

more  
than  
money



# NAB Consumer Insights

Q3 2023

Financial Hardship - Who is  
struggling & what are the key  
drivers?

## Key Findings

**The number of Australians that experienced some form of financial hardship rose for the sixth consecutive quarter in Q3'23 to 44%. Over 1 in 4 said it was caused by not having enough money for an emergency, and 1 in 5 by not having enough for food & basic necessities or being unable to pay a bill. The number of people who identify as being unable to pay their mortgage is approaching 1 in 10 (7%). While a much higher number of people on lower incomes continue to experience hardship, it is becoming more prominent among higher income groups. Financial hardship is most widespread in rural areas, with 6 in 10 people impacted. 1 in 4 Australians agree very strongly with the statement, "I am struggling to make ends meet".**

The number of Australians that experienced some form of financial hardship rose to a survey high 44% (from 43% in Q2 and 36% one year ago). Hardship has now risen from a survey low 29% in Q1 2022 and is trending well above average (37%). There has been a steady increase in the number of Australians that have experienced financial hardship for all drivers in recent quarters.

Among Australians that experienced hardship in Q3, over 1 in 4 (26%) said it was caused by not having enough money for an emergency (24% in Q2'23 and 22% one year earlier). Australia's households savings rate peaked at 23.6% in March 2020 as the first lockdowns struck and remained above long-term averages for most of 2020 and 2021. Household savings were 3.2% in the June quarter. The fall in the household savings ratio has been driven by a range of factors including higher interest payable on dwellings, income tax payable, and increased spending by households due to rising cost of living pressures. Nearly half of Australia's accumulated savings are held by people aged 55 or over.

That said savings aspirations among Australians remain high, with the overall number trying to save rising to 77% in Q3 (75% in Q2 and slightly higher than the survey average of 76%). The number of people trying to save in the lower income group increased to 66% in Q3 (63% in Q2) in line with the survey average. It remained largely stable in the higher income group at 85% (slightly above the survey average of 84%). Household savings however remained under pressure in Q3, with on balance the number of people reporting that their savings fell in the past 3 months increasing for the fourth straight quarter to a near 4-year high of 29% (28% in Q2). On balance, 40% of lower income earners said their savings declined in Q3 and 23% expect them to decline further over the next 12 months.

The next most common form of hardship faced by around 1 in 5 Australians was not having enough for food & basic necessities (unchanged at 19% but up from 15% a year earlier) or being unable to pay a bill (18% vs. 19% in Q2'23 and 15% at the same time last year). Around 16% were unable to meet the cost of medical bills (14% in Q2'23 & 11% a year ago), and 1 in 10 (10%) not having enough money to pay off personal loans (9% in Q2'23 & 7% one year ago), being unable to pay rent on time (8% in Q2'23 & 6% a year ago) or meet minimum credit card repayments (8% in Q2'23 & 5% a year ago). The number of people who said they were unable to pay their home loan or mortgage rose to 7% in Q3 (6% in Q2'23 & 3% at the same time last year).

The incidence of financial hardship is highest among people aged between 18-29 years (56% vs. 55% in Q2'23), followed by the 30-49 group (54% vs. 50% in Q2'23), the 50-64 group (unchanged 39%) and the over 65 group (22%). Despite these divergent trends, financial hardship levels trended above the average in all age groups in Q3. Interestingly, the number of women that faced hardship in Q3 fell sharply to 43% (50% in Q2'23) but jumped significantly for men to a survey high 45% (36% in Q2'23), exceeding women for the first time since Q1'21. Hardship levels however remain well above survey average levels for both women (39%) and men (35%).

Interestingly, the number of people that experienced financial hardship moderated in lower income brackets in Q3 but was more prominent among higher income groups. While a much higher number of people continued to experience financial hardship in the lower income group, it fell to 57% in Q3 (60% in Q2'23).

In the \$35-50,000 and \$50-75,000 income groups, the number of that experienced hardship also inched down in both groups to 41% (46% in Q2'23). It was however unchanged in the \$75-100,000 income group (45%) but jumped sharply in the higher income group to 41% (33% in Q2'23 & 26% the same time last year). All income groups however reported higher levels of hardship than at the same time last year and printed above survey average levels (except in the \$35-50,000 income group where it was on par with the average).

Financial hardship remains most widespread in rural areas, with 6 in 10 (60%) people impacted in Q3 (58% in Q2'23 and 47% a year ago). Moreover, this was almost twice as high than in capital cities where 1 in 3 (34%) people experienced some form of financial hardship in the last 3 months (up slightly from 33% in Q2'23 & 30% the same time last year). Financial hardship in regional cities was unchanged at 56%, but also sharply higher than at the same time last year (46%). In line with broader trends across all other key groups, people in all regions reported well above average levels of financial hardship in Q3.

By gender, the main difference was the somewhat higher number of women than men that did not have enough for an emergency (29% women; 24% men). Not having enough for an emergency impacted more than twice as many people under the age of 50. Significantly more people under 50 also experienced hardship for all measures than did those over 50 - particularly being unable to pay rent on time and mortgage payments.

While noticeably more people in the lower income group experienced hardship from being unable to raise emergency funds (35%), not having enough for food & basic necessities (32%), being unable to pay a bill (29%), meeting medical costs (22%) or paying rent on time (15%), significantly more people earning over \$75,000 experienced hardship because they were unable to pay their mortgage, and somewhat more because they were unable to meet their minimum credit card repayments.

