NAB SPECIAL CORONAVIRUS REPORT Q3 2020

HOW AUSTRALIANS ARE CHANGING THEIR BEHAVIOURS, OUR BIGGEST FEARS, WHO DO WE TRUST & THE "NEW NORMAL"

NAB Behavioural & Industry Economics

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In this report NAB continues to explore the key concerns of Australians over COVID-19 and how the virus is influencing our behaviours. Much has been written about the "new normal" post coronavirus. But to what extent do we really want our pre-COVID lives back? Some aspects of life have changed for the positive, so it can be extremely difficult to go back to something viewed as less desirable. The virus is forcing us to rethink how we will change the way we live in the future and many Australians continue to expect significant change. But people are creatures of habit and there is growing reason to believe that as life starts up again, some old habits will return as many behavioural shifts have been the result of enforced change.

Many Australians remain deeply concerned over coronavirus. But, with the number of active cases remaining low and growing confidence in the ability of our health system to cope, our biggest worries are increasingly focussed on the economy, business closures, employment (particularly in Victoria) and travel restrictions. While most Australians do not want their lives to completely return as they were before the virus, the lure of our old lives is growing. Higher levels of pollution and a faster pace of life are still the key concerns about a return to "normal", but these worries are decreasing. Far fewer Australians are also worried about consuming more, spending less time with family and commuting to work as life resumes. However, with the economy in deep recession, many more are anxious about ongoing support for the unemployed and small business.

When confronted with a crisis like a pandemic it is easy to believe everything will change. Apart from our personal hygiene, Australians expect the biggest lasting changes in behaviour (and even more so than when asked in Q2), will be fewer overseas holidays, travelling less on planes and public transport, saving more, less time in major shopping centres, eating out less and shopping more on-line. But, more of us are yearning to return to our "old lives" and outside of seeing family, we are most looking forward to being able to travel again, both overseas and domestically. Interestingly, relatively fewer people are looking forward to returning to their place of work.

One frequently espoused prediction was that many of us would fundamentally re-evaluate our lives and work remotely, resulting in an exodus out of big cities or even states. Our research continues to suggest relatively few people are considering such a move (albeit numbers are rising, particularly in Victoria). Even if remote working becomes pervasive, not everybody will be able (given the cost of relocating) or want to escape for a lifestyle change - especially those used to the convenience that come with living in a major urban centre, including choice of schools, health services, entertainment options, etc. It is never wise to bet against the attraction of a major city. And, the global race is on not just to keep cities afloat, but to adapt and thrive post COVID-19.

Most large world cities have launched initiatives aimed at retaining residents and local businesses. Many have installed new bike lanes, pedestrian walkways, free parking, highly visible displays of public sanitation, more reliable, high-capacity internet connectivity, more safe entertainment options, better air filtration on public transport, and have opened-up public spaces for retail and hospitality businesses to maintain social distance. With fewer office workers, less traffic and pollution, cities can become more attractive and more affordable. But much is at stake. Any significant lasting reduction in CBD employment would have big implications for tax revenue and the provision of public services.

Finally, we revisited the issue of trust. The adherence to coronavirus containment measures relies not only upon people having a sense they are part of something greater than themselves, but also their ability to access clear and accurate information, and more importantly, to trust those providing the advice. In a positive endorsement of the government's handling of coronavirus, all levels of government have seen a big uplift in trust levels.

Australians rated their concern over COVID-19, 6.7 points out of 10 (where 10 is 'extremely' concerned) - similar to the levels recorded in Q2 (6.6), but a little higher than at the start of the pandemic (6.4 in Q1). Over 4 in 10 Australians continue rate their concern very high (at 8 or more). Concerns remain highest in VIC (unchanged from Q2 at 6.9), followed closely by NSW (also broadly unchanged at 6.8). In SA (6.6), WA (6.3) and QLD (6.3) concern rose a little, but fell noticeably in the ACT (6.5), TAS (6.4) and the NT (4.6). Concern remains higher than in Q1 in VIC, NSW, SA, QLD and the ACT, but lower in TAS, WA and the NT. People in capital cities are still more concerned than those in regional cities and rural areas although concern has risen outside of cities relative to earlier in the year. Overall, women (6.8) remain somewhat more concerned than men (6.4) - broadly unchanged from Q2.

By age, the over 65s continue to express the highest concern (7.1), followed by those aged 50-64 years (6.9). Indeed, older Australians have been feeling increasingly vulnerable since Q1, with their level of concern climbing since Q2.

Outside of the direct health impacts of the virus, Australian's biggest worry remains the impact of COVID-19 on the domestic economy - around 6 in 10 Australians rate this as their top concern, up slightly from Q2 and significantly higher than in Q1. Around 1 in 4 people cite business closures and the impact on employment as their biggest concerns. In VIC, where heavy lockdown measures have been in place since early-August, concern over business closures and employment is unsurprisingly highest. With international borders still effectively closed and domestic movement restrictions in place across many parts of the country, over 1 in 3 Australians said travel movements and restrictions concerns them most. In contrast, with case numbers remaining low, the number of Australians who identified the ability of the healthcare system to cope fell slightly (but is still a major concern for around 1 in 3 people).

We also noted a clear shift in some other key drivers of concern. With financial markets having rallied from their deep lows earlier this year, worries over investments fell, along with running low on key household essentials and medicines (and significantly less so than during the period of panic buying in Q1), and school and childcare closures (although of greater concern in VIC). The number of people identifying an "insufficient response" rose in the quarter (from 9% of Australians in Q2 to 14% in Q3). Interestingly however, concern around the response from foreign governments fell.

Our research continues to suggest that relatively few people are considering moving for a lifestyle change, albeit more so than in Q2. When asked about the actual likelihood of moving, Australians on average scored 2.4 points out of a possible 10 (up from 1.9 in Q2), ranging from 3.3 in VIC to just 1.1 in TAS. By age, young Australians aged 18-29 (3.8) were the most open to this, falling progressively as we get older to just 0.7 points in the over 65 group. What of movement between cities and states? In this survey for the first time we explored this issue, asking Australians whether they were considering moving to another state. Overall, the likelihood is also very low at (1.8), albeit a little higher in VIC (2.8). People living in QLD (0.9) were least likely to move state. Once again younger Australians (3.1) were in stronger agreement relative to other age groups, particularly the over 65s (0.4).

