while our sense of life worth continues to add the most.

Wellbeing fell in most key groups in Q3 2018 - it was lower in 40 of 53 monitored categories, fell in 12 and unchanged in 1.

Wellbeing improved most for self-employed workers (+3.5 points), those earning \$75-100,000 p.a. (+2.4) and living in SA/NT (+1.2). Modest gains were also reported by sales/clerical workers, people living in rented apartments, have a bachelor or post grad qualification, married people and those living in a 2 person household. Wellbeing was unchanged in WA.

Wellbeing fell most for labourers (-5.6), men aged 18-29 (-5.4), in TAS (-5.2), for high school levers (-3.8) and defactos (-3.7).

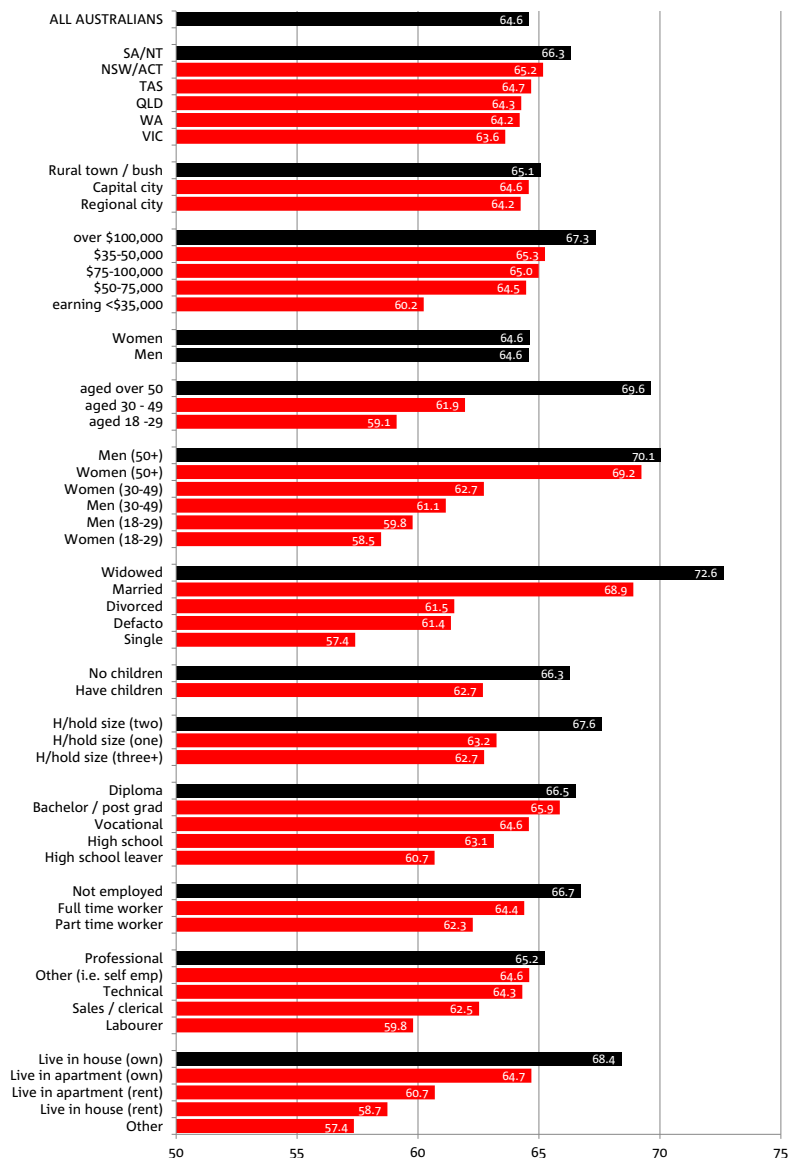
Overall wellbeing in Q3 was highest for widows (72.6), men over 50 (70.1), women over 50 (69.2), married people (68.9), those living in their own house (68.4), in a 2 person household (67.6) or earning over \$100,000 p.a. (67.3).

Single people (57.4) and those living in 'other' accommodation (57.4) had the lowest wellbeing. They were followed by young women 18-29 (58.5), people living in a rented house (58.7), men aged 18-29 (59.1) and labourers (59.8).

By state SA/NT (66.3) replaced TAS (64.7) for the highest wellbeing with VIC (63.6) still the lowest. By region, rural towns and the bush (65.1) continued to lead the way for wellbeing.