The number of Australians that missed a bill or loan payment continues to rise, approaching almost 3 in 10 people or 27% in Q3 (25% in Q2'23 & 20% a year ago). By age, the number that missed a payment increased and was highest in the 18-29 group (38% vs. 33% in Q2'23), followed by the 30-49 group (36% vs. 32%). It fell in the 50-64 group to 19% (21% in Q2'23) and was unchanged and lowest by some margin among people over 65 (8%). The number of men that missed a payment in Q3 increased to 27% (23% in Q2) but fell to 26% for women (28% in Q2). By income, it was highest in the lower income group (34%) and increased from 29% in the previous quarter and is now up sharply from 21% one year ago. The number of people that missed a payment fell in all income groups from \$50-100,000 in Q3, but jumped sharply to 30% in the \$100,00+ group from 20% in Q2 and almost doubled from a year ago (18%).

In Q3, the most common type of missed payment overall was an electricity, gas or water bill (12% vs. 10% one year ago), phone or internet bill (12% vs. 9%), repayment on loans from family or friends (10% vs. 6%), minimum credit card payment (9% vs. 6%), repayment on a BNPL loan (8% vs. 6%), insurance payment (8% vs. 6%), personal loan repayment (7% vs. 4%), rent (6% vs. 4%) and mortgage payment (6% vs. 4%). There was however a much smaller increase in the number that missed a payment on payday loans (5% vs. 4%) or investment loans (3% vs. 2%) relative to the same time last year. A much higher number of people aged 30-49 missed a payment on a gas, electricity, or water bill (17%) than in any other age group in Q3. We also noted a somewhat higher number in this group who also missed a payment on insurances (12%) and personal loans (11%). Significantly more people aged 18-29 however missed a payment on a payday loan (12%).

By gender, the main areas of difference were the somewhat higher number of men that missed a credit card payment (10% men; 7% women), personal loan repayment (8% vs. 5%) or home loan or mortgage payment (7% vs. 4%). Key disparities by income included the somewhat higher number in the lower income group that missed an electricity, gas, water or phone/internet bill payment (17%) or rent payment (11%). We also noted a somewhat higher number in the \$75-100,000 income group that missed a credit card payment (13%), and in the higher income group a home loan or mortgage payment (8%) - almost double the next closest group.

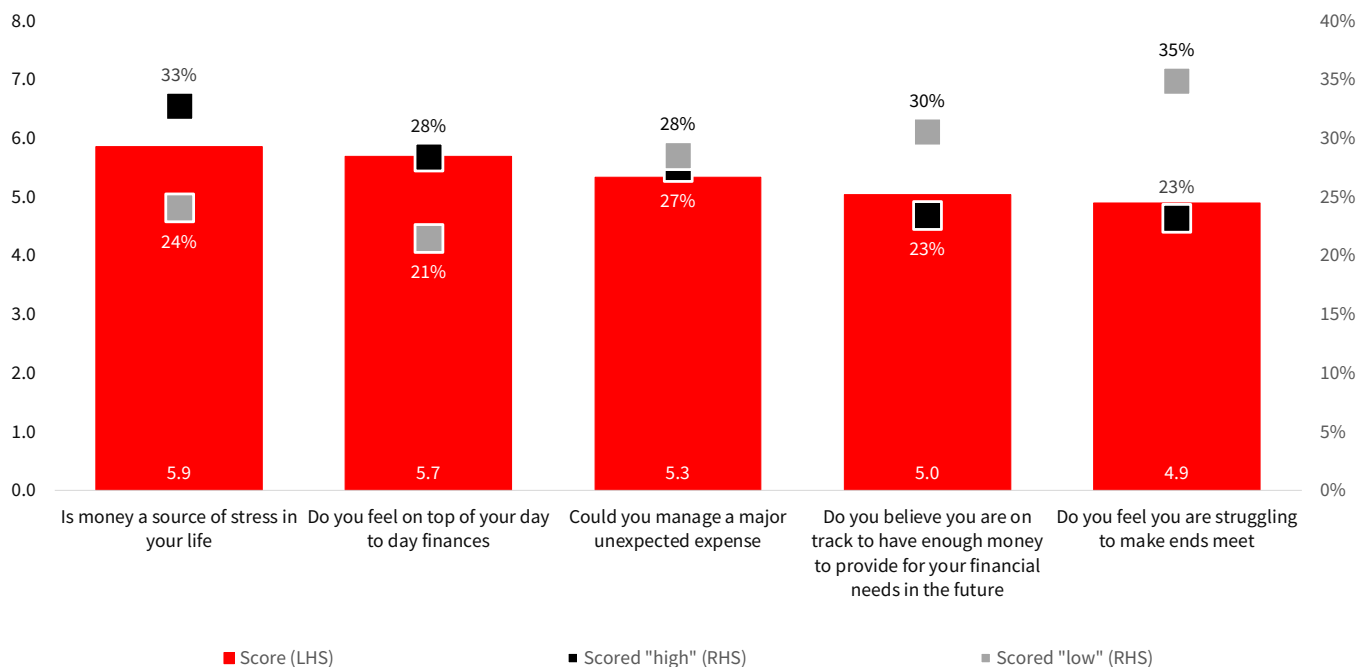
## How we feel about money & our finances...

NAB explores how Australians feel about some key aspects of their finances by asking them to rate 5 statements: To what extent “is money a source of stress in your life”, “do you feel you’re struggling to make ends meet”; “could you manage a major household expense”; “you feel on top of your day today finances” and “, “believe you’re on track to have enough money to provide for your future financial needs.”

