

NABHEALTH AUSTRALIAN WELLBEING SURVEY

PART 1: AUSTRALIA'S EMOTIONAL WELLBEING DURING COVID-19 & ITS IMPACT ON OUR HEALTH, Q4 2020



NAB Behavioural & Industry Economics

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The Nabhealth Australian Wellbeing Index has risen to above the long-run survey average for the first time since Q3 2019, driven by Victoria. Anxiety fell for the third straight quarter, after rising steeply post the outbreak of COVID-19 in Q1, but 4 in 10 Australians still report 'high' anxiety. Australians also felt less lonely, but many are struggling, with young men most at risk. New NAB research shows that over 4 in 10 people felt they needed help for their mental health over the past 3 months (over 6 in 10 women 18-29). Only 1 in 2 people who needed help received it, with men over 65 least likely to reach out. Family & friends, GPs/doctors or other health professional are the key sources of support. The main reasons people don't seek help include self-managing (particularly women 65+), feeling uncomfortable asking (men 50-64 & women 18-29), cost (women 30-49), embarrassment/fear (men 18-29) and not knowing where to receive assistance (men 18-29).

Wellbeing fell in all states except VIC as the state emerged from a long period of lockdown. Wellbeing improved in all groups, except the over 65s (but who still report the highest levels of wellbeing). Wellbeing is lowest for women under 50 and considerably below men. Wellbeing improved for all income groups except the lowest (less than \$35,000 p.a.).

Pets remain the top positive contributor to wellbeing, followed by safety, family/personal relationships, homes, standard of living and religion, faith/spirituality. But more people reported a deterioration in many areas that have consistently detracted from wellbeing. These include abuse and victimisation, other debts, lack of time, substance use/abuse & mortgages.

Perceptions of health (mental, physical & social) vary widely by gender and age. Men in all age groups typically rate their health better across all aspects (particularly in the 18-29 age group). Parental perceptions of wellbeing among children (and their ability to support them) also improved in Q4. Australian's expectations for the future also improved, with 3 in 10 more optimistic. But money helps, with a clear relationship between optimism and income.

The Nabhealth Wellbeing Index rose to 64.8 pts in Q4 2020 (from 63.9 pts in the previous quarter and 64.3 pts in Q4 2019). Despite the ongoing challenges from COVID, it was pleasing Australians rated their wellbeing above the survey average (64.5 pts) for the first time since Q3 2019, albeit Victoria drove the more positive result. Wellbeing improved for all survey measures - life worth, life satisfaction, happiness and anxiety. Overall anxiety fell for the third consecutive quarter, after rising steeply during the COVID outbreak in Q1. It is, however, a concern that 4 in 10 Australians reported 'high' levels of anxiety.

Anxiety has consistently been the key detractor from wellbeing in Australia since NAB started measuring wellbeing in 2013. New NAB research reveals over 4 in 10 (43%) Australians felt they needed help for their emotions, stress or mental health over the past 3 months. This climbed to over 6 in 10 (63%) women aged 18-29 (who also reported the highest and rising levels of anxiety in Q4). Around 57% of women in the 30-49 group also said they needed help. Among men, just over 1 in 2 (51%) aged 18-29 felt they needed help. Around 1 in 2 women in the 50-64 group (49%) and men aged 30-49 (47%) also said they needed support. The number was much lower for men over 65 (14%), men 50-64 (28%) and women over 65 (25%).

Of those Australians who needed help, 1 in 2 (51%) received it. But, men over the age of 65 were by far the least likely to have reached out (36%), followed by women 50-64 (42%) and women over 65 (45%). Interestingly, a broadly similar number of women and men (between 52-55%) received help in all other age groups. Family and friends (60%), GPs/doctors (57%) or other health professionals (43%) are the key sources of help. Around 1 in 10 (9%) people turned to a support line (e.g. Lifeline) or a religious group (7%), and 1 in 20 'other' sources (5%) or other community groups (5%). There were however significant differences by age and gender. For example, among younger people, almost 9 in 10 (87%) 18-29 year old men leaned on family and friends for support, compared to 57% of women who were much more likely to turn to their GP/doctor (57% vs. 42%) or other health professionals (44% vs. 34%). Around 4 times as many young men (15% vs. 4%) turned to a religious group, but more women to other community groups (6% vs. 1%). A similar pattern was evident in the 30-49 age group, with men leaning more on family and friends than women, and women on their GP or doctor and other health professionals.

There were more noticeable differences in the 50-64 group. While a similar number turned to family and friends, women were much more likely to consult their GP or doctor (72% vs. 58%), religious groups (8% vs. 0%) or other community groups (12% vs. 6%) than men. Significantly more men in this age group however used a help or support line (12% vs. 4%). Among the over 65s, noticeably more women turned to family and friends (49% vs. 40%) and 'other' avenues (15% vs. 0%), and men to other health professionals (51% vs. 31%).

But not all people reach out for help when they are struggling. Almost 1 in 2 (49%) who needed help did not receive it. Why? Over 1 in 2 (54%) believed they could manage the issue on their own, while 4 in 10 (40%) were uncomfortable asking for help. For 1 in 4, the issue was cost (26%), or being embarrassed or afraid of being stigmatised (26%), or simply because they did not know where to get help (24%). Other reasons include feeling uncomfortable with possible treatment (15%); or not wanting support (14%).

A closer look at the reasons why Australians did not receive support by gender and age reveals some very interesting differences. In the 18-29 group, noticeably more women were uncomfortable asking for it (52% vs. 33%) or thought they could manage on their own (56% vs. 46%), but significantly more men did not know where to get help (39% vs. 22%) or were afraid of being stigmatised (35% vs. 28%). There was greater consensus in the 30-49 age group, except when it came to cost (34% women; 23% men) and not knowing where to get help (29% men; 20% women). In the 50-64 group, there was a very big difference in the number of men who were uncomfortable seeking assistance (59%) relative to women (36%). Significantly more men also cited embarrassment (29% vs. 17%), not knowing where to turn (29% vs. 17%), not wanting support (22% vs. 11%), something else (18% vs. 5%) and cost (38% vs. 30%) as reasons why they did not receive any help.

In the 65+ age group, around 3 in 4 (74%) women thought they could manage on their own, compared to only 1 in 2 (50%) men. But significantly more men (34% vs. 9%) simply did not know where to get help or were embarrassed or afraid of being stigmatised (23% vs. 16%).

There were also some very interesting observations by gender. Among women, those over 65 were far more likely to go it alone (74%) than in any other age group, whereas young women 18-29 were by far the least comfortable asking for help (52%), most likely not to want help (21%) or uncomfortable with possible treatments (23%), particularly when compared to women over the age of 65 (3%).

Among men, those in the 50-64 group stood out as thinking they could manage it themselves (59%), being uncomfortable asking for help (59%) and cost (38%), whereas men aged 18-29 (39%) and over 65 (34%) for not knowing where to get help.

In other Q4 wellbeing findings, by state, an interesting picture has emerged. Wellbeing fell in all states except VIC, where it jumped sharply (up 6.1 pts to 65.6) as the state emerged from a long period of lockdown. Victorians reported big improvements in life satisfaction, life worth and happiness, and lower anxiety. Wellbeing however remained highest in TAS (down 2.1 pts to 68.3), and lowest in NSW/ACT (63.3) - possibly influenced by the impact of the Sydney COVID outbreak in December.

Wellbeing improved by age and gender in all groups, except the over 65s (albeit they continue to report the highest levels of wellbeing). Wellbeing was lowest for women 18-29 (59.5 pts) and 30-49 (60.4), and considerably below men. Wellbeing improved for Australians in all income groups in Q4, except the lowest group (less than \$35,000 p.a., down 1.3 pts to 59.6), who also reported a significant uplift in anxiety. Money clearly helps, with the highest income group (over \$100,000 p.a., 66.9 pts) reporting the highest wellbeing. After improving in Q3, the "wellbeing gap" between the highest and lowest income earners again widened (to +7.3 pts) and is now at its widest point since Q3 2019. Australians who lost their main source of income due to COVID-19 also reported much lower wellbeing (55.8 pts) than those that had not (65.9 pts). They also rated their wellbeing significantly worse for all measures, particularly anxiety (around 17 pts lower).

Our pets continue to be the greatest positive contributor to wellbeing in Q4. Other key areas include personal safety; family and personal relationships; our homes; standard of living; and religion, faith or spirituality - and all slightly more so than in Q3. With COVID outbreaks largely kept under control, "the future" contributed positively to wellbeing for noticeably more Australians.

But, as life returns to a new "normal", more Australians also reported a deterioration in many areas that have consistently detracted from our wellbeing: abuse and victimisation; other debts; lack of time; substance use or abuse; and mortgages. We also noted relatively large falls in the net number of Australians citing time to get to work; buying, finding or selling a home; physical appearance; and sleep.