NAB again asked Australians which of their behaviours they thought would change most in the future. Encouragingly, personal hygiene remains top of the list. The next biggest lasting change is taking fewer overseas holidays. Australians also expect to travel less on planes and public transport, save more for emergencies, spend less time in major shopping centres, eat out less often, shop more on-line and socialise less. And, with the virus having become further entrenched in daily life, Australians expect to adopt all these changes more so than expected in Q2. Relative to Q1, areas where people have re-assessed future expected behaviours most include: saving more for emergencies; and working from home. They have also signalled a large change in the extent to which they expect to travel less on public transport, spend less time in major shopping centres and eat out less often at restaurants. Clearly, as the virus continues, more Australians are yearning to return to their "old lives".

When asked about the top things Australians were most looking forward to doing after COVID-19 is over, outside of seeing family, the most popular choices were going on an overseas or domestic holiday. Simple things that may have been taken for granted previously, such as socialising with friends and hugging family and friends also resonated with many people. Noticeably more people in VIC were looking forward to socialising with friends, going out to restaurants, bars and pubs, enjoying the outdoors again and the hairdressers.

Australians were again asked to the rate the extent to which they agreed with the statement "I want my life to return to exactly how it was before the COVID-19 pandemic". While no group, irrespective of age, income, gender or location, wanted their lives to completely return to 'normal', it appears we are now keener to return to our old lives than we were back in June. On average, Australians scored 7.1 points out of a possible 10 (6.5 in Q2), where 10 represents a return to life completely as it was before. By state, the response was highest in the NT (8.6), with all other states scoring broadly the same, except SA (a little lower at 6.9). Older Australians (over 65s) were significantly keener to have the old lives back (8.0) than other age group.

The survey also explored what aspects of our lives before the pandemic we do not wish to return. Most Australians again highlighted environmental impacts/pollution (37%) and faster pace of life (35%) as their key concerns. But both factors were of less concern than in Q2. With the economy in deep recession, however more Australians were worried about government support for the unemployed and small business. Interestingly, relative to the last quarter, far fewer Australians are worried about consuming more (17% vs. 30% in Q2), spending less time with family (22% vs. 32%), spending time commuting to work (22% vs. 30%), spending less time caring for themselves (20% vs. 25%) or driving more (18% vs. 22%) when COVID restrictions are lifted.

Finally, we revisited the issue of trust. The adherence to coronavirus containment measures relies not only upon people having a sense they are part of something greater than themselves, but also their ability to access clear and accurate information, and more importantly, to trust those providing the advice. Trust levels in Australia remain highest for small business (6.5) and our neighbours (6.5), followed by our employers (6.4) and Australians in general (6.3). Moreover, our level of trust in all these areas has risen somewhat since March when we last explored this issue. Trust remains lowest (and by some margin), for social media (3.6), followed by traditional media (4.7) and big business (4.8) - albeit trust is somewhat higher in all areas than in Q1. In a positive endorsement of the government's handling of coronavirus, all levels of government saw a big uplift in trust levels in Q3 relative to Q1 - state government (up 1.3 to 5.7), federal government (up 1.4 to 5.6), and local government (up 1.2 to 5.5). Trust in federal government was noticeably higher in NSW relative to other states, with trust in state government highest in WA by some margin (particularly compared to QLD). Amid reports COVID-19 has made life more difficult for vulnerable Australians, and with increasing numbers turning to charities for support, the survey also revealed an uplift in trust in charitable organisations and the not-for-profit sector in Q2 (up 0.6 to 5.7).

LEVEL OF CONCERN OVER CORONAVIRUS

Australians on average continue to express moderately high levels of concern over coronavirus, despite low case numbers across the country, and a marked improvement in VIC during lockdown.

In the Q2 survey, Australians rated their level of concern over the pandemic 6.7 points out of 10 (where 10 is 'extremely' concerned). The level of concern was broadly unchanged at 6.6 points in Q3, but is a little higher than at the start of the pandemic in Q1 (6.4 points). The number of people who are still very concerned is significant, with over 4 in 10 (44%) rating their level of concern 8 points or higher in Q3.

Despite the large drop in case numbers in VIC following the introduction of stage 4 restrictions in early-August, coronavirus concerns remain highest in VIC (unchanged from Q2 at 6.9 points), followed closely by NSW (also broadly unchanged at 6.8 points).

In other states, concern rose a little in SA (6.6 points), WA (6.3 points) and QLD (6.3 points), but fell noticeably in the ACT (down 0.7 to 6.5 points), TAS (down 0.8 to 6.4 points) and the NT (down 1.9 to 4.6 points), but from a much smaller sample size.

Interestingly, concern was also higher than at the start of the pandemic in Q1 in VIC, NSW, SA, QLD and the ACT, but lower in TAS, WA and the NT.