Australians continue to score highest for “money is a source of stress in your life” but unchanged at 5.9 pts out of 10 (where 0 = not at all and 10 = very much). It was next highest (and increased slightly) for the statement “feel on top of your daily finances” (5.7 pts vs. 5.6 pts in Q2) and “could manage a major unexpected expense” (unchanged at 5.3 pts). They scored lowest for “struggling to make ends meet” (4.9 pts down from 5.0 pts) and “on track to have enough money to provide for your financial needs in the future” (5.0 pts down from 5.1 pts in Q2).

Overall, the results continue to suggest that despite several ongoing pressures, the average Australian feels only “moderately” stressed about money or making ends meet, but also only “moderately” comfortable they’re on top of their finances, could manage a major unexpected expense, and are on track to have enough money for their future.

### To what extent ...



But the average scores hide very large numbers of people that are being severely challenged by these aspects of their finances. In Q3, around 1 in 3 (33%) Australians scored the statement money was a source of stress in their life “very high” (i.e., scored 8 pts or higher), and 1 in 4 struggling to make ends meet (23%). In addition, around 3 in 10 scored “very low” i.e. (scored 3 pts or less) for being on track to have enough money for the future (30%) and could manage a major unexpected expense (28%), and just over 1 in 5 for feeling on top of their day to day finances (21%).

The table on the following page breaks down the number of people who were in “very low” and “very high” agreement with these statements by state, age, gender, and higher/lower income groups.

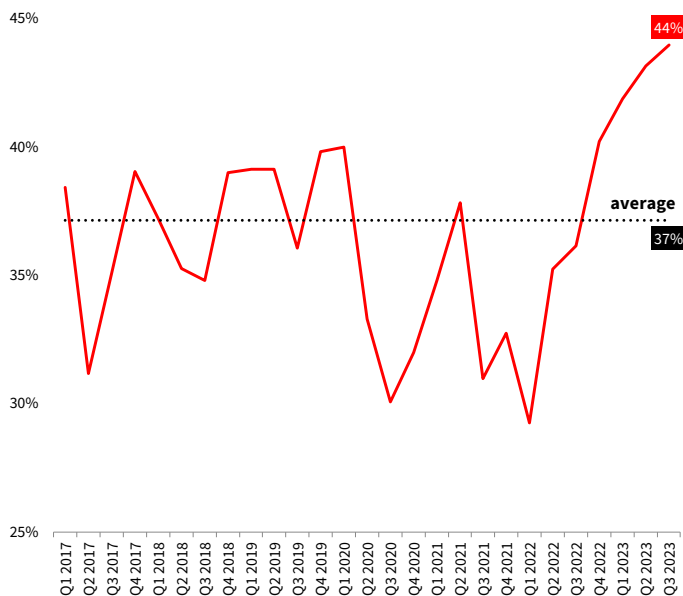
The statement money is a source of stress in my life was scored “very high” by most people in the ACT (43%), in the 30-49 age group (40%), by women (36%) and in the lowest income group (42%). The struggling to make ends meet statement was also scored very high by most people in the ACT (22%), the 30-49 age group (30%), women (25%) and in the lowest income group (37%). In contrast, the highest number that scored the extent they could manage a major unexpected purchase very low was scored by most people in TAS (36%) and the NT (35%), in the 50-64 age group (33%) and lower income group (42%). The extent they feel on top of their day to day finances was scored very low by noticeably more people in the NT (41%) and lowest income group (34%), and being on track to have enough money to provide for their future financial futures rated very low by significantly more people in the NT (64%), women (33%) and the lower income group (46%).

## Statements scored “very high” & “very low”: Q3 2023

	To what extent is money a source of stress in your life		To what extent do you feel you're struggling to make ends meet		To what extent could you manage a major unexpected expense		To what extent do you feel on top of your day to day finances		To what extent do you believe you're on track to have enough money to provide for your financial needs in the future	
	Very Low	Very High	Very Low	Very High	Very Low	Very High	Very Low	Very High	Very Low	Very High
<b>All Australians</b>	<b>24%</b>	<b>33%</b>	<b>35%</b>	<b>23%</b>	<b>28%</b>	<b>27%</b>	<b>21%</b>	<b>28%</b>	<b>30%</b>	<b>23%</b>
NSW	21%	33%	33%	23%	27%	25%	22%	25%	30%	21%
VIC	24%	33%	35%	22%	27%	27%	21%	28%	27%	23%
QLD	27%	33%	38%	24%	32%	30%	21%	33%	30%	26%
SA	32%	27%	41%	23%	26%	35%	19%	33%	31%	30%
ACT	28%	43%	34%	32%	23%	45%	17%	54%	20%	40%
WA	19%	33%	29%	24%	31%	23%	22%	23%	34%	21%
TAS	28%	35%	33%	30%	36%	34%	27%	35%	44%	20%
NT	18%	30%	30%	18%	35%	17%	41%	6%	64%	6%
18-29	13%	35%	29%	20%	26%	20%	22%	19%	25%	19%
30-49	16%	40%	26%	30%	28%	27%	22%	27%	31%	22%
50-64	28%	32%	37%	25%	33%	29%	23%	29%	38%	21%
65+	44%	19%	54%	13%	26%	35%	19%	39%	27%	32%
Men	27%	30%	35%	21%	28%	29%	21%	31%	27%	26%
Women	22%	36%	35%	25%	29%	26%	21%	26%	33%	21%
Lower income	22%	42%	27%	37%	42%	21%	34%	22%	46%	18%
Higher income	20%	33%	36%	19%	25%	30%	17%	30%	24%	24%