With lockdowns ended and social distancing requirements more relaxed, Australians also felt less lonely, on average scoring 36.7 pts out of 100 (down from 38.1 pts in Q3). But while loneliness scored 'modestly' on average, it remains a big issue for many people. Overall, nearly 1 in 10 (or 8%) rated their loneliness 'high' (90+ pts) and 16% 'medium' (70-89 pts), signalling that 1 in 4 Australians may be struggling. Loneliness can affect anyone, but is likely to be identified by younger people, particularly men. In Q4, men aged 18-29 were by far the loneliest across all key groups (48.3 pts) and well above younger women (42.4 pts). This is consistent with other loneliness research which also shows single men tend to be the loneliest (with certain social norms governing masculinity likely increasing the risk of loneliness in men).

On average, Australians continue to rate their emotional or mental health (64.8 pts) slightly better than in Q3 (64.8 pts). Social health (63.9 pts) also improved (63.9 pts in Q3), while physical health continues to be rated lowest (61.3 pts) and worse than in Q3 (61.9 pts).

But perceptions of health vary widely by gender and age. Men in all age groups typically rate their health better across all aspects (with the gap most prevalent in the 18-29 age group). Women (56.7) and men (67.5) 18-29 rated their emotional and mental health lowest. In the 30-49 age group, women rated physical health lowest (56.5) and men their social health (61.7). In contrast, women and men in both the 50-64 and 65+ age groups rated their physical health the lowest. In the 18-29 age group, women (59.7) and men rated their physical health highest. Women and men 50-64 rated their emotional and mental health highest (62.1 women; 66.5 men), as did women and men 65+ (73.1 women; 77.7 men). Men 30-49 also rated their emotional health highest (62.5), but women in this group rated their social health highest (59.8).

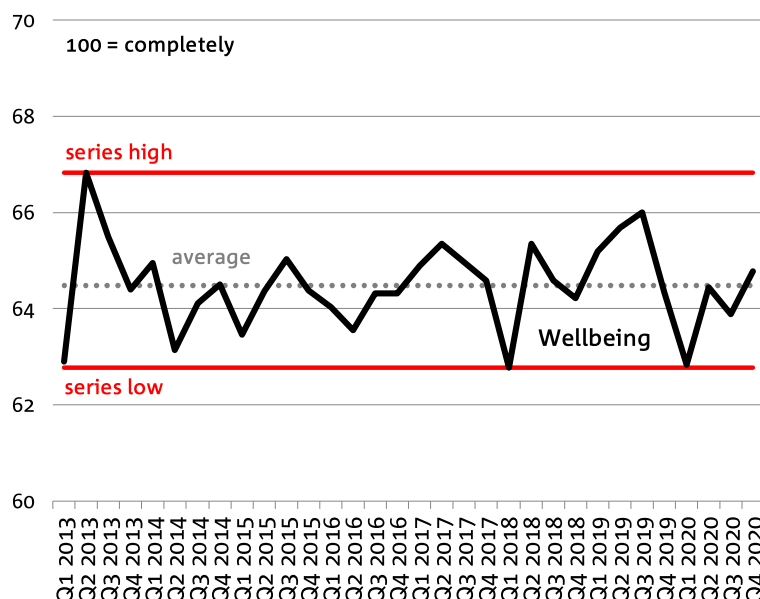
Relative to last quarter, men in the 18-29, 30-49 and 50-64 age groups rated all aspects of their health higher than in the previous quarter. Men in the 65+ age group also said their emotional & mental health and social health had improved, but their physical health deteriorated a little. In contrast, women in the 18-29, 50-64 and 65+ age groups said their health had deteriorated relative to last quarter across all aspects of their health, as did women in the 30-49 age group who also said it had fallen in all areas, except social health (broadly unchanged).

Parental perceptions of resilience among our children also improved in Q4 as COVID restrictions (particularly around remote learning in VIC) eased. On average, happiness increased to 78.5 pts (74.9 in Q3), while perceived anxiety dropped to 34.3 (37.7 in Q3) and loneliness to 29.3 (32.8 in Q3). Moreover, perceptions of their happiness, anxiety and loneliness improved across all states. Encouragingly Australians living with children also indicated they were better able to support their wellbeing, on average scoring 78.4 out of 100 (76.7).

In this survey, we also take a closer look at how Australians feel about the future. Our feelings towards the future can have a very real impact on our wellbeing. Thinking about the future - our lives, relationships, finances, jobs children etc. - can be overwhelming. And when thinking about the future, it can make us feel more optimistic or pessimistic about our life ahead. When Australians were asked to think about the future, only 3 in 10 (31%) said it made them feel more optimistic, and 2 in 10 (21%) more pessimistic. Around 3 in 10 (30%) saw no change and 2 in 10 (18%) unsure). By age and gender, men in the 18-29 group were most optimistic about the future (46%), and women aged 65+ (16%) least optimistic. It also seems optimism about the future falls as we age. Australians living in SA (37%) were the most optimistic about their futures, and those in TAS by far the least optimistic (14%). Having money helps support optimism, with the survey revealing a very clear relationship between optimism and income. Optimism was highest in the highest income group (40%) and stepped down in each income group to just 20% in the lowest income group. Having a job (or studying) also seems to help. But optimism about the future is much lower among retirees.

PART 1: EMOTIONAL WELLBEING

NABHEALTH AUSTRALIAN WELLBEING INDEX



The Nabhealth Australian Wellbeing Index rose to 64.8 pts in Q4 2020, from 63.9 pts in the previous quarter and 64.3 pts in Q4 2019. Despite the ongoing challenges from COVID, it was pleasing Australians rated their wellbeing above the survey average (64.5 pts) for the first time since Q3 2019.

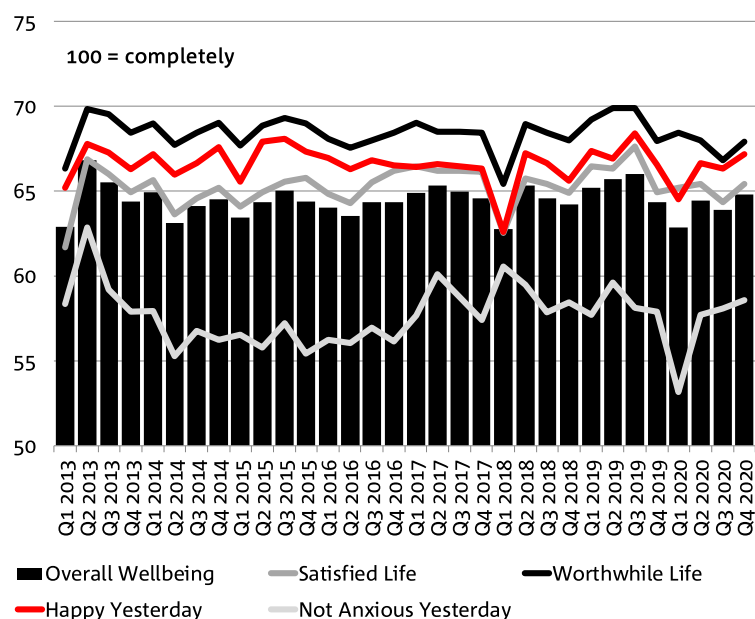
Wellbeing improved for all survey measures in Q4. Our sense of life worth continues to add most to overall wellbeing, and its contribution lifted 1.1 pts to 67.9 in Q4. It was however also the only component of wellbeing still tracking below the survey average (68.4 pts) in Q4.

As life slowly started returning to 'normal' Australians reported a higher sense life satisfaction in Q4 (up 1.1 pts to 65.4) and were happier (up 0.9 pts to 67.2). Overall anxiety levels also improved for the third consecutive quarter, after falling steeply during the COVID outbreak in Q1. On average, the "not anxious yesterday" question rose 0.5 pts to 58.6 pts (a higher score signals lower anxiety). It was however, still of concern that 4 in 10 Australians (37%) still report 'high' levels of anxiety.

The charts on the next page rank overall wellbeing from highest to lowest in each key group, and how wellbeing in these groups changed over the quarter. They highlight how wellbeing can vary widely within and across these key groups.

By state, an interesting picture emerged in Q4. Wellbeing fell in all states except VIC, where it jumped sharply (up 6.1 pts to 65.6) as the state emerged from a long period of lockdown. Victorians reported big improvements in life satisfaction, life worth and happiness, and lower anxiety. Wellbeing however remained highest in TAS (down 2.1 pts to 68.3), and lowest in NSW/ACT (63.3 pts) - possibly influenced by the impact of the Sydney COVID outbreak in December.