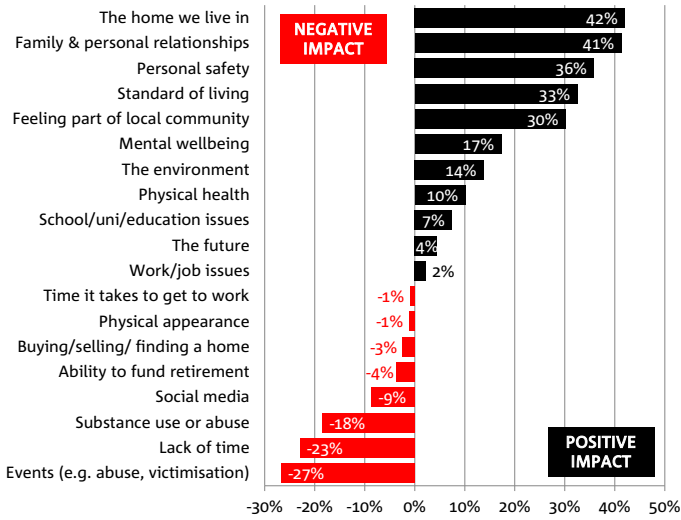
The wellbeing gap between men and women closed in Q3, with both groups reporting similar levels of wellbeing (64.6). But whereas wellbeing was higher for men than women in the over 50 and 18-29 year old ages groups, wellbeing was higher for women in the 30-49 year old group.

NAB AUSTRALIAN WELLBEING INDEX - ALL CATEGORIES (100 = completely)



FACTORS THAT IMPACT OUR WELLBEING

WELLBEING DRIVERS (NET)

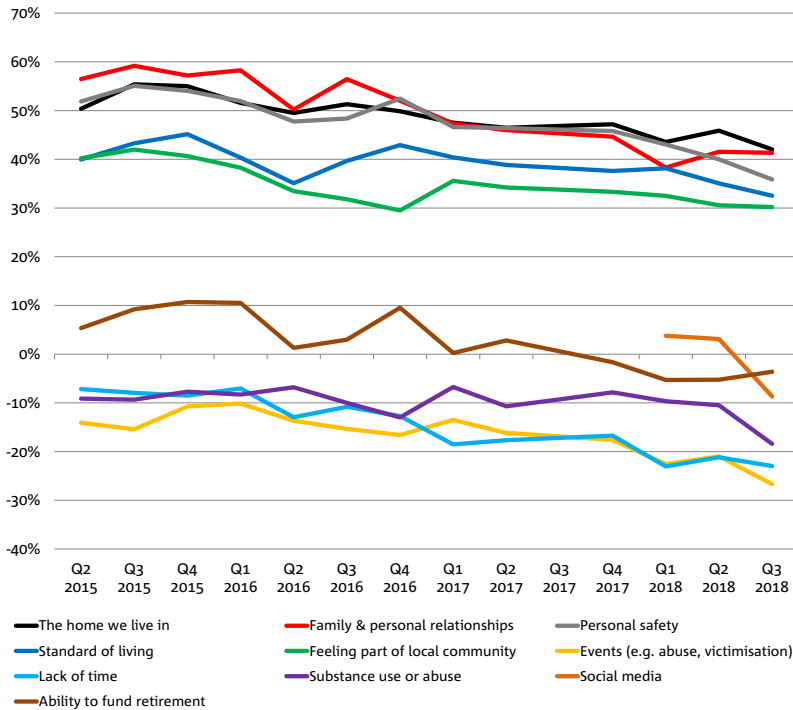


The home we live in (net 42%), family and personal relationships (41%), personal safety (36%), standard of living of living (33%) and feeling part of our local community continued to contribute positively to the personal wellbeing of most Australians in Q3 2018.

The key detractors from their wellbeing were events like abuse and victimisation (-27%), a lack of time (-23%), substance use and abuse (-18%), social media (-9%) and the ability to fund retirement (-4%).

Other net detractors from wellbeing in Q3 included buying, selling or finding a home (-3%), our physical appearance (-1%) and time it takes to get to work (-1%).

WELLBEING DRIVERS (NET): TOP & BOTTOM 5



A longer-term look at the key drivers of wellbeing reveals some interesting patterns.

The homes we live in, family & personal relationships, personal safety, our standard of living and feeling part of the local community have typically contributed positively to the personal wellbeing of the greatest net number of Australians since we started compiling this data in mid-2015.

But we have also noted a trend decline in the net number of people who said these factors are contributing positively to their personal. This is clearly apparent in the chart on the left.