## Experienced financial hardship

Experienced financial hardship in the last 3 months: All Australians

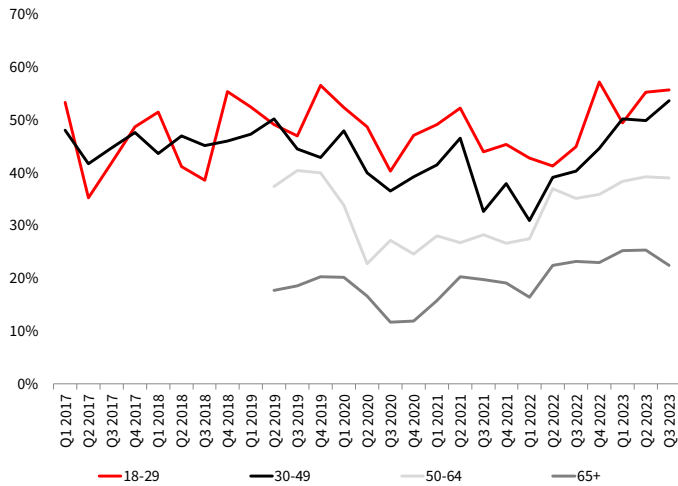


Financial hardship occurs when someone is unable to meet their existing financial obligations for a period of time. The causes of financial hardship can include sickness, natural disaster, unemployment, or over-commitment to credit arrangements. In this survey we allow people to self-select from a range of potential “drivers” including not having enough for food & basic necessities, emergencies, being unable to pay a bill, rent, minimum credit card repayments, mortgage repayments and personal loans. If people identify with any one of these drivers, we record that as experiencing some form of hardship.

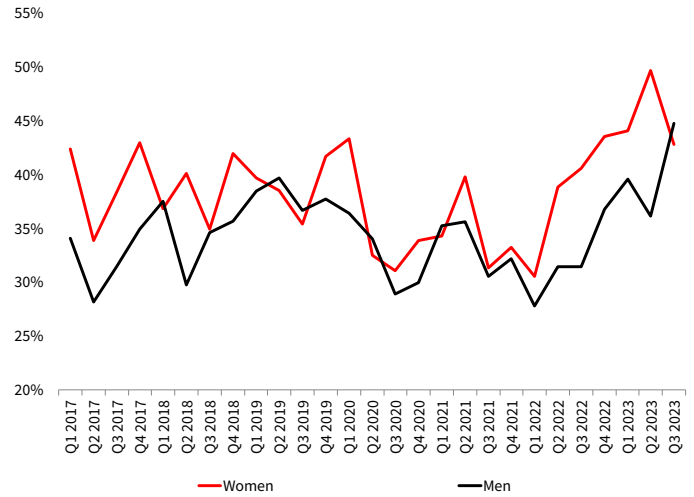
In Q3, the number of Australians that experienced some form of financial hardship rose for the sixth consecutive quarter to a survey high 44% (from 43% in Q2 and 36% one year ago). Hardship has now risen from a survey low 29% in Q1 2022 and is trending well above average (37%). This increase has occurred against a backdrop of rising inflation (particularly for every day essential such as groceries, petrol, gas, and electricity), and rising interest rates.

The incidence of financial hardship in Q3 increased and was highest in the 18-29 group (56% vs. 55% in Q2), followed by the 30-49 group where it also increased to 54% (50% in Q2). The number impacted was unchanged in the 50-64 group (39%) and inched down to 22% in the over 65 group. Despite these divergent trends, financial hardship levels trended above the average in all age groups in Q3. The number of women that faced hardship in Q3 fell sharply to 43% (50% in Q2) but jumped significantly for men (to 45% vs. 36% in Q2'23), exceeding women for the first time since Q1 2021. Hardship levels however remain well above survey average levels for women (39%) and men (35%).