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Australians living in TAS were most satisfied with their life (69.1 pts) and residents of NSW/ACT least satisfied (63.8 pts). Victorians rated their life worth highest (69.6 pts) and SA/NT lowest (65.6 pts). Tasmanians (67.2 pts) were the happiest of all Australians, and SA/NT least happy (64.9 pts) by some way. Anxiety was lowest in TAS and highest in NSW/ACT (56.4 pts) and VIC (57.0 pts) and by a large margin from the next lowest QLD (60.6 pts).

By region, wellbeing improved in capital cities (up 1.9 pts to 64.8) and fell in other areas. It was however highest in rural towns (65.2 pts), underpinned by noticeably lower anxiety than in other areas.

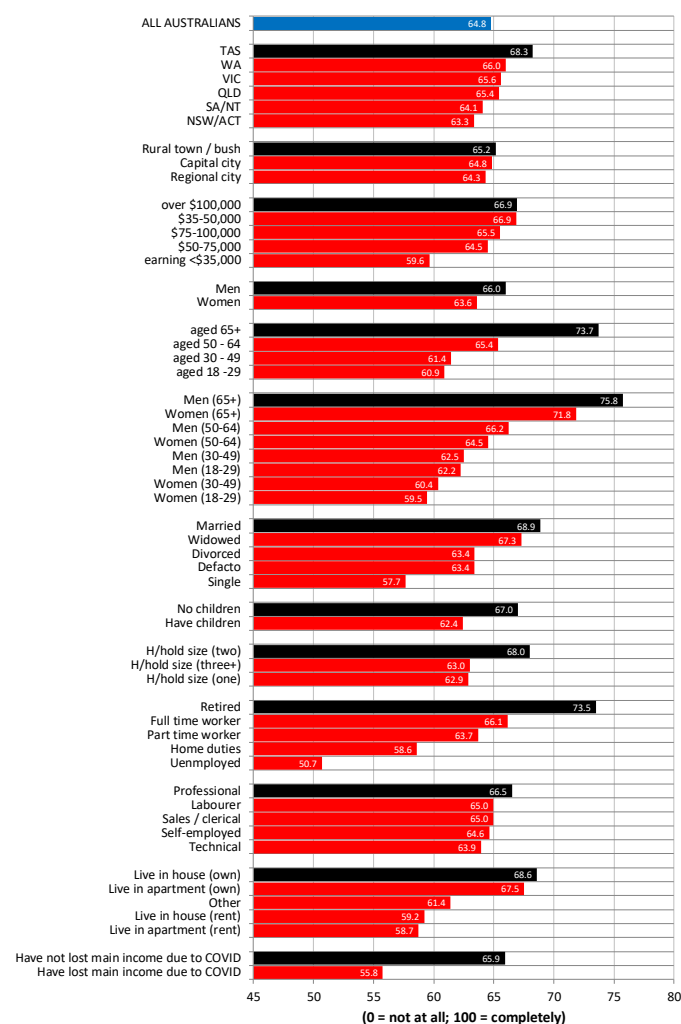
Wellbeing improved by age and gender in all groups, except the over 65s where it fell for men and women (and for all survey questions). However, the over 65s continued to report the highest levels of emotional wellbeing - men 65+ (75.8 pts) and women 65+ (71.8 pts) - and much higher than in all other groups. Wellbeing was lowest for women in the 18-29 (59.5 pts) and 30-49 (60.4 pts) age groups, and considerably below similarly aged men. Moreover, they rated their wellbeing lower for all questions, except anxiety which was somewhat lower for women aged 30-49 than men.

Wellbeing improved for Australians in all income groups in Q4, except in the lowest group - earning less than \$35,000 p.a. (down 1.3 pts to 59.6 pts) - who also reported a significant uplift in anxiety. Having money helps, with the highest income group - earning over \$100,000 p.a. (66.9 pts) - again reporting the highest wellbeing. After improving in Q3, it was of some concern the wellbeing gap between the highest and lowest income earners again widened (to +7.3 pts) and is now at its widest point since Q3 2019.

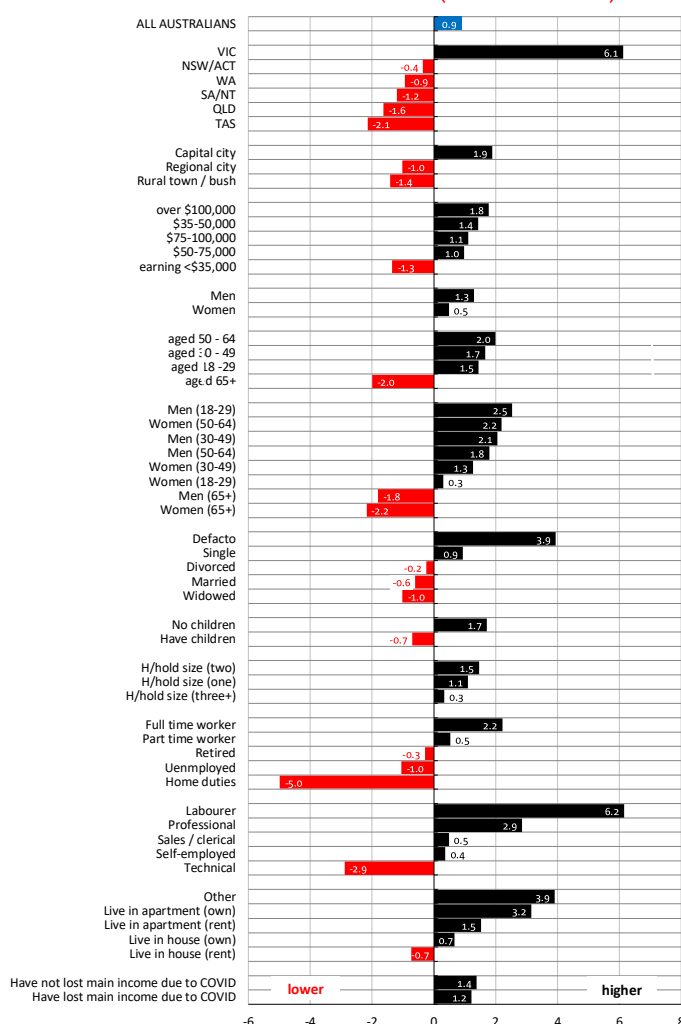
In other findings, wellbeing remains significantly higher for retirees (73.5 pts), than for working Australians and especially against those engaged in home duties (58.6 pts) or unemployed (50.7 pts) who continued to report the lowest wellbeing of all groups. Home ownership also seems to improve wellbeing, with Australians who live in their own house (68.6 pts) or apartment (67.5 pts), reporting much higher wellbeing than those who rent. Wellbeing did not deviate much according to profession, but having children made a difference. Australians with children reported much lower wellbeing (62.4 pts) than those without (67.0 pts), mainly due to much higher anxiety.

Underlying the important role money plays in emotional wellbeing, Australians who lost their main source of income due to COVID-19 reported much lower wellbeing (55.8 pts) than those that did not (65.9 pts). They also rated their wellbeing significantly worse for all measures, particularly anxiety (around 17 pts lower than in households where someone did not lose their main income due to COVID).

NABHEALTH AUSTRALIAN WELLBEING INDEX - ALL CATEGORIES



NABHEALTH AUSTRALIAN WELLBEING INDEX (QUARTERLY CHANGE)



WHAT ARE THE KEY DRIVERS OF OVERALL WELLBEING?