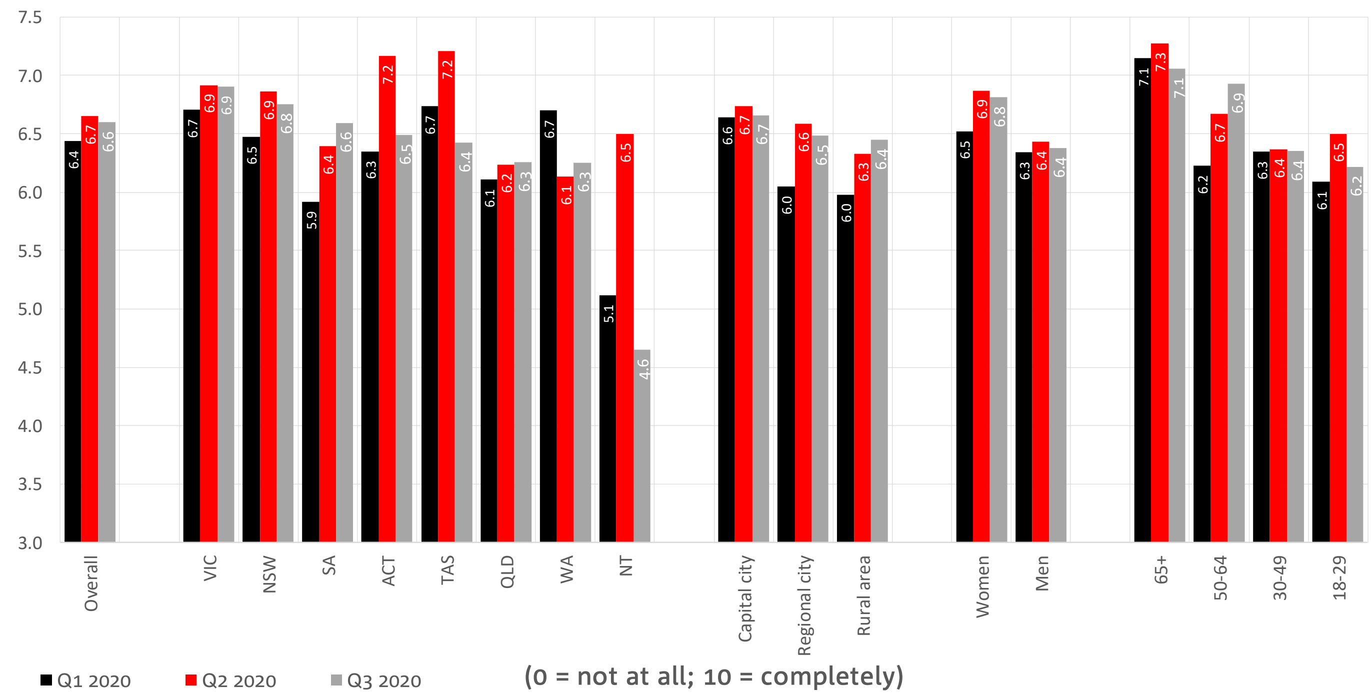
People in capital cities are still more concerned than in regional cities and rural areas. But whereas the level of concern has stayed broadly unchanged in capital cities since Q1, it remains much higher in regional cities and rural areas relative to Q1.

Overall, women (6.8 points) remain somewhat more concerned about coronavirus than men (6.4 points), with the level of concern among broadly unchanged from the last survey for both women and men. While concern has risen among women since Q1, it is broadly unchanged for men.

With older Australians at much higher risk from coronavirus, it is not surprising the over 65 age group continue to express the highest level of concern (7.1 points). Moreover, the level of concern in the oldest age group is broadly unchanged since the outbreak in Q1. This is also true in the 30-49 age group.

In contrast, Australians aged 50-64 have been feeling increasingly vulnerable since Q1, with their overall level of concern climbing in Q2 and further in Q3. In contrast, after spiking in Q2 the level of concern among young Australians in the 18-29 group fell back to levels seen in Q1 after spiking in Q2.

HOW CONCERNED ARE YOU ABOUT CORONAVIRUS?



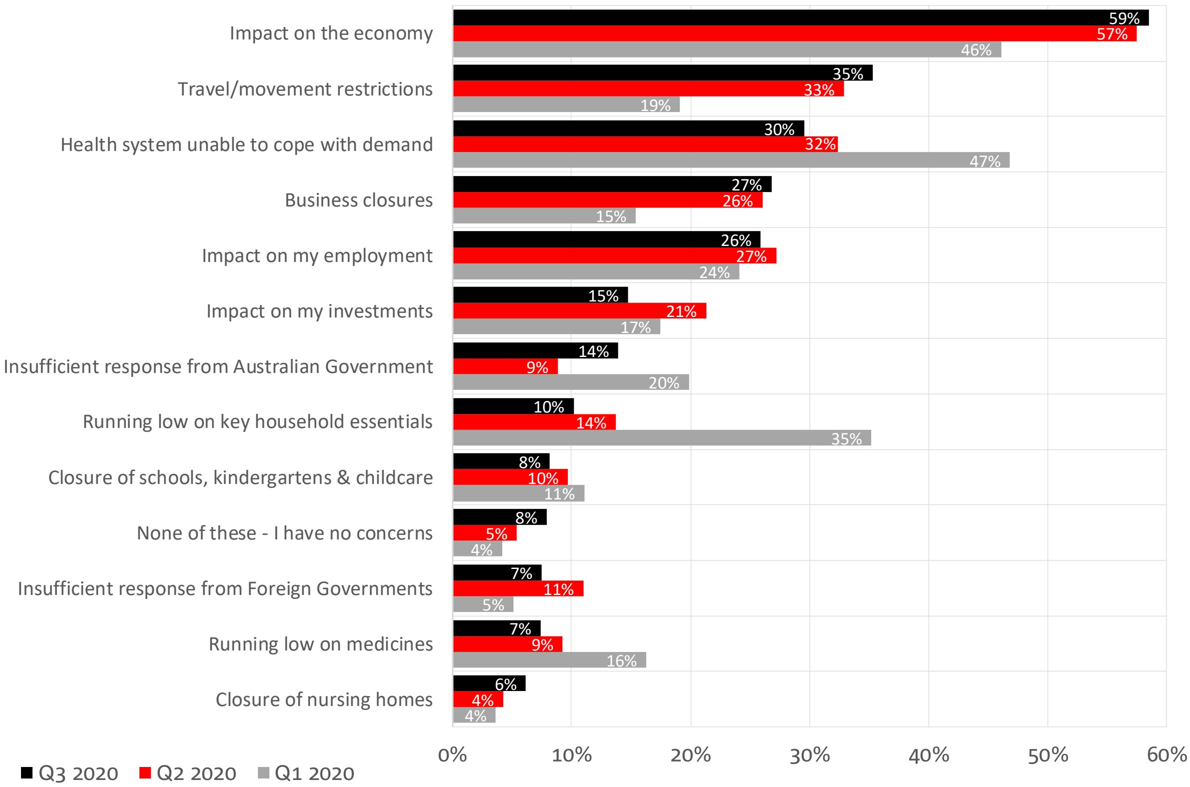
(0 = not at all; 10 = completely)

KEY CONCERNS REGARDING CORONAVIRUS

Coronavirus has raised many concerns outside of its direct impact on our health and that of our family and friends. Outside of health, the biggest concern according to 6 in 10 (59%) Australians is the impact the virus is having on the domestic economy. This was up slightly from 57% in the previous survey and significantly higher than in the Q1 survey (46%), and followed record low GDP growth reported in the June quarter and expectations the economy will take years to recover with ongoing high unemployment and government debt.