Experienced financial hardship in the last 3 months: Age

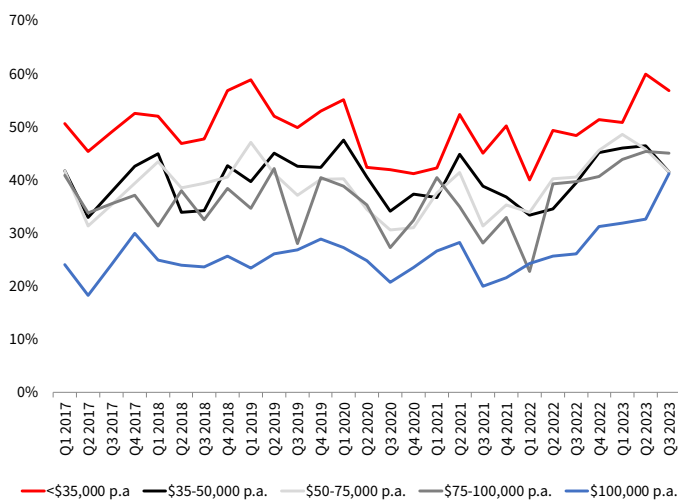


Experienced financial hardship in the last 3 months: Gender

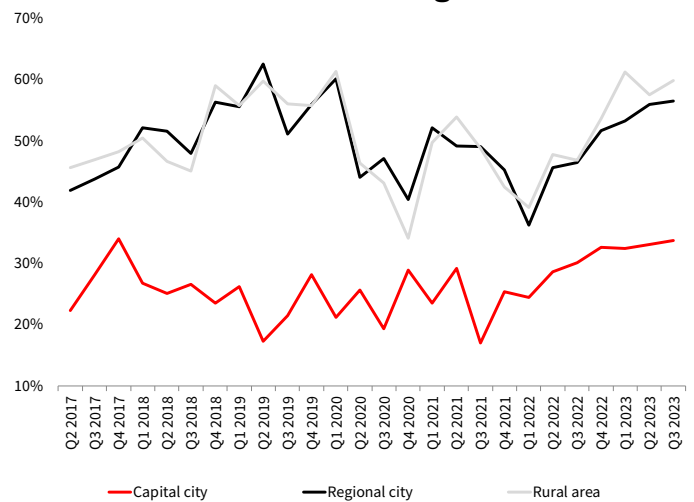


Interestingly, the number of people that experienced financial hardship moderated in lower income brackets in Q3 but was more prominent in higher income groups. While a much higher number of people continued to experience financial hardship in the lower income group, it fell to 57% in Q3 (60% in Q2). In the \$35-50,000 and \$50-75,000 income groups, the number of that experienced hardship also inched down in both groups to 41% (46% in Q2). It was however unchanged in the \$75-100,000 income group (45%) and jumped sharply in the higher income group to 41%, from 33% in the previous and 26% at the same time last year. All income groups however reported higher levels of hardship than at the same time last year and printed above survey average levels (except in the \$35-50,000 income group where it was par with the average).

Experienced financial hardship in the last 3 months: Income

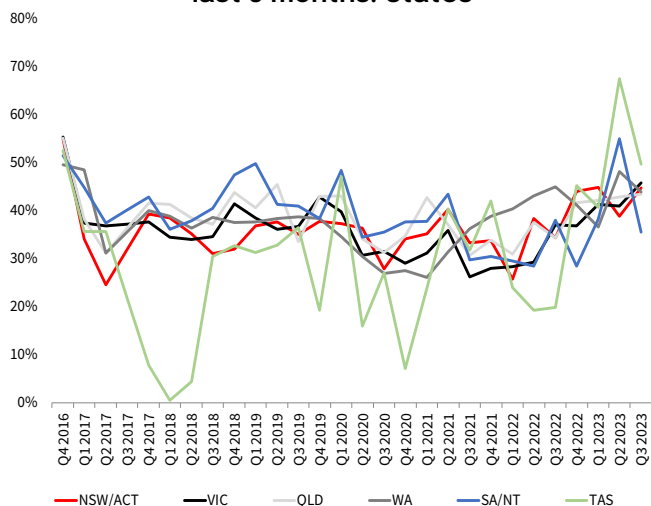


Experienced financial hardship in the last 3 months: Regions



Financial hardship remains most widespread in rural areas, with 6 in 10 (60%) people impacted in Q3 (up from 58% in Q2 and 47% at the same time last year). Moreover, this was almost twice as high than in capital cities where 1 in 3 (34%) people experienced some form of financial hardship in the last 3 months (up slightly from 33% in the previous quarter and 30% at the same time last year). Financial hardship in regional cities was unchanged at 56%, but also sharply higher than at the same time last year (46%). In line with broader trends across all other key groups, people in all regions reported well above average levels of financial hardship in Q3.

### Experienced financial hardship in the last 3 months: States



Financial hardship trends diverged quite sharply across states in Q3.

Overall hardship remained highest in TAS at 50% but fell sharply from 67% in the previous quarter and 20% at the same time last year. However, it continued to trend well above the survey average (30%). Hardship levels also declined noticeably in SA/NT to 35%, down from 55% in Q2 and 38% at the same time last year and trended broadly in line with the survey average (39%). A more modest decline was reported in WA (44%) down from 48% in Q2 and 45% at the same time one year earlier but also still above average.

Hardship levels however climbed to a survey high 46% in VIC (41% in Q2) and to 45% in NSW/ACT (39% in Q2). Hardship levels were unchanged in QLD (43%) but remained above average (39%).

## Type of financial hardships experienced

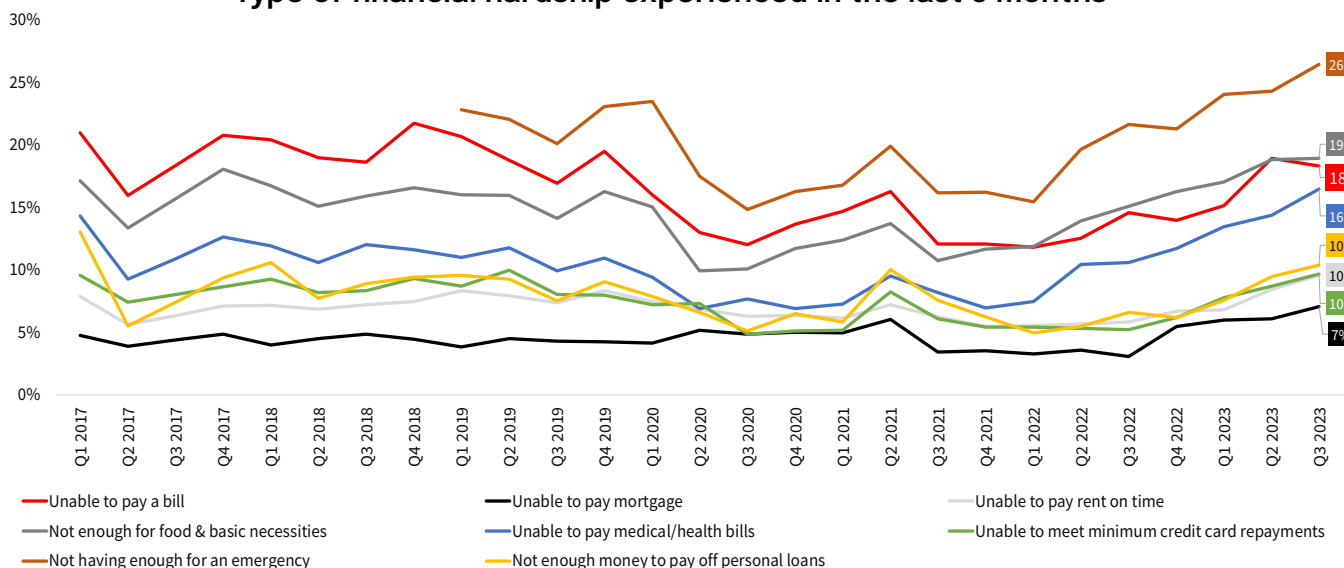
NAB data has shown a steady increase in the number of Australians that have experienced financial hardship for all measures in recent quarters. And, as they continue to face ongoing cost of living pressures, we recorded a further increase for nearly all measures in Q3.