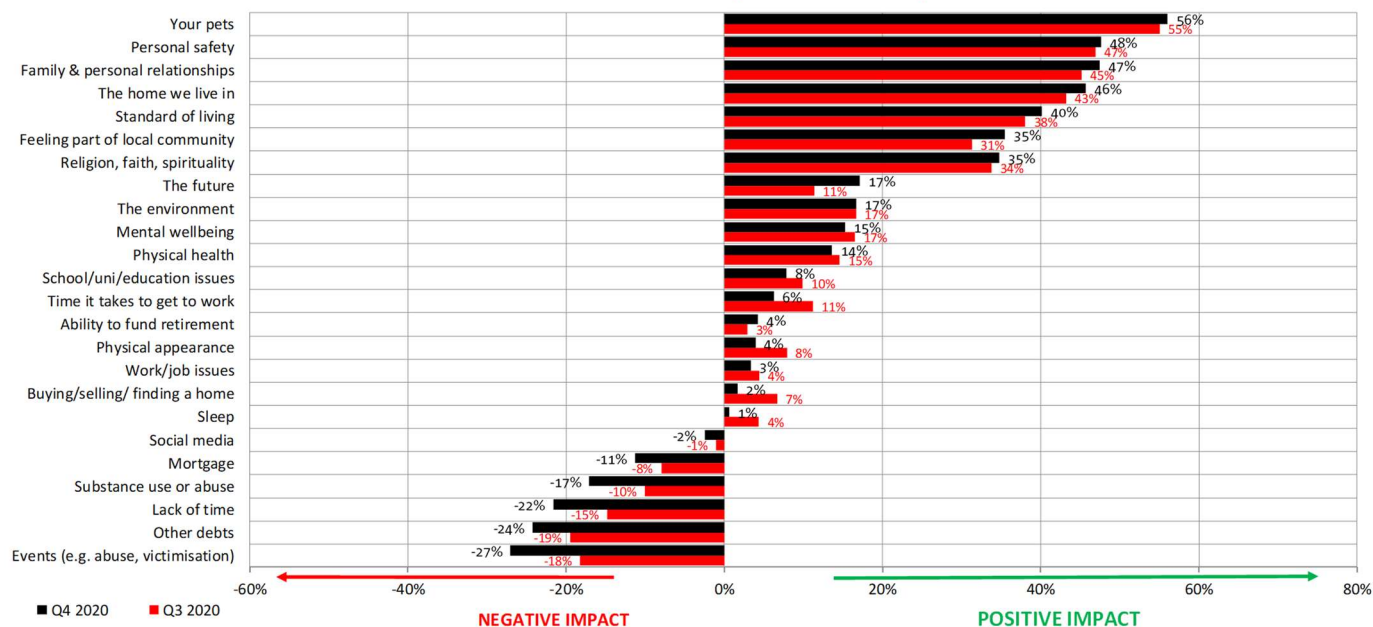
Our pets contributed positively to the emotional wellbeing of most Australians in Q4 - a net +56% said their pets made a positive contribution. Other key areas that contributed positively for most people were personal safety (+48%), family and personal relationships (47%), our homes (46%), standard of living (+40%) and religion, faith or spirituality (+35%) - and all slightly more so than in Q3.

It was also clear that with many Australians slowly returning to normal life as COVID outbreaks were kept under control, the future contributed positively to the emotional wellbeing of noticeably more Australians (+17%) than in the previous survey (+11%).

But Australians also went backwards in many areas, with more people on balance identifying events such as abuse or victimisation (-27% vs. -18% in Q3), other debts (-24% vs. -19%), lack of time (-22% vs. -15%), substance use or abuse (-17% vs. -10%) and mortgages (-11% vs. -8%) having detracted from their emotional wellbeing than in the previous quarter.

We also noted relatively large falls in the net number of Australians who said time it takes to get to work (+6% vs. +11% in Q3), buying, finding or selling a home (+2% vs. +7%), physical appearance (+4% vs. +8%) and sleep (+1% vs. +4%) had a positive impact on their wellbeing.

WELLBEING DRIVERS (NET BALANCE)



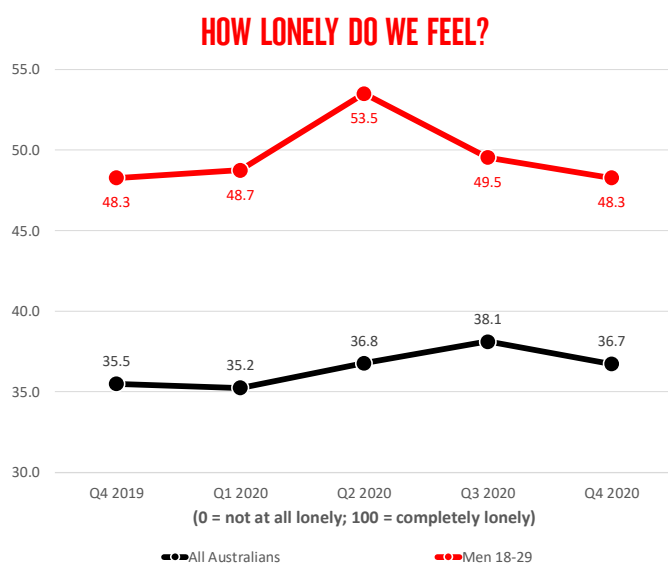
HOW LONELY DO WE FEEL?

A desire for social connection is fundamental to wellbeing and being deprived of it can have mental and physical outcomes. People can feel lonely even when surrounded by others, especially if they don't have deep connections that feel meaningful to them.

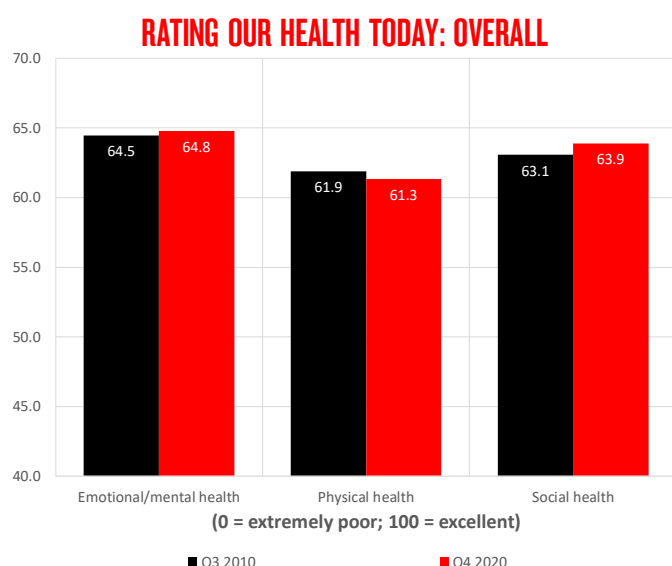
How lonely did Australians feel in Q4? With life during COVID starting to normalise as lockdowns ended and social distancing requirements were relaxed, Australians felt less lonely, on average scoring 36.7 pts out of 100 (down from 38.1 pts in Q3).

But while loneliness scored 'modestly' on average, it remains a big issue for many people. Overall, nearly 1 in 10 (or 8%) rated their loneliness 'high' (90+ points) and 16% 'medium' (70-89 points), signalling that 1 in 4 Australians may be struggling.

Loneliness can affect anyone, but the NAB Wellbeing survey continues to suggest it is more common among younger people, particularly men. In Q4, men aged 18-29 were by far the loneliest across all key groups (48.3 pts) - and well above the next loneliest by age and gender - women 18-29 (42.4 pts). This is consistent with other loneliness research which also shows single men tend to be the most lonely (with certain social norms governing masculinity likely increasing the risk of loneliness in men).



OUR EMOTIONAL/MENTAL, PHYSICAL & SOCIAL HEALTH



How are Australians tracking across aspects their health?

On average, Australians consider themselves to be 'moderately' healthy across all aspects of their health - emotional or mental health (ability to cope with normal stresses of life and take pleasure and satisfaction from life), physical health (soundness of the body and freedom from disease and abnormality) and social health (quality of interactions and meaningful relationships with others).

On average, we continue to rate our emotional or mental health highest (64.8 pts) and slightly better than in Q3 (64.5 pts). Social health was next (63.9 pts) and better than in Q3 (63.1 pts). Australians continue to rate their physical health lowest (61.3 pts) and worse than in Q3 (61.9 pts).

But perceptions of health vary widely by gender and age.

In the 18-29 age group, women (59.7 pts) and men rated their physical health highest. Women and men in the 50-64 age group rated their emotional and mental health highest (62.1 pts women; 66.5 pts men), as did women and men in the 65+ age group (73.1 pts women; 77.7 pts men). Men in the 30-49 age group also rated their emotional health highest (62.5 pts), but women in this age group rated their social health the highest (59.8 pts).

Women (56.7 pts) and men (67.5 pts) in the 18-29 age group rated their emotional and mental health lowest. In the 30-49 age group, women rated physical health lowest (56.5 pts) and men their social health (61.7 pts). In contrast, women and men in both the 50-64 and 65+ age groups rated their physical health the lowest.

The survey also reveals that men in all age groups typically rated their health higher across all aspects of their health than did women. This gap was most prevalent in the 18-29 age group, where men rated all aspects of their health significantly higher.

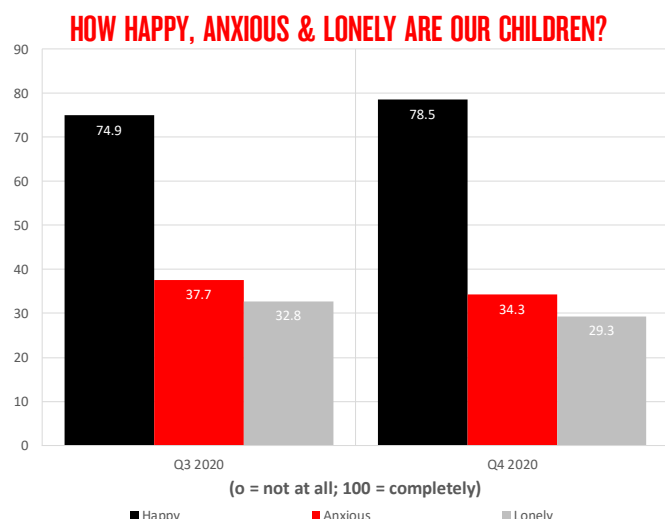
Relative to last quarter, men in the 18-29, 30-49 and 50-64 age groups rated all aspects of their health higher than in the previous quarter. Men in the 65+ age group also said their emotional & mental health and social health had improved, but their physical health deteriorated a little.