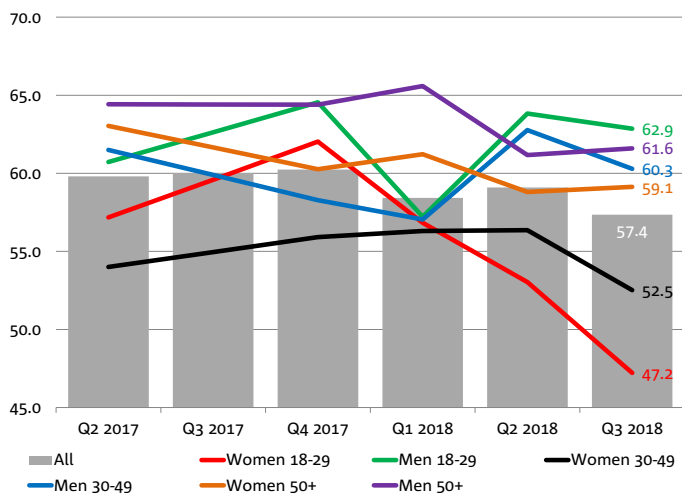
Moreover, the net number of Australians who said these factors contributed positively Q3 was the lowest than at any time since mid-2015 (except for feeling part of the local community).

An even more concerning trend is evident when it came to the things that had a negative impact on the personal wellbeing of most Australians. Since mid-2015, they also appear to be having a greater negative impact for more Australians, particularly when it comes to events and a lack of time.



COPING WITH ANXIETY

COPING WITH ANXIETY (100 = completely)

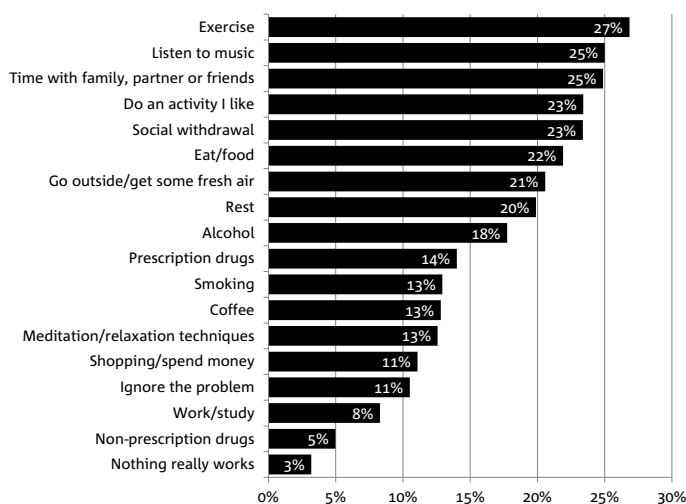


The NAB Australian Wellbeing Index has consistently identified anxiety as the biggest detractor from our personal wellbeing.

But not only is it the biggest detractor, we don't seem to be coping with our anxiety very well. In fact, when asked how they were coping with their anxiety, Australians on average scored just 57.4 points out of a possible 100 (where 100 is 'completely'). This suggests that we are coping only 'moderately' well.

But when we break this down by gender and age, it's very clear that some groups are coping much better than others. Young men aged 18-29 (62.9 points) and men aged over 50 (61.6 points) said they were coping the best. In contrast, young women 18-29 are faring much worse (47.2 points) and this has deteriorated substantially since late-2017 (62.0 points). Middle-aged women are also not coping as well (52.5 points).

WHAT WE MOST LIKELY TURN TOWARDS TO HELP COPE WITH OUR ANXIETY



When we're anxious, what do we most likely turn to help us cope?

Our survey results suggest that majority of people turn to exercise (27%), which is also widely acknowledged as one of the most important things individuals can do to relieve stress.

Other popular choices according to around 1 in 4 Australians included listening to music (25%), spending time with family, their partner or friends (25%) or do an activity they like (23%).

A large number of people had more 'unhealthy' responses including social withdrawal (23%), eating or food (22%), alcohol (18%) and smoking (13%).

But responses also varied greatly by gender - particularly by gender age group (see table below).