Among Australians that experienced hardship in Q3, over 1 in 4 (26) said it was caused by not having enough money for an emergency (up from 24% in Q2 and 22% one year earlier). The next most common form of hardship faced by around 1 in 5 Australians in Q3 was not having enough for food & basic necessities (unchanged at 19% but up from 15% one year earlier) or being unable to pay a bill (18% down from 19% in the previous quarter but also up from 15% in Q2'22).

Around 16% were unable to meet the cost of medical bills (up from 14% in Q2 and 11% a year ago), and 1 in 10 (10%) not having enough money to pay off personal loans (up from 9% in the previous quarter and 7% one year ago), being unable to pay rent on time (up from 8% previously and 6% a year ago) or meet their minimum credit card repayments (up from 8% in Q2 and 5% one year earlier).

With interest rates also trending higher, the number of people who said they were unable to pay their home loan or mortgage also continued to inch up to 7% in Q3, from 6% in the previous quarter and more than doubling from 3% at the same time last year.

### Type of financial hardship experienced in the last 3 months

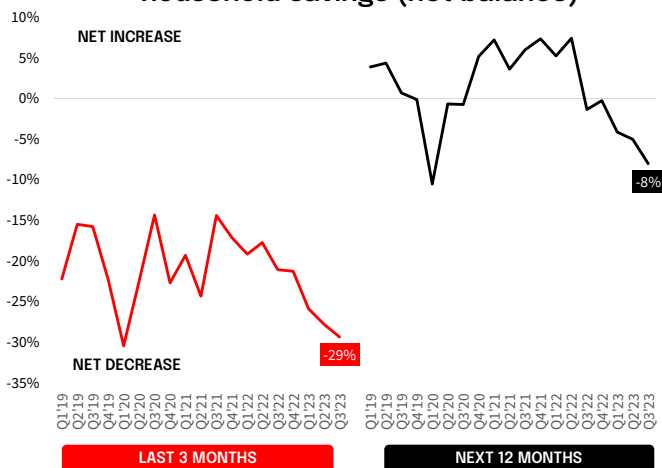


## Type of financial hardship experienced in the last 3 months: key groups

	Not having enough for an emergency	Not enough for food & basic necessities	Unable to pay a bill	Unable to pay medical/health bills	Not enough money to pay off personal loans	Unable to meet mini. credit card repayments	Unable to pay rent on time	Unable to pay mortgage
<b>All</b>	<b>26%</b>	<b>19%</b>	<b>18%</b>	<b>16%</b>	<b>10%</b>	<b>10%</b>	<b>10%</b>	<b>7%</b>
NSW/ACT	27%	20%	18%	19%	11%	9%	9%	7%
VIC	26%	17%	18%	17%	11%	8%	11%	7%
QLD	27%	19%	17%	15%	10%	11%	10%	6%
WA	26%	20%	23%	14%	7%	13%	9%	14%
SA/NT	24%	19%	16%	11%	9%	8%	7%	4%
TAS	32%	25%	16%	19%	18%	11%	9%	2%
Women	29%	20%	19%	17%	10%	8%	8%	7%
Men	24%	18%	17%	15%	10%	11%	11%	8%
18-29	32%	27%	24%	22%	17%	10%	19%	10%
30-49	33%	24%	23%	22%	13%	14%	13%	11%
50-64	24%	15%	16%	13%	8%	8%	4%	4%
65+	14%	7%	7%	6%	2%	3%	2%	1%
<\$35,000	35%	32%	29%	22%	13%	9%	15%	4%
\$35-50,000	25%	18%	18%	17%	10%	6%	9%	3%
\$50-75,000	25%	17%	15%	15%	7%	9%	11%	5%
\$75-100,000	25%	18%	18%	16%	14%	11%	8%	11%
\$100,000+	27%	16%	17%	16%	10%	12%	9%	11%

Across states, we noted a much higher number of people in TAS in Q3 that experienced hardship from not having enough for an emergency (32%), food & basic necessities (25%), personal loans (18%) and with NSW/ACT medical bills (19%). Noticeably more people in WA however were unable to pay a bill (23%), with a much higher number in WA also unable to pay their mortgage (14%) - twice more than in the NSW/ACT and VIC (7%) where it was next most widespread. By gender, the main difference was the somewhat higher number of women than men that did not have enough for an emergency (29% women; 24% men). Not having enough for an emergency impacted most people in all age groups - but for more than twice as many people under the age of 50 than over 50. Significantly more people under 50 also experienced hardship for all measures than did those over 50 - particularly being unable to pay rent on time and mortgage payments. While noticeably more people in the lower income group experienced hardship from being unable to raise emergency funds (35%), not having enough for food & basic necessities (32%), being unable to pay a bill (29%), meeting medical costs (22%) or paying rent on time (15%), significantly more people earning over \$75,000 experienced hardship because they were unable to pay their mortgage, and somewhat more because they were unable to meet their minimum credit card repayments.