With international borders still effectively closed and domestic movement restrictions still in place, around 35% of Australians said travel movements and restrictions was the area they next worried about most (up from 32% in the June survey). In contrast, with case numbers remaining low, the number of Australians who identified the ability of the healthcare system to cope fell slightly to 30%, down from 32% in the last survey and well below the 47% reported in Q1.

TOP CONCERNS REGARDING CORONAVIRUS OTHER THAN DIRECT HEALTH IMPACT FOR YOU, FAMILY OR FRIENDS



Around 1 in 4 Australians again cited business closures (27%) and the impact on employment (26%) among their biggest concerns in Q3. In VIC, where heavy lockdown measures have been in place since early-August, the level of concern over business closures (31%) and employment (33%) was highest of all states. While the overall level of concern was broadly unchanged from Q2, it remains much higher than in Q1 (15%) as the true business impact began to unfold further.

We also noted a clear shift in some other key drivers of concern. With financial markets having now rallied from deep lows earlier this year (which adversely impacted superannuation balances and other investment portfolios), the number of Australians worried about the coronavirus impact on their investments fell to 15% (21% in Q2). Australians also appear to be somewhat less worried about running low on key household essentials and medicines than in Q2, and significantly less worried than they were during the period of panic buying in Q1.

Australians were less supportive of how the government is handling coronavirus in Q3, with the number identifying an insufficient response from them a concern rising to 14% (9% in Q2). Interestingly however, the number citing an insufficient response from foreign governments fell to 7% (11% in Q2).

CHANGING BEHAVIOURS IN THE FUTURE

Not only has coronavirus raised concerns about our lives today, it is also forcing us to rethink how we will change the way we live, work and shop in the future.

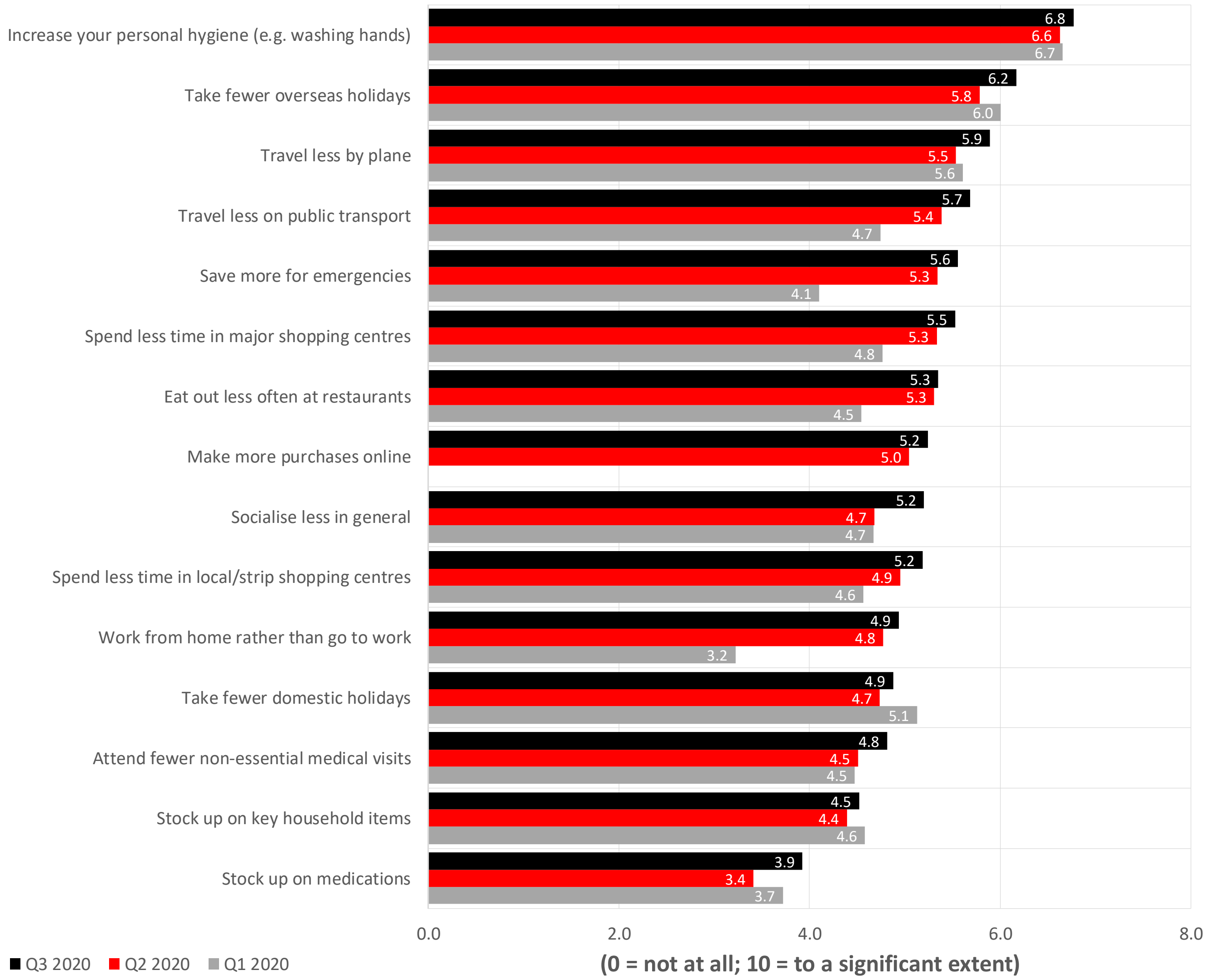
When again asked to tell us the extent they thought the virus will influence how they will behave in the future, improved personal hygiene is still key, with the extent to which Australians plan to adopt this behaviour unchanged since Q1. This is very encouraging given coronavirus transmission mechanisms, and potential for further outbreaks as isolation measures are relaxed.

The next biggest change is taking fewer overseas holidays. Australians also plan to travel less on planes and public transport, save more for emergencies, spend less time in major shopping centres, eat out less often, shop more on line and socialise less.