	All	Women	Men	Women (18-29)	Men (18-29)	Women (30-49)	Men (30-49)	Women (50+)	Men (50+)
Exercise	27%	28%	25%	31%	30%	27%	25%	28%	19%
Listen to music	25%	26%	25%	24%	24%	29%	25%	22%	23%
Time with family, partner or friends	25%	25%	25%	33%	19%	17%	24%	27%	34%
Do an activity I like	23%	26%	21%	30%	19%	16%	19%	34%	25%
Social withdrawal	23%	27%	20%	24%	19%	33%	25%	23%	12%
Eat/food	22%	23%	21%	23%	22%	26%	25%	19%	15%
Go outside/get some fresh air	21%	20%	22%	13%	21%	20%	21%	25%	24%
Rest	20%	19%	20%	23%	18%	16%	19%	20%	26%
Alcohol	18%	13%	22%	10%	18%	12%	22%	17%	27%
Prescription drugs	14%	13%	16%	14%	7%	13%	20%	11%	17%
Smoking	13%	13%	12%	15%	14%	14%	11%	11%	13%
Coffee	13%	11%	15%	12%	9%	14%	15%	8%	21%
Meditation/relaxation techniques	13%	12%	13%	16%	18%	9%	12%	12%	10%
Shopping/spend money	11%	12%	11%	4%	14%	22%	13%	6%	4%
Ignore the problem	11%	12%	9%	12%	14%	14%	5%	10%	11%
Work/study	8%	7%	10%	10%	15%	7%	8%	4%	7%
Non-prescription drugs	5%	4%	6%	4%	12%	3%	4%	6%	2%
Nothing really works	3%	3%	3%	4%	1%	3%	3%	3%	5%

By gender overall, men and women were in broad agreement across most factors. The biggest differences were in relation to doing and activity (26% women; 21% men), social withdrawal (27% women; 21% men), alcohol (22% men; 13% women) and coffee (15% men; 11% women).

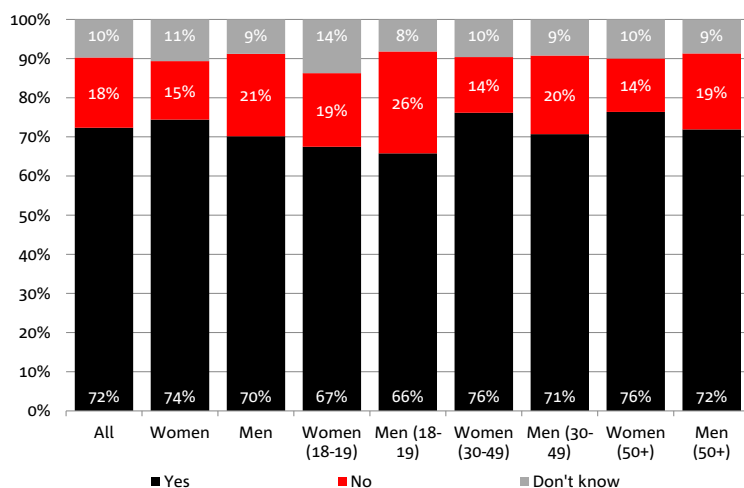
Among younger Australians aged 18-29, noticeably more women spent time with their family, partner or friends (33% vs. 19%), did an activity they like (30% vs. 19%) or took prescription drugs (14% vs. 7%) than did men. Men were much more likely to go outside or get some fresh air (21% vs. 13%), drink alcohol (18% vs. 10%), shop or spend money (14% vs. 4%) or take non-prescription drugs (12% vs. 4%) than women.

In the 30-49 year old age group, women were more likely to withdraw socially (33% vs. 25%), shop or spend money (22% vs. 13%) or ignore the problem (14% vs. 5%) than men. Men were however more likely to spend time with family, partners or friends (24% vs. 17%), drink alcohol (22% vs. 12%) or use prescription drugs (20% vs. 13%).

In the over 50 group, more women exercised (28% vs. 19%), did an activity they liked (34% vs. 25%) or withdrew socially (23% vs. 12%), but more men spent time with family, partners and friends (34% vs. 27%), drank alcohol (27% vs. 17%), took prescription drugs (17% vs. 11%) or drank coffee (21% vs. 8%).

CHANGING SOCIETY

IS OUR SOCIETY GETTING MORE ANGRY & AGGRESSIVE?



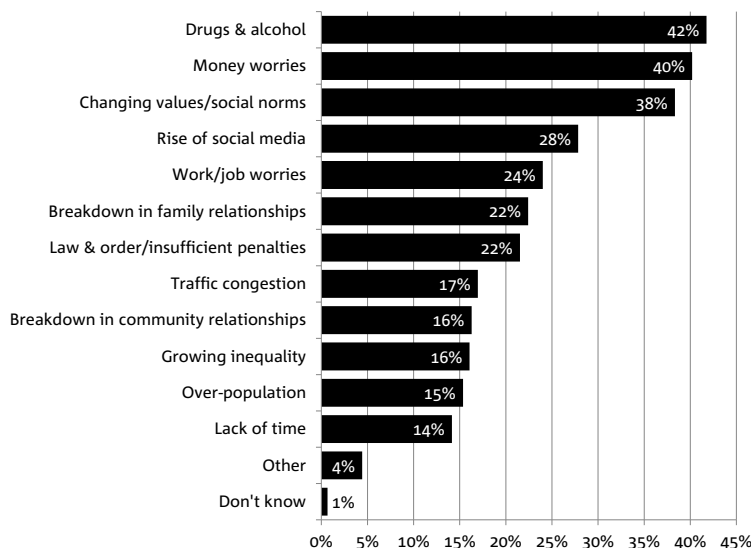
Society is changing and these changes can impact wellbeing both positively and negatively. In this report, we asked Australians to think about their day to day interactions with people and whether we, as a society are angrier and more aggressive.