In contrast, women in the 18-29, 50-64 and 65+ age groups said their health had deteriorated relative to last quarter across all aspects of their health, as did women in the 30-49 age group who also said it had fallen in all areas, except social health (broadly unchanged).

RATING OUR HEALTH TODAY: GENDER & AGE

	Women 18-29	Men 18-29	Women 30-49	Men 30-49	Women 50-64	Men 50-64	Women 65+	Men 65+
Emotional/mental health								
- Q4 2020	56.7	67.5	58.4	62.5	62.1	66.5	73.1	77.7
- Q3 2020	57.7	63.8	59.3	61.1	61.6	62.2	76.0	79.6
Physical Health								
- Q4 2020	59.7	68.6	56.5	63.4	56.6	57.7	64.4	65.3
- Q3 2020	62.9	67.7	59.1	61.5	57.4	56.2	64.9	67.4
Social Health								
- Q4 2020	57.8	65.6	59.9	61.7	61.5	62.2	72.7	74.3
- Q3 2020	59.4	63.6	59.8	58.4	62.0	59.7	74.4	72.3

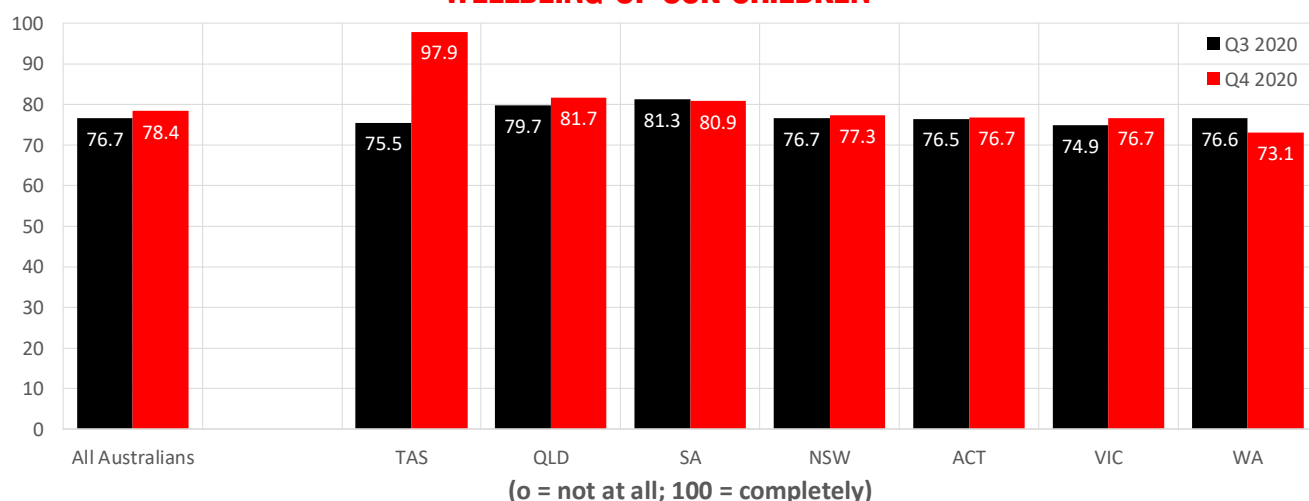
HOW ARE OUR CHILDREN FARING?



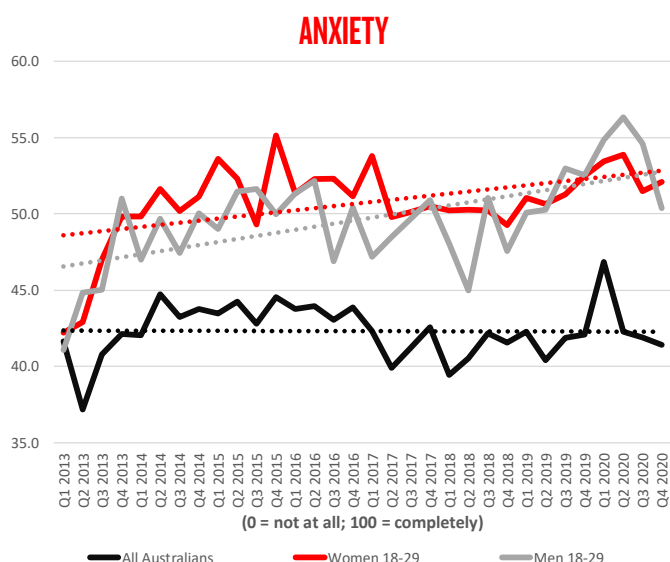
Resilience among Australian children also improved in Q4 as COVID restrictions (particularly around remote learning in VIC) eased. When Australians with children under the age of 18 were asked to rate the happiness, anxiety and loneliness of children they live with, it improved across the board. On average, happiness increased to 78.5 pts (74.9 pts in Q3), while perceived anxiety dropped to 34.3 pts (37.7 pts in Q3) and loneliness to 29.3 pts (32.8 pts in Q3). Moreover, perceptions of their happiness, anxiety and loneliness improved across all states.

Encouragingly Australians living with children also indicated they were better able to support their wellbeing, on average scoring 78.4 pts out of 100 (76.7 pts). TAS was the most optimistic (97.9 pts), and WA least optimistic (73.1 pts) and somewhat less so than in Q3 (73.1 pts) - see chart below.

HOW WELL WE FEEL WE ARE CURRENTLY ABLE TO SUPPORT THE WELLBEING OF OUR CHILDREN



SEEKING HELP FOR EMOTIONAL & MENTAL HEALTH

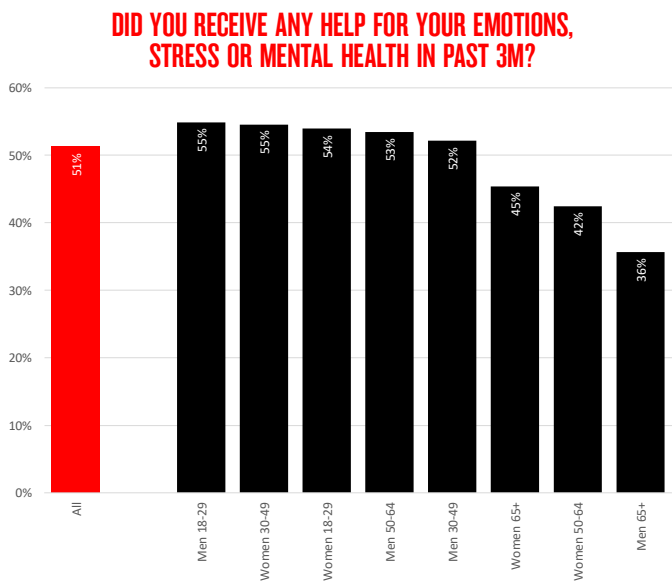
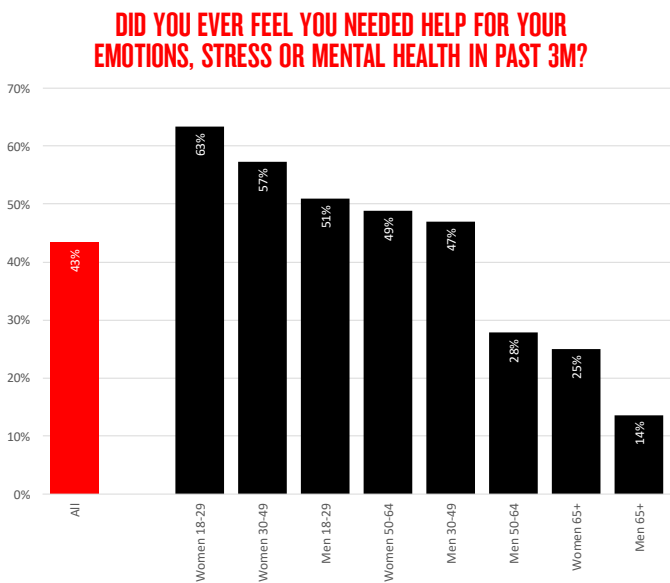


Anxiety has consistently been the key detractor from emotional wellbeing in Australia since NAB started reporting wellbeing in 2013. While it has deviated over time, the long-term trend has been relatively stable.

A different picture emerges when looking at anxiety among young Australians, where it's very clear anxiety has a far bigger impact on wellbeing in the 18-29 age group - both for women and men. The survey average read for anxiety for women (50.7 pts) and men (49.7 pts) is well above the Australian average (42.3 pts).