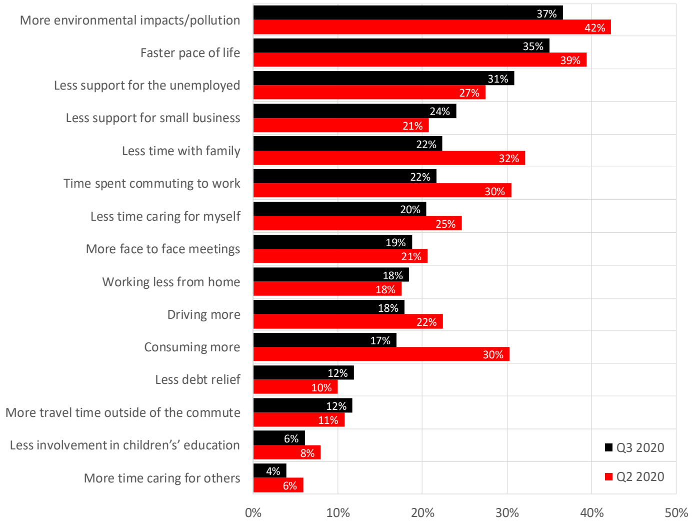
And, with coronavirus having further entrenched in daily life, Australians plan to adopt all these changes more than they expected to in Q2.

Relative to Q1, areas where people have re-assessed future expected behaviours most include: saving more for emergencies; and working from home. They have also signalled a large change in the extent to which they expect to travel less on public transport, spend less time in major shopping centres and eat out less often at restaurants.

EXTENT CORONAVIRUS WILL CHANGE THE WAY YOU LIVE, WORK & SHOP IN FUTURE



WHAT ARE YOU MOST CONCERNED ABOUT POST THE EASING OF CORONAVIRUS RESTRICTION?



During coronavirus, many Australians have been forced to adapt to new ways of living and working - some better and some worse. But what do we fear losing after coronavirus restrictions have eased?

Most Australians again highlighted returning to a world of more environmental impacts/pollution (37%) and faster pace of life (35%) as their key concerns. But both factors were of less concern than in Q2.

With the economy in deep recession, however more Australians were worried about government support for the unemployed and small business than in Q2.

Interestingly, relative to the last quarter, far fewer Australians are worried about consuming more (17% now vs. 30% in Q2), spending less time with family (22% vs. 32%), spending time commuting to work (22% vs. 30%), spending less time caring for themselves (20% vs. 25%) or driving more (18% vs. 22%) when COVID restrictions are lifted.

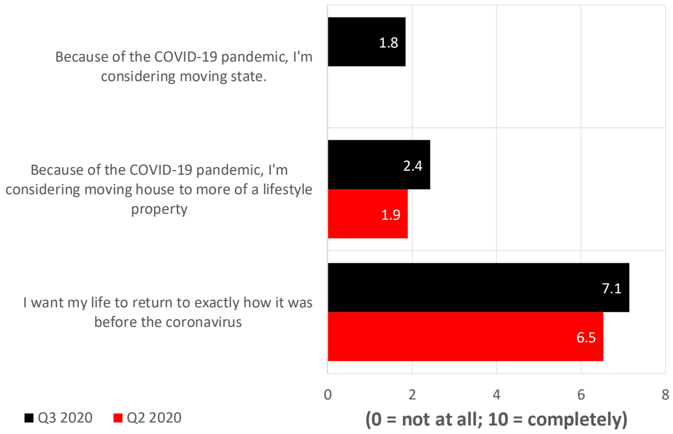
The table below highlights some key differences in the level of concern between men and women and across age groups, and how these have change from Q2.

MOST CONCERNED ABOUT POST THE EASING OF CORONAVIRUS RESTRICTIONS: GENDER & AGE*

	Men	Women	18-29	30-49	50-64	65+
More environmental impacts/pollution	28% (37%)	44% (46%)	35% (48%)	41% (39%)	34% (43%)	27% (40%)
Faster pace of life	28% (31%)	41% (45%)	35% (37%)	35% (40%)	45% (44%)	20% (30%)
Less support for the unemployed	24% (26%)	19% (29%)	25% (24%)	30% (24%)	13% (37%)	0% (26%)
Less support for small business	21% (20%)	16% (21%)	25% (17%)	25% (16%)	7% (29%)	2% (27%)
Less time with family	26% (27%)	35% (36%)	32% (41%)	29% (35%)	38% (24%)	25% (23%)
Time spent commuting to work	20% (32%)	27% (30%)	24% (40%)	22% (41%)	28% (19%)	24% (2%)
Less time caring for myself	15% (19%)	25% (29%)	34% (29%)	22% (25%)	11% (22%)	3% (18%)
More face to face meetings	16% (23%)	19% (19%)	20% (22%)	22% (29%)	14% (13%)	4% (9%)
Working less from home	12% (18%	21% (18%)	28% (25%)	17% (24%)	9% (10%)	5% (0%)
Driving more	20% (23%)	18% (22%)	20% (16%)	20% (27%)	20% (24%)	9% (18%)
Consuming more	20% (25%)	24% (34%)	23% (37%)	27% (25%)	19% (31%)	11% (33%)
Less debt relief	12% (14%)	12% (7%)	16% (13%)	16% (9%)	5% (9%)	0% (8%)
More travel time outside of the commute	10% (14%)	14% (8%)	11% (12%)	11% (14%)	21% (8%)	3% (6%)
Less involvement in children's education	6% (9%)	6% (7%)	6% (3%)	9% (14%)	3% (6%)	0% (2%)
More time caring for others	2% (3%)	5% (8%)	7% (5%)	2% (4%)	3% (9%)	4% (9%)

**figures in parentheses refer to Q2*

EXTENT OF AGREEMENT WITH FOLLOWING STATEMENTS



When Australians were specifically asked the rate the extent they agreed with the statement "I want my life to return to exactly how it was before the COVID-19 pandemic", it appears we are now keener to return to our old lives than we were in Q2. On average, we scored 7.1 points out of a possible 10, up from 6.5 points in Q2 (where 10 is agree completely).

By state, the extent of agreement was highest in the NT (8.6 points) but from a small sample size. All other states scored broadly the same, except SA (a little lower at 6.9 points).

Men (7.3 points) were somewhat keener to return to their previous lives than women (7.0 points), and older Australians over 65 (8.0 points) significantly more so than other age groups - see table on following page.