### What happened/will happen to level of household savings (net balance)



Savings aspirations in Q3 remained highest in the 18-29 age group. However, it fell to 89% for young women (92% in Q2) and rose for young men (85% vs. 82%). We noted a higher number of women (83% vs. 77%) and men (81% vs. 80%) in the 30-49 age group trying to save. The number trying to save in the 50-64 group was unchanged for women (71%) but increased slightly for men (72% vs. 71%). Savings aspirations remained lowest by some margin in the over 65 age group. But whereas the number of women in this age group trying to save fell to a below average 61% (65% in Q2), it rose to a survey high 65% for men (57% in Q2). It was also the first time since mid-2021 that more men over 65 were trying to save than women.



## What happened/will happen to your level of household savings (net balance)

	Last 3 months	Next 12 months
Women	-33% (-29%)	-7% (-4%)
Men	-25% (-26%)	-10% (-5%)
Age 18-29	-18% (-21%)	+21% (+22%)
Age 30-49	-31% (-30%)	-10% (-3%)
Age 50-64	-34% (-28%)	-16% (-14%)
Age 65+	-33% (-32%)	-27% (-28%)
Lower income	-40% (-36%)	-25% (-14%)
Higher income	-23% (-17%)	+2% (+6%)

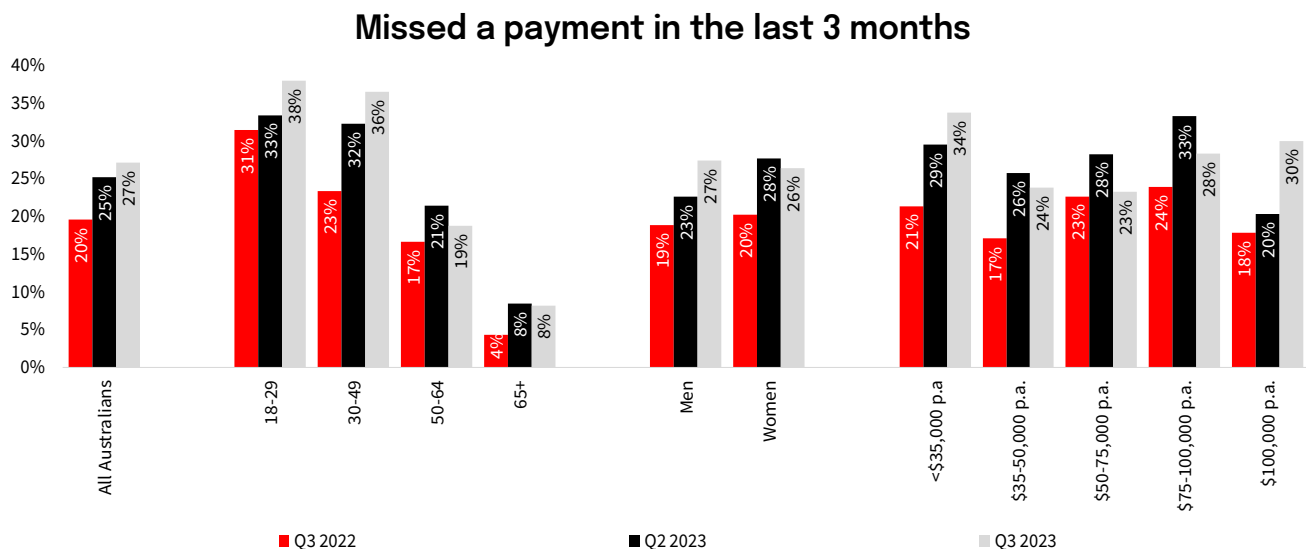
\*Figures in parentheses previous quarter

The number of people trying to save in the lower income group increased to 66% in Q3 (63% in Q2) and was in line with the survey average. It was remained largely stable in the higher income group at 85%, and slightly above the survey average (84%).

Household savings remained under pressure in Q3, with the number of people whose level of savings fell in the last 3 months outweighing those who said it increased rising for the fourth straight quarter to a near 4-year high -29% (-28% in Q2). By gender, the net number of women who reported a fall in their savings increased to -33% (-29% in Q2), while men reported a slight improvement (-25% vs -26%). More Australians in all age groups said their savings fell, ranging from -18% in the 18-29 group (-21% in Q2) to -34% in the 50-64 group (-28% in Q2). More Australians in both the lower (-40% vs. -36%) and higher (-23% vs. -17%) income groups also said they ran down their savings in Q3.