Of more concern is that anxiety in young people has also been rising in trend terms since 2013. This phenomenon has also been observed in other Western countries. While it's unclear what is causing higher anxiety in younger people, some studies suggest that social media, economic uncertainty and an unhealthy lifestyle may be playing a part.

Everyone feels emotional or mental stress from time to time. And sometimes we feel we may need support to help us cope or manage. This support can come in many guises, from reaching out to family and friends to seeking help from medical professionals. In this survey, NAB explores how often Australians feel they have needed help during these times, whether they have reached out for help, where they received the support they needed. For those that didn't seek help, we asked why not.

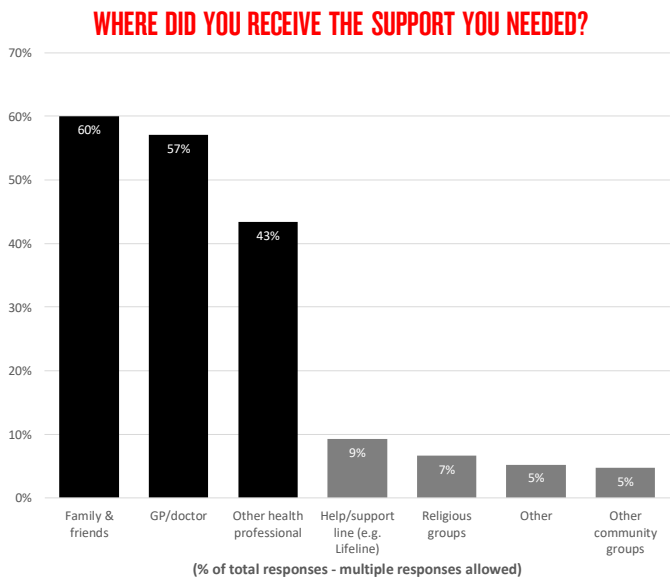


Over 4 in 10 (43%) Australians felt they needed help for their emotions, stress or mental health over the past 3 months. But this number climbed to over 6 in 10 (63%) for women aged 18-29, who also reported the highest (and rising) levels of anxiety in Q4. Around 57% of women in the 30-49 group also said they needed help.

In contrast, just over 1 in 2 (51%) men in the 18-29 age group felt they needed help. Despite having the highest anxiety after young women, a lower requirement for support among young men may have reflected lower (and falling) anxiety over the past two quarters.

Around 1 in 2 women in the 50-64 group (49%) and men aged 30-49 (47%) also said they felt they needed support. This number was much lower for men aged 50-64 (28%), women over the age of 65 (25%) and much lower again for men over 65 (14%).

When Australians who felt they needed help for their emotions, stress or mental health were also asked if they received help, on average just 1 in 2 (51%) said they did. Perhaps not surprising given the generational mindset, men over the age of 65 were by far the least likely to have reached out (36%), followed by women aged 50-64 (42%) and women over 65 (45%). Interestingly, a broadly similar number of women and men (between 52-55%) received help in all other age groups.



Overwhelmingly, Australians who reached out for help received the support they needed from family and friends (60%), their GP or a doctor (57%) or other health professional (43%). Less than 1 in 10 used a help or support line such as Lifeline (9%) or a religious group (7%), and only 1 in 20 'other' sources (5%) or other community groups (5%).

The table on the following page however reveals significant differences in who we reach out to for help when we need support by age and gender.

In the 18-29 age group, almost 9 in 10 (87%) men leaned on family and friends for support, compared to 57% of women. But more women turned to their GP or doctor (57% vs. 42%) or other health professionals (44% vs. 34%) than men. Around 4 times as many men (15%) than women (4%) tuned to a religious group. But more women to other community groups (6% vs. 1%).

WHERE DID YOU RECEIVE THE SUPPORT YOU NEEDED: GENDER & AGE

	Women 18-29	Men 18-29	Women 30-49	Men 30-49	Women 50-64	Men 50-64	Women 65+	Men 65+
Family & friends	57%	87%	56%	64%	48%	46%	49%	40%
GP or doctor	57%	42%	61%	49%	72%	58%	69%	70%
Other health professional	44%	34%	50%	33%	52%	57%	31%	51%
Help/support line	14%	15%	8%	6%	4%	12%	4%	0%
Religious groups	4%	15%	7%	3%	8%	0%	12%	10%
Other	4%	7%	2%	6%	2%	3%	15%	0%
Other community groups	6%	1%	4%	6%	12%	6%	4%	0%

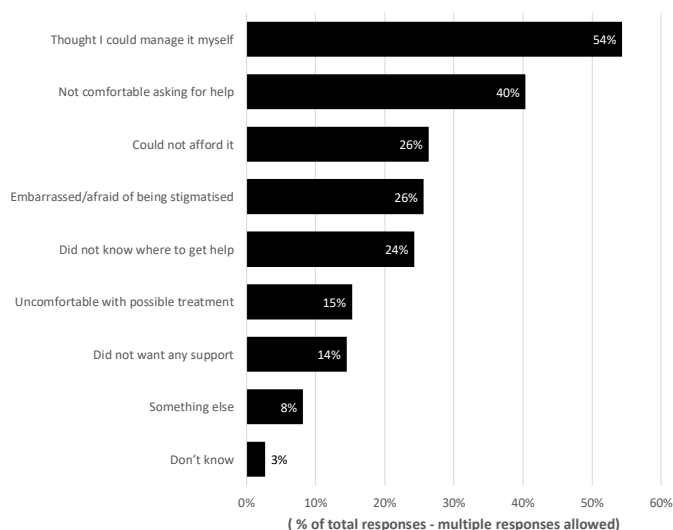
A similar pattern was evident in the 30-49 age group, with men leaning more on family and friends than women, and women on their GP or doctor and other health professionals.

There were more noticeable differences in the 50-64 group. While a similar number turned to family and friends, women were much more likely to consult their GP or doctor (72% vs. 58%), religious group (8% vs. 0%) or other community groups (12% vs. 6%) than men. Significantly more men in this age group however used a help or support line (12% vs. 4%).

Among the over 65s, noticeably more women turned to family and friends (49% vs. 40%) and 'other' avenues (15% vs. 0%) and men to other health professionals (51% vs. 31%).

Among other key observations, the reliance on family and friends for help tended to decline as we aged, particularly for men, while women tended to rely more heavily on their GPs and doctors. Religious groups tended to play a much bigger supporting role for men in the 18-29 group, and other community groups for women aged 50-64. Interestingly, help lines were much more important for young people and men in the 50-64 age group.

WHY DID YOU NOT RECEIVE ANY SUPPORT?



But not all people reach out for help when they are struggling with their emotions, stress or mental health. In fact, many isolate. NAB's research found that almost 1 in 2 (49%) Australians who felt they needed help did not receive any. Why?

Over 1 in 2 (54%) did not receive any help because they thought they could manage the issue on their own. But for 4 in 10 (40%), it was because they were uncomfortable asking for help. For 1 in 4, the issue was cost (26%), or being embarrassed or afraid of being stigmatised (26%), or simply because they did not know where to get help (24%).

Among other reasons they did not seek help was because they felt uncomfortable with possible treatment (15%) or did not want support (14%), perhaps as it may go against cultural norms or what they may feel are society's expectations.

A closer look at the reasons why Australians did not receive support by gender and age reveals some very interesting differences. In the 18-29 group, noticeably more women were uncomfortable asking for it (52% vs. 33%) or thought they could manage on their own (56% vs. 46%), but significantly more men did not know where to get help (39% vs. 22%) or were afraid of being stigmatised (35% vs. 28%) - see table below.

There was greater consensus in the 30-49 age group, except when it came to cost (34% women; 23% men) and not knowing where to get help (29% men; 20% women). In the 50-64 group, there was a very big difference in the number of men who were uncomfortable seeking assistance (59%) relative to women (36%). Significantly more men also cited embarrassment (29% vs. 17%), not knowing where to turn (29% vs. 17%), not wanting support (22% vs. 11%), something else (18% vs. 5%) and cost (38% vs. 30%) as reasons why they did not receive any help.

In the 65+ age group, around 3 in 4 (74%) women thought they could manage on their own, compared to only 1 in 2 (50%) men. But significantly more men (34% vs. 9%) simply did not know where to get help or were embarrassed or afraid of being stigmatised (23% vs. 16%).