EXTENT WE AGREE WITH FOLLOWING STATEMENTS: STATE, GENDER & AGE

	I want my life to return to exactly how it was before the coronavirus	Because of the COVID-19 pandemic, I'm considering moving house to more of a lifestyle property	Because of the COVID-19 pandemic, I'm considering moving state.
Overall	**7.1 (6.5)**	**2.4 (1.9)**	**1.8**
NSW	7.2 (6.8)	2.7 (2.2)	2.1
ACT	7.0 (5.7)	2.4 (1.8)	2.0
VIC	7.2 (6.5)	3.3 (2.1)	2.8
QLD	7.0 (6.4)	1.6 (1.6)	0.9
SA	6.9 (6.6)	1.5 (1.4)	1.0
NT	8.6 (6.4)	1.6 (0.8)	1.0
WA	7.2 (6.3)	2.1 (1.5)	1.4
TAS	7.3 (5.6)	1.1 (1.9)	1.1
Men	7.3 (6.8)	2.5 (2.2)	2.1
Women	7.0 (6.3)	2.3 (1.6)	1.6
18-29	6.7 (6.4)	3.8 (3.6)	3.1
30-49	6.8 (6.2)	3.2 (2.2)	2.4
50-64	7.3 (6.2)	1.5 (1.1)	1.0
65+	8.0 (7.5)	0.7 (0.5)	0.4

**figures in parentheses refer to Q2*

In response to coronavirus, many organisations and employees have adapted to new ways of working. To prevent the virus from spreading at the workplace, more and more organisations have implemented work from home as a necessary step to continue their day-to-day operations. With working from home now the new norm for many, remote workers have a new-found flexibility which has given them greater flexibility to think about where they live. And it appears more are considering a lifestyle property change. When Australians were again asked whether they were considering moving house to more of a lifestyle property, on average they scored 2.4 points out of a possible 10 in Q3, up from 1.9 points in Q2.

But the average masks key differences by state, ranging from 3.3 points in VIC to just 1.1 point in TAS. By gender, men (2.5 points) were a little more inclined to consider doing so than women (2.3 points). By age, young Australians aged 18-29 (3.8 points) were most open to moving, falling progressively as we get older to just 0.7 points in the over 65 group.

While coronavirus has impacted country-wide, some states have been hit harder than others. For the first time, we asked Australians to rate the extent they agreed with the statement “because of the COVID-19 pandemic, I am considering moving to another state.”

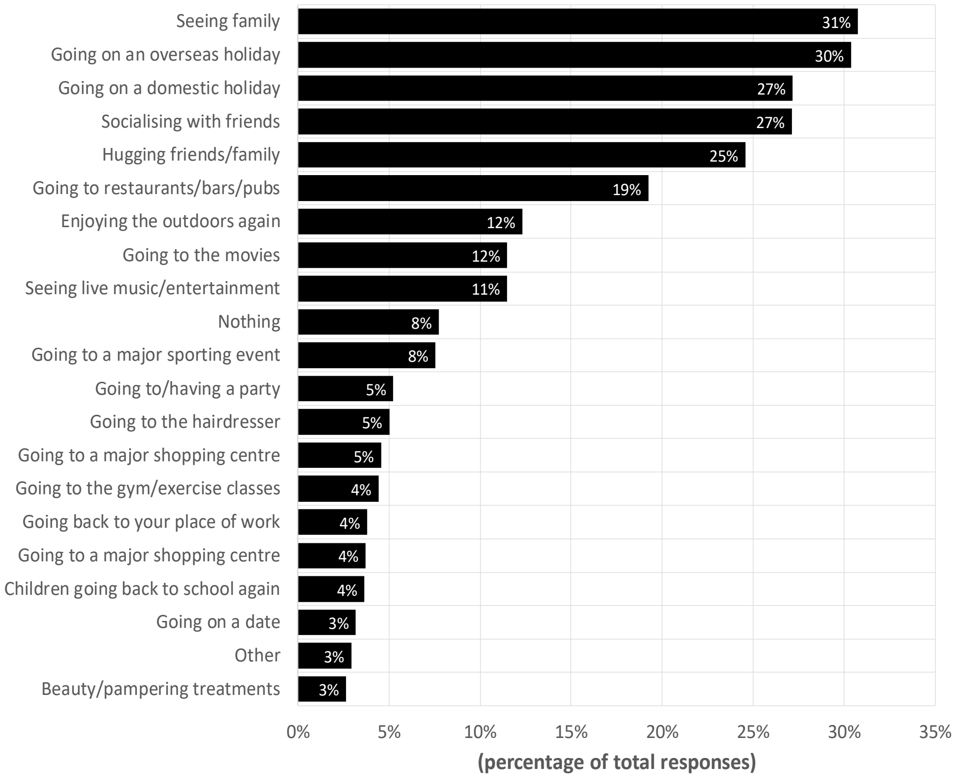
Overall, the extent of agreement was low at (1.8 points out of 10). Agreement was however noticeably higher in VIC (2.8 points), not surprising given the far bigger social and economic impact of the virus in that state. People living in QLD (0.9 points) agreed least. Men (2.1 points) agreed more than women (1.6 points), as did younger Australians (3.1 points) relative to other age groups, particularly the over 65s (0.4 points).

WHAT ARE WE MOST LOOKING FORWARD TO DOING WHEN COVID IS OVER?

Coronavirus has disrupted daily life across Australia, with many forced to adapt to social distancing rules, more limited shopping and entertainment options, mandatory wearing of masks, restricted movement because of domestic and international border closures, social isolation and even lockdown. This has also now been part of daily life for some since early this year. As Australians realise what they are now missing, more are yearning to return to their old lives. So, we asked them what they were the top 3 things they were most looking forward to doing after COVID-19 is over.

The most popular choices according to around 3 in 10 Australians overall were seeing family (31%), going on an overseas (30%) or domestic (27%) holiday. Simple things that may have been taken for granted previously, such as socialising with friends (27%) and hugging family and friends (25%) also resonated many people, as did the simple pleasure of going to restaurants, bars or pubs (19%). Enjoying the outdoors again (12%), going to the movies (12%) and live music or entertainment (11%) were also on the top of the list for over 1 in 10 Australians.

WHAT ARE THE TOP 3 THINGS YOU ARE LOOKING FORWARD TO DOING MOST ONCE COVID IS OVER?



Where we live influenced what we look forward to. For example, noticeably more people in VIC (where metropolitan areas have been under strict lockdown rules since early-August), were looking forward to simple things like socialising with friends (37%), going out to restaurants, bars and pubs (26%), enjoying the outdoors again (21%) and the hairdressers (12%).