The results paint a bleak picture. Around 3 in 4 (72%) said our society was in fact becoming angrier and more aggressive. Only 18% said it wasn't and 10% didn't know. More women (74%) said things had become worse than men (72%).

By age and gender, 76% of women aged 30-49 and over 50 said that society was getting angrier and more aggressive, compared to just 67% of women aged 18-29. Middle aged men (71%) and over 50 (72%) were also more pessimistic than 18-29 year old men (66%)

We suspect pessimism in older age groups likely reflect a longer life experience to look back on.

WHY IS SOCIETY BECOMING MORE ANGRY & AGGRESSIVE?



Why do Australians think this is happening?

Most - around 4 in 10 - blame drugs & alcohol (42%), money worries (40%) and changing values and social norms (38%).

The rise of social media was also highlighted as a reason by 28% of Australians.

Other key reasons included work or job worries (24%), breakdown in family relationships (22%) and law & order and insufficient penalties (22%).

Interestingly, many of these factors are also cited as key drivers of personal wellbeing - both positive and negative.

But responses again varied greatly by gender and age (see table below).

	All	Women	Men	Women (18-29)	Men (18-29)	Women (30-49)	Men (30-49)	Women (50+)	Men (50+)
Drugs & alcohol	42%	44%	39%	26%	26%	44%	31%	52%	52%
Money worries	40%	45%	35%	49%	46%	53%	41%	37%	24%
Changing values/social norms	38%	39%	38%	37%	32%	34%	37%	44%	42%
Rise of social media	28%	26%	29%	34%	29%	29%	30%	21%	30%
Work/job worries	24%	24%	24%	37%	37%	26%	26%	16%	17%
Breakdown in family relationships	22%	26%	18%	23%	14%	23%	20%	30%	19%
Law & order/insufficient penalties	22%	18%	25%	12%	14%	16%	18%	23%	36%
Traffic congestion	17%	15%	19%	10%	12%	15%	23%	18%	18%
Breakdown in community relationships	16%	16%	16%	17%	16%	16%	18%	16%	15%
Growing inequality	16%	13%	20%	14%	27%	11%	19%	14%	18%
Over-population	15%	14%	17%	12%	14%	14%	19%	15%	17%
Lack of time	14%	15%	13%	26%	22%	16%	15%	10%	7%
Other	4%	3%	6%	2%	8%	3%	4%	4%	7%
Don't know	1%	1%	0%	1%	1%	2%	1%	0%	0%

By gender overall, men and women were in broad agreement across most factors. The biggest differences were in relation to the role of drugs and alcohol (44% women; 39% men), money worries (45% women; 35% men), breakdown in family relationships (26% women; 18% men), law and order and insufficient penalties (men 25%; women (18%) and growing inequality (20% men; 13% women).

Among Australians aged 18-29, more women identified changing values and social norms (37% vs. 32%), the rise of social media (34% vs. 29%) and breakdown in family relationships (23% vs. 14%) as key reasons why society is becoming angrier and more aggressive than young men. But a lot more young men highlighted growing inequality (27% vs. 14%) than women.

In the 30-49 year old age group, more women attributed this change to drugs & alcohol (44% vs. 31%) and money worries (53% vs. 41%), but significantly more men laid the blame on traffic congestions (23% vs. 15%) and growing inequality (19% vs. 11%).

In the over 50 group, more women blamed money worries (37% vs. 24%) and breakdown in family relationships (30% vs. 19%) than men. But more men attributed this change to the rise in social media (30% vs. 21%) and law & order or insufficient penalties (36% vs. 23%).

ABOUT THE SURVEY

The NAB Australian Wellbeing Index is based on survey participants' responses to four questions (developed by the UK Office of National Statistics) related to how people 'think and feel about their own lives' - how satisfied are you with your life nowadays; to what extent do you feel the things that you do in your life are worthwhile; how happy did you feel yesterday; and, how anxious did you feel yesterday?

All questions were answered on a scale of 0-10 where 0 is 'not at all' and 10 is 'completely'.

Over 2,000 Australians participated in the Q3 2018 survey, with weights applied to age, location and gender to ensure that the survey reasonably reflects the Australian population.

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