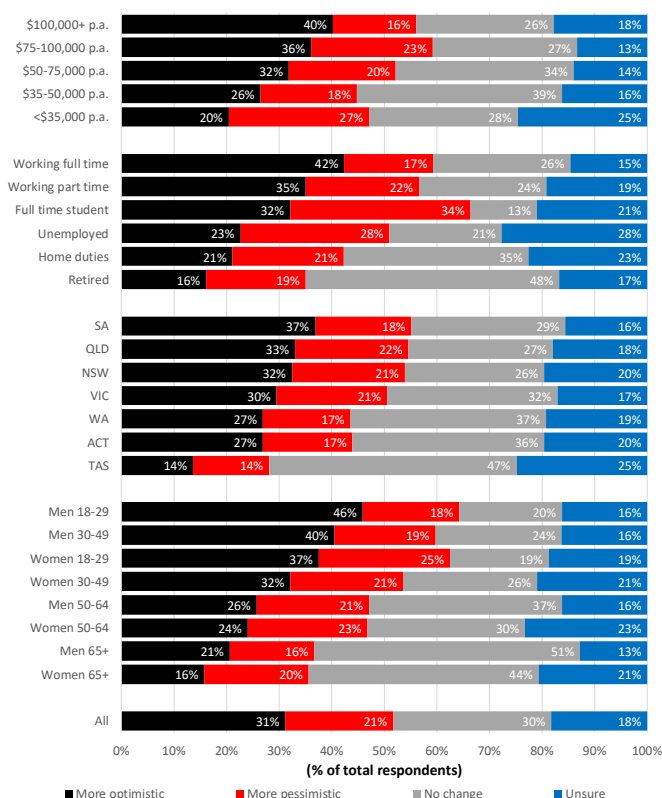
There were also some very interesting observations by gender. Among women, those over 65 were far more likely to go it alone (74%) than in any other age group, whereas young women 18-29 were by far the least comfortable asking for help (52%), most likely not to want help (21%) or uncomfortable with possible treatments (23%), particularly when compared to women over the age of 65 (3%). Among men, those in the 50-64 groups stood out as thinking they could manage it themselves (59%), being uncomfortable asking for help (59%) and cost (38%), whereas men in the 18-29 (39%) and over 65 (34%) for not knowing where to get help.

WHY DID YOU NOT RECEIVE ANY SUPPORT: GENDER & AGE

	Women 18-29	Men 18-29	Women 30-49	Men 30-49	Women 50-64	Men 50-64	Women 65+	Men 65+
Thought I could manage it myself	56%	46%	51%	54%	55%	59%	74%	50%
Not comfortable asking for help	52%	33%	36%	38%	36%	59%	41%	39%
Could not afford it	27%	21%	34%	23%	30%	38%	13%	11%
Embarrassed/afraid of being stigmatised	28%	35%	28%	24%	17%	29%	16%	23%
Did not know where to get help	22%	39%	20%	29%	17%	29%	9%	34%
Uncomfortable with possible treatment	23%	20%	14%	17%	12%	15%	3%	6%
Did not want any support	21%	23%	6%	15%	11%	22%	12%	16%
Something else	8%	4%	7%	6%	5%	18%	19%	11%
Don't know	2%	4%	3%	1%	6%	0%	0%	6%

HOW AUSTRALIANS FEEL ABOUT THE FUTURE

HOW DOES THINKING ABOUT THE FUTURE IN GENERAL MAKE YOU FEEL?



Our feelings towards the future can have a very real impact on our wellbeing. Thinking about the future - our lives, relationships, finances, jobs, children etc. - can be overwhelming. And when thinking about the future, it can make us feel more optimistic or pessimistic about our life ahead.

When Australians were asked to think about the future, only 3 in 10 (31%) said it made them feel more optimistic, and 2 in 10 (21%) more pessimistic. Around 3 in 10 (30%) saw no change and 2 in 10 (18%) unsure.

By comparison, when last surveyed on this issue in 2019 around 28% of Australians were more optimistic when thinking about the future and 38% more pessimistic.

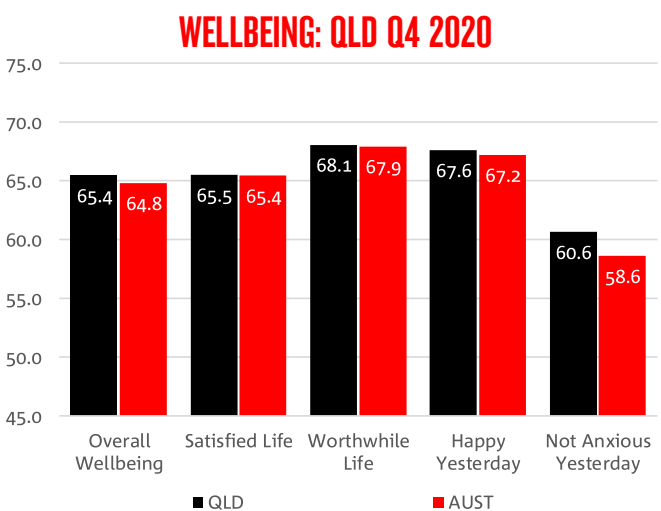
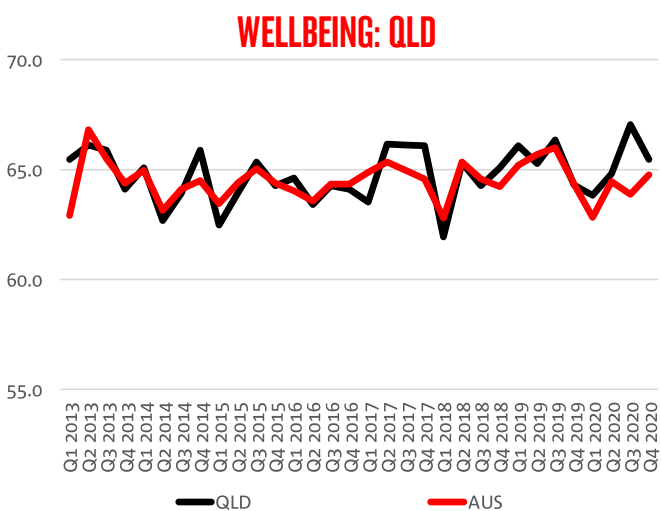
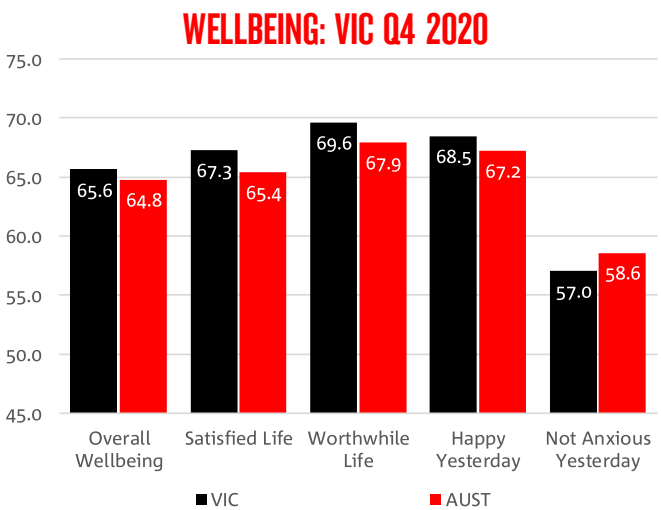
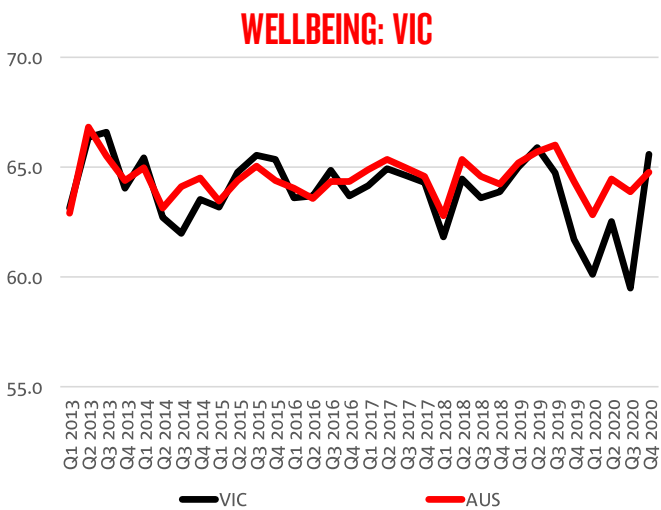
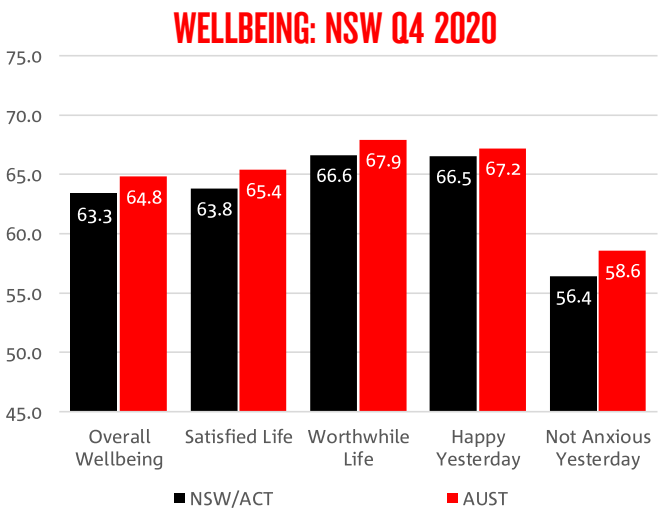
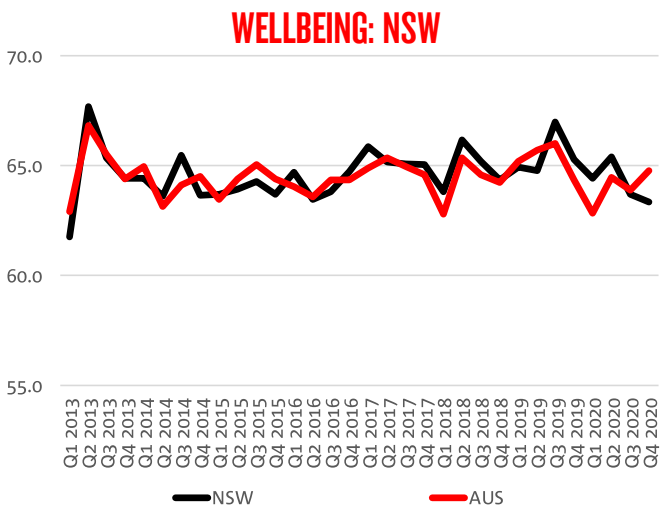
By age and gender, men in the 18-29 group were most optimistic about the future (46%), and women aged 65+ (16%) least optimistic. It also seems optimism about the future falls as we age.