By gender, noticeably more women look forward to seeing family (35%) and hugging family and friends (31%), but almost 3 times as many men (11%) to attending a major sporting event.

By age, over 65s were yearning a lot more than other age groups to see family (40%), hug family and friends (38%) and take a domestic holiday (37%). Younger Australians are looking forward to going to parties, back to gyms and exercise classes, to major shopping centres or on a date - see table below.

TOP 3 THINGS WE AE LOOKING FORWARD TO DOING MOST ONCE COVID IS OVER: STATE, GENDER & AGE

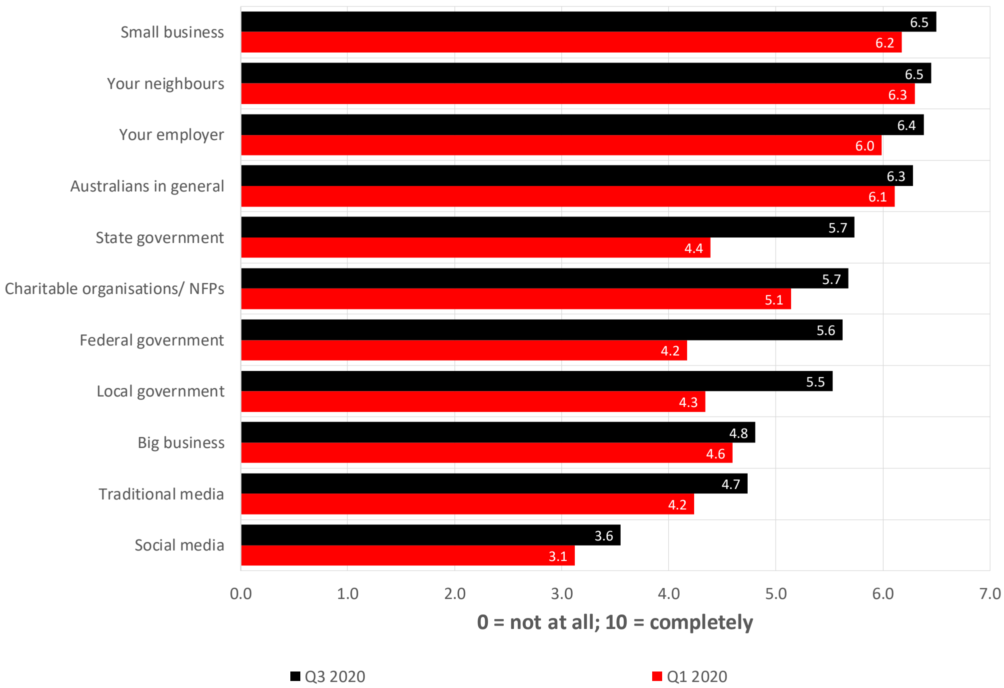
	NSW	ACT	VIC	QLD	SA	NT	WA	TAS	Men	Women	18-29	30-49	50-64	65+
Seeing family	29%	33%	31%	32%	26%	36%	32%	43%	26%	35%	22%	29%	33%	40%
An overseas holiday	35%	46%	19%	32%	29%	40%	38%	28%	31%	30%	31%	30%	31%	30%
A domestic holiday	27%	33%	18%	35%	35%	55%	26%	46%	28%	27%	20%	24%	31%	37%
Socialising with friends	26%	16%	37%	24%	21%	10%	20%	18%	26%	28%	24%	29%	24%	30%
Hugging friends/family	26%	30%	21%	25%	32%	25%	23%	33%	18%	31%	16%	19%	28%	38%
Restaurants/bars/pubs	19%	8%	26%	17%	15%	0%	11%	23%	21%	18%	22%	17%	17%	22%
Enjoying the outdoors again	12%	8%	21%	8%	8%	5%	6%	10%	13%	12%	15%	14%	13%	7%
Going to the movies	13%	16%	7%	15%	16%	0%	11%	5%	12%	11%	13%	9%	11%	15%
Live music and entertainment	13%	22%	8%	13%	14%	5%	11%	13%	12%	11%	15%	10%	13%	9%
Major sporting event	7%	16%	6%	8%	7%	5%	12%	2%	11%	4%	7%	8%	10%	5%
Going to/having a party	7%	3%	6%	4%	4%	0%	4%	0%	4%	6%	11%	5%	2%	3%
Going to hairdresser	4%	0%	12%	2%	1%	0%	2%	3%	4%	6%	4%	7%	4%	4%
Going to major shopping centre	5%	5%	6%	4%	3%	0%	2%	5%	4%	5%	8%	4%	2%	5%
Going to gym/exercise classes	5%	5%	8%	1%	2%	0%	1%	0%	5%	4%	9%	4%	3%	2%
Going back to place of work	4%	5%	6%	2%	2%	5%	2%	2%	4%	4%	6%	5%	3%	0%
Children going back to school again	4%	2%	8%	9%	2%	1%	0%	3%	0%	3%	4%	4%	6%	2%
Going on a date	3%	3%	5%	2%	2%	14%	2%	0%	4%	3%	7%	3%	2%	0%
Beauty/pampering treatments	3%	0%	4%	1%	2%	0%	3%	0%	1%	4%	5%	3%	2%	0%
Other	2%	3%	4%	3%	3%	5%	4%	2%	3%	3%	2%	2%	3%	5%
Nothing	7%	3%	4%	10%	14%	20%	11%	12%	10%	6%	5%	9%	9%	7%

WHO DO WE TRUST MOST?

The adherence to coronavirus containment measures relies not only upon people having a sense they are part of something greater than themselves, but also their ability to access clear and accurate information, or more importantly, their trust in those that provide the advice. But, in many democracies around the world, there has been a steady decline in trust in public officials and regulatory bodies over the past decade, and in some studies, even in each other. In this survey, NAB again looks at Australians' level of trust in key areas, and compares where trust levels have improved or worsened since the onset of the coronavirus in Q1.

Trust levels in Australia are highest for small business (6.5 points) and our neighbours (6.5 points), followed by our employers (6.4 points) and Australians in general (6.3 points). Moreover, our level of trust in all these areas has also risen somewhat since Q1. Trust remains lowest by some margin for social media (3.6 points), followed by traditional media (4.7 points) and big business (4.8 points), albeit also somewhat higher in all areas than in Q1

YOUR LEVEL OF TRUST IN THE FOLLOWING AREAS



In a positive endorsement of the government's handling of coronavirus, all levels of government saw a big uplift in trust levels from Australians in Q3 relative to Q1.