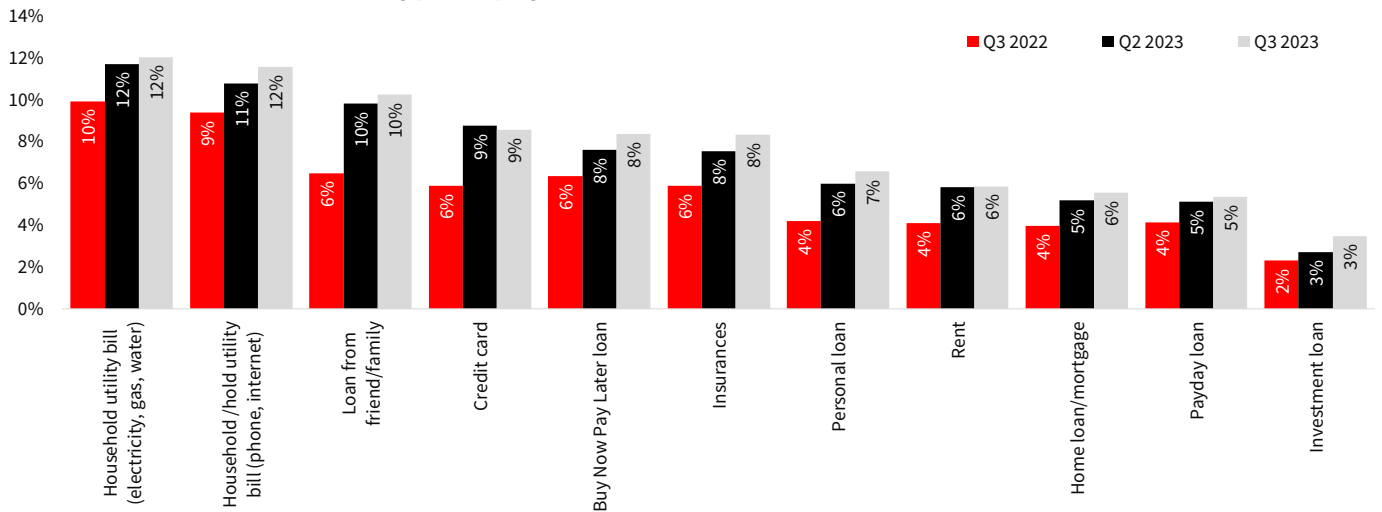
## Missed bills or loan repayments

The number of Australians that missed a bill or loan payment continues to climb, approaching almost 3 in 10 people or 27% in Q3. This was up from 25% in the previous quarter and 20% at the same time last year. The overall number however masks divergent trends in key groups. By age, the number that missed a payment increased and was highest in the 18-29 group (38% vs. 33% in Q2), followed by the 30-49 group (36% vs. 32%). It fell in the 50-64 group to 19% (21% in Q2) and was unchanged and lowest by some margin among people over 65 (8%). The number of men that missed a payment in Q3 increased to 27% (23% in Q2) but fell to 26% for women (28% in Q2). By income, it was highest in the lower income group (34%) and increased from 29% in the previous quarter and is now up sharply from 21% one year ago. The number of people that missed a payment fell in all income groups from \$50-100,000 in Q3, but jumped sharply to 30% in the \$100,000+ group from 20% in Q2 and almost doubled from the same time last year (18%).



When asked specifically what type of payment they had missed, we noted minor change over the quarter but a somewhat higher numbers that missed payments relative to the same time last year for most payment types. In Q3, the most common type of missed payment overall was an electricity, gas or water bill (12% vs. 10% one year ago), phone or internet bill (12% vs. 9%), repayment on loans from family or friends (10% vs. 6%), minimum credit card payment (9% vs. 6%), repayment on a BNPL loan (8% vs. 6%), insurance payment (8% vs. 6%), personal loan repayment (7% vs. 4%), rent (6% vs. 4%) and mortgage payment (6% vs. 4%). There was however a much smaller increase in the number that missed a payment on payday loans (5% vs. 4%) or investment loans (3% vs. 2%) relative to the same time last year.

### Type of payment missed in the last 3 months



A much higher number of people aged 30-49 missed a payment on a gas, electricity, or water bill (17%) than in any other age group in Q3. We also noted a somewhat higher number in this group who also missed a payment on insurances (12%), and personal loans (11%). Significantly more people aged 18-29 however missed a payment on a payday loan (12%). The table below also shows that significantly more people under 50 missed a payment than those over 50 on all bills or repayments.

By gender, the primary areas of difference were the somewhat higher number of men that missed a credit card payment (10% men; 7% women), personal loan repayment (8% vs. 5%) or home loan or mortgage payment (7% vs. 4%). Key disparities by income however included the somewhat higher number in the lower income group that missed an electricity, gas, water or phone/internet bill payment (17%) or rent payment (11%). We also noted a somewhat higher number in the \$75-100,000 income group that missed a credit card payment (13%), and in the higher income group a home loan or mortgage payment (8%) - almost double the next closest group.

### Type of payment missed in last 3 months: key groups

	Household Utility bill (electricity, gas, water)	Household utility bill (phone, internet)	Loan from friend or family	Credit card	Buy Now Pay Later (BNPL) loan	Insurances	Personal loan	Rent	Home loan or mortgage payment	Payday loan	Investment loan
<b>All</b>	12%	11%	10%	9%	8%	8%	6%	6%	5%	5%	3%
18-29	11%	16%	17%	10%	14%	9%	7%	10%	8%	12%	5%
30-49	17%	16%	14%	13%	12%	12%	11%	8%	9%	6%	6%
50-64	11%	8%	6%	6%	3%	6%	3%	3%	2%	2%	1%
65+	5%	4%	2%	2%	1%	3%	2%	1%	1%	1%	0%
Men	11%	12%	9%	10%	8%	9%	8%	7%	7%	6%	4%
Women	13%	11%	11%	7%	8%	8%	5%	5%	4%	4%	3%
<\$35,000	17%	17%	16%	7%	10%	11%	8%	11%	5%	7%	2%
\$35-50,000	15%	13%	9%	8%	6%	9%	5%	5%	3%	4%	3%
\$50-75,000	10%	10%	8%	7%	8%	8%	4%	5%	5%	6%	3%
\$75-100,000	11%	10%	12%	13%	10%	6%	8%	4%	5%	7%	4%
\$100,000+	11%	12%	11%	10%	8%	9%	8%	6%	8%	5%	5%

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