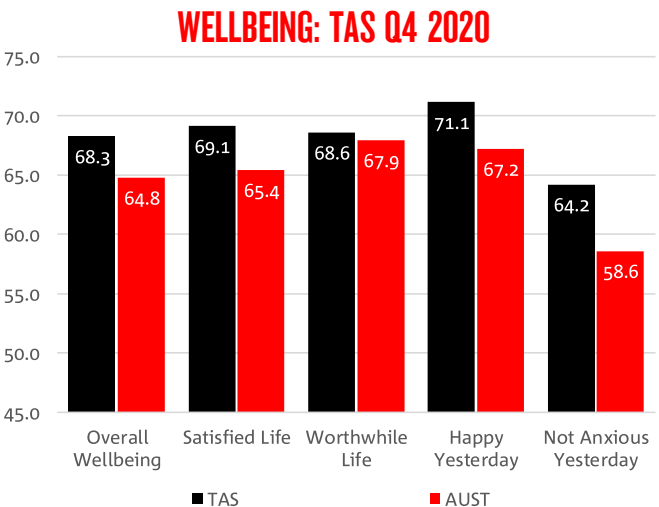
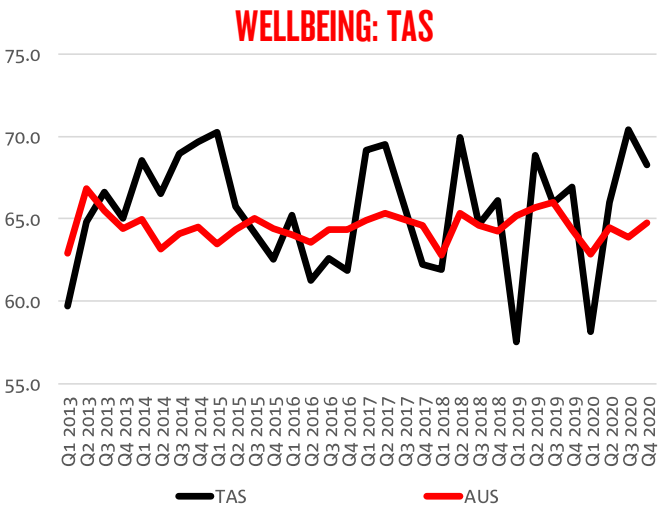
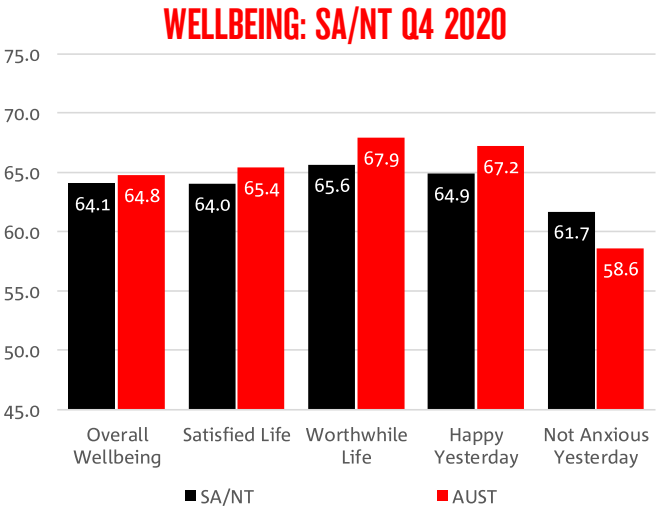
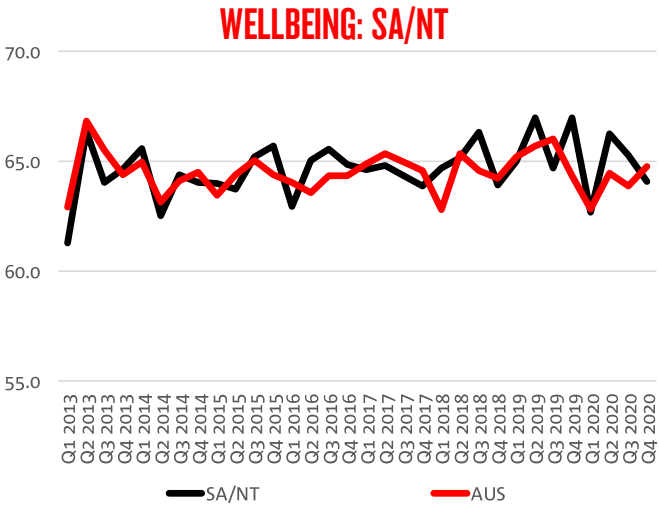
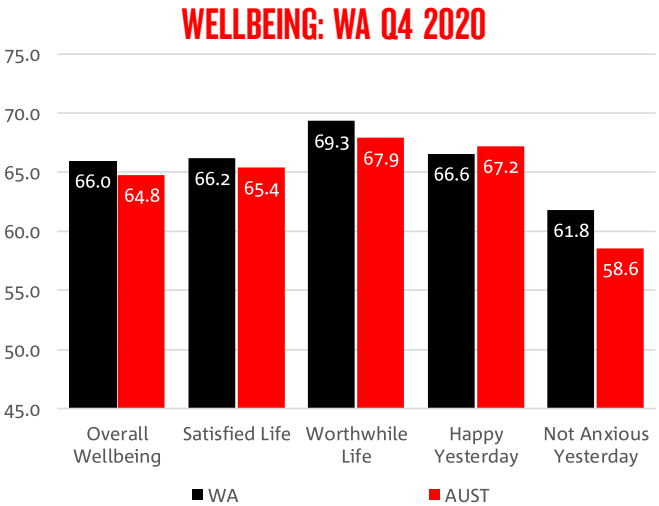
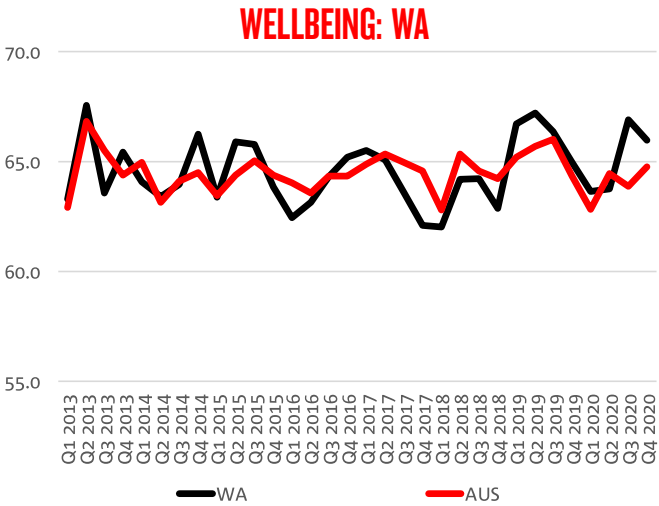
Australians living in SA (37%) were the most optimistic about their futures, and those in TAS by far the least optimistic (14%).

Having money helps support optimism, with the survey revealing a very clear relationship between optimism and income. Optimism was highest in the highest income group (40%) and stepped down in each income group to just 20% in the lowest income group.

Having a job (or studying) also seems to help. But optimism about the future is much lower among retirees.

APPENDIX 1: WELLBEING BY STATE





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