In Q3, overall trust levels increased for state government (up 1.3 points to 5.7), federal government (up 1.4 points to 5.6), and for local government (up 1.2 points to 5.5).

Amid reports COVID-19 has made life more difficult for vulnerable Australians, and with increasing numbers turning to charities for support, the survey also revealed an uplift in trust in charitable organisations and the not-for-profit sector in Q2 (up 0.6 points to 5.7).

Among key observations by state, we observed much higher levels of trust in the ACT in their employers and big business than in other states. Trust in federal government was noticeably higher in NSW relative to other states, with trust in state government highest in WA by some margin (particularly when compared to QLD). Trust in traditional media was noticeably higher in TAS, NSW and the ACT, particularly when compared to QLD and VIC.

Trust levels between women and men were broadly on par across all areas, except social media where women (3.7 points) were somewhat more trusting than men (3.4 points), although both genders continued to rate this area lowest for trust. People living in NSW and VIC were most trusting of social media (with trust levels still low), and TAS and QLD least trusting.

By age, trust levels were noticeably higher for Australians in the over 65 age group when in small business, their neighbours, employers, Australians in general and federal government. But young Australians were noticeably more trusting of charities and not-for profits, big business and social media than other age groups. Australians over the age of 50 remain far less trusting of social media than other age groups. Interestingly, Australians under the age of 50 are noticeably less trusting of their neighbours and Australians in general than those over the age of 50, and the 50-64 age group for charitable organisations and not-for profits.

The table below highlights key differences by states, gender and age. It also compares trust scores now compared to the Q1. Interestingly, there are very few areas where trust has gone backwards and have in fact risen or stayed the same in most areas.

TRUST LEVELS IN THE FOLLOWING AREAS: STATE, GENDER & AGE

	Small business	Your neighbours	Your employer	Australians in general	State govt.	Charitable org./ NFPs	Federal govt.	Local govt.	Big business	Traditional media	Social media
NSW	6.5 (6.3)	6.6 (6.4)	6.5 (6.1)	6.5 (6.2)	6.1 (4.5)	5.9 (5.1)	6.0 (4.4)	5.8 (4.6)	5.1 (4.7)	5.1 (4.5)	3.9 (3.3)
ACT	6.6 (6.6)	6.4 (6.2)	7.1 (6.8)	6.5 (6.0)	5.2 (4.7)	5.5 (5.8)	5.7 (4.1)	5.2 (4.3)	5.4 (5.0)	5.0 (4.1)	3.6 (3.0)
VIC	6.6 (6.1)	6.1 (6.2)	6.5 (5.9)	6.1 (6.0)	5.4 (4.6)	5.8 (5.3)	5.2 (4.2)	5.2 (4.3)	4.9 (4.7)	4.6 (4.4)	3.8 (3.2)
QLD	6.5 (6.1)	6.5 (6.3)	6.3 (5.8)	6.2 (6.1)	5.0 (4.0)	5.4 (5.0)	5.6 (4.0)	5.4 (4.3)	4.5 (4.4)	4.2 (4.0)	3.0 (3.0)
SA	6.6 (5.9)	6.7 (6.1)	5.8 (5.7)	6.2 (6.1)	5.8 (3.9)	5.5 (4.9)	5.5 (3.7)	5.6 (4.1)	4.7 (4.4)	4.8 (4.0)	3.2 (2.9)
NT	6.1 (6.0)	6.0 (6.0)	5.7 (5.5)	5.7 (6.3)	4.5 (3.6)	4.1 (4.1)	5.0 (4.5)	3.9 (3.6)	3.0 (4.4)	3.5 (3.8)	2.5 (2.1)
WA	6.3 (6.3)	6.6 (6.5)	6.0 (6.3)	6.4 (6.2)	6.9 (4.8)	5.5 (5.4)	5.8 (4.3)	5.9 (4.4)	4.7 (4.8)	4.9 (4.0)	3.3 (3.0)
TAS	6.4 (5.9)	6.2 (5.7)	6.3 (6.0)	6.2 (5.6)	6.0 (2.9)	5.2 (4.5)	4.8 (2.8)	5.9 (3.0)	4.5 (3.5)	5.2 (3.2)	2.8 (2.3)
Men	6.5 (6.2)	6.5 (6.3)	6.5 (6.1)	6.4 (6.2)	5.7 (4.5)	5.7 (5.2)	5.6 (4.3)	5.5 (4.5)	4.8 (4.6)	4.7 (4.3)	3.4 (3.1)
Women	6.5 (6.2)	6.4 (6.3)	6.3 (5.9)	6.2 (6.0)	5.8 (4.3)	5.7 (5.1)	5.6 (4.1)	5.6 (4.2)	4.8 (4.6)	4.8 (4.1)	3.7 (3.2)
18-29	6.4 (6.2)	6.0 (6.0)	6.4 (6.1)	6.0 (6.0)	6.0 (4.8)	6.1 (5.7)	5.7 (4.5)	5.9 (4.9)	5.3 (5.1)	5.0 (4.4)	4.6 (4.1)
30-49	6.3 (6.2)	6.1 (6.0)	6.4 (6.0)	6.1 (5.7)	5.5 (4.3)	5.7 (5.1)	5.3 (4.1)	5.3 (4.2)	4.8 (4.5)	4.6 (4.1)	3.8 (3.3)
50-64	6.5 (6.0)	6.6 (6.2)	6.1 (6.0)	6.4 (6.0)	5.6 (4.0)	5.3 (4.7)	5.4 (3.7)	5.2 (3.8)	4.3 (4.3)	4.5 (3.8)	2.9 (2.5)
65+	6.8 (6.3)	7.4 (7.2)	6.8 (5.5)	6.7 (6.9)	6.1 (4.5)	5.6 (5.0)	6.3 (4.5)	5.8 (4.6)	4.8 (4.5)	4.8 (4.7)	2.8 (2.4)

**figures in parentheses refer to Q1*

This survey is based on responses from over 2,000 Australians and weighted to be representative of the Australian adult population by state, gender, age and other key demographics. It was conducted between September 15-29.

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