

COMMUNITY UNDERSTANDING OF POVERTY AND SOCIAL EXCLUSION

QUESTIONNAIRE

Thank you very much for agreeing to take part in this important study. The information you provide will help us to better understand what the community thinks about social issues like poverty and disadvantage.

COMPLETING THE QUESTIONNAIRE

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

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

RETURNING THE QUESTIONNAIRE

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

CHANCE TO WIN A PRIZE WORTH \$350: A draw will be made from among all those who have returned a completed questionnaire, with the winner receiving a gift voucher worth \$350 – so don't delay in returning your questionnaire.

Thank you again for your help.

Professor Peter Saunders
Chief Investigator
Director, SPRC



THE UNIVERSITY OF
NEW SOUTH WALES

STANDARDS OF LIVING

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

Please tick one box only.

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

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

Please tick one box only.

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

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

Please tick one box only.

- Very happy
- Happy
- Unhappy
- Very unhappy

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

Please tick one box only.

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

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

Please tick all the boxes that apply.

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

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

Please circle one number.

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

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

Please circle one number.

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

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

Please tick one box only.

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

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

Please tick all the boxes that apply.

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

10. Have you encountered any of the following health-related difficulties over the last 12 months?

Please tick all the boxes that apply.

- Could not afford to see a doctor when you or a family member was sick
- Could not afford to see a dentist when you or a family member needed to
- Unable to afford medicines prescribed by a doctor
- Often felt too sick to get out of bed in the morning
- Felt depressed and lacking in self-esteem
- Felt isolated and lonely
- Often felt anxious about your problems
- None of the above

SOCIAL AND COMMUNITY PARTICIPATION

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

Please tick one box only.

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

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

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

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

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

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

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

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

Please tick all the boxes that apply.

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

26. Do you think that the government’s new industrial relations reforms will be good for your own job prospects?

Please tick one box only.

- Yes
- No
- Not sure/Don’t know

27. Which of the following features do you think should be provided by all jobs?

Please tick all the boxes that apply.

- A sufficient wage to cover basic living costs
- A reasonable level of job security
- A regular fortnightly income
- Flexible hours when workers need them
- A safe work environment
- Annual and sick leave
- Overtime rates for working outside normal business hours
- Training for career advancement
- None of the above

28. In general, how satisfied are you with your overall level of EDUCATION and SKILLS?

Please tick one box only.

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

29. We are interested in the type of EDUCATION AND SKILLS that no-one should have to go without.

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

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

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

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

	Is it essential for everyone?		Do you have it? ...if No →		Is it because you cannot afford it?	
	Yes	No	Yes	No	Yes	No
a) Attended school until at least year 12 or equivalent						
b) Ability to speak and read English						
c) Good budgeting skills						
d) Computer skills					Yes	No
e) Up to date schoolbooks and new school clothes for school-age children					Yes	No
f) Children can participate in school activities and outings					Yes	No

FINANCIAL RESOURCES

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

Please tick one box only.

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

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

Please tick one box only.

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

32. Do you require assistance from someone else in order to do the following:

Please tick all the boxes that apply.

- Visit a branch of a financial institution
- Fill out the paperwork at a financial institution
- Use internet banking
- Use telephone banking
- Use an automatic teller machine (ATM)
- None of the above

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

Please tick all the boxes that apply.

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

POVERTY

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

Please tick one box only.

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

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

Please tick one box only.

- Yes
- No

36. When people have a low standard of living, they are sometimes described as being poor or living in poverty. We are interested in what YOU think being in poverty means. Please indicate how strongly you agree or disagree with each of the following statements.

Please circle one number for each statement.

Being in poverty means ...	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Don't know
a) Not having enough money to make ends meet	1	2	3	4	5	9
b) Not having enough to buy what most others take for granted	1	2	3	4	5	9
c) Not having enough to buy basics like food, housing and clothing	1	2	3	4	5	9
d) Having to struggle to survive each and every day	1	2	3	4	5	9
e) Not having enough to be able to live decently	1	2	3	4	5	9
f) Not being able to afford any of the good things in life	1	2	3	4	5	9

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

Please tick one box only.

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

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

Please circle one number for each statement.

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

INEQUALITY

39. What do you think about the current level of economic inequality in Australia? (i.e. the differences between rich and poor and those in-between)

Please tick one box only.

- Inequality is too high and should be reduced
- Inequality is too high, but cannot be reduced without harming the economy
- Inequality is about right in current circumstances
- Inequality is too low – more inequality creates more incentive to work

40. Listed below are some statements about the current level of inequality in Australia. Please indicate how strongly you agree or disagree with each statement.

Please circle one number for each statement.

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Don't know
a) The gap between rich and poor is too great and should be reduced	1	2	3	4	5	9
b) Incomes at the top are too high and should be reduced	1	2	3	4	5	9
c) Incomes at the bottom are too low and should be increased	1	2	3	4	5	9
d) The rich are getting richer and the poor are getting poorer	1	2	3	4	5	9
e) Large differences in income are necessary to maintain Australia's economic prosperity	1	2	3	4	5	9
f) Australia is more equal than most other similar countries	1	2	3	4	5	9
g) The government's new industrial relations laws will increase inequality	1	2	3	4	5	9

41. For each of the following actions by the government, indicate what you think will happen to the level of inequality.

Please circle one number for each statement.

	Inequality will increase	Inequality will decrease	Not sure	Don't know
a) Deregulating the economy	1	2	3	9
b) Establishing a Fair Pay Commission	1	2	3	9
c) Removing tax concessions	1	2	3	9
d) Strengthening anti-discrimination policies	1	2	3	9
e) Strengthening equal opportunity policies	1	2	3	9
f) Cutting back on the level of immigration	1	2	3	9

42. Please indicate how strongly you agree or disagree with each of the following statements.

Please circle one number for each statement.

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Don't know
a) It is fair that taxes paid by the majority help to support those in need	1	2	3	4	5	9
b) It is not fair that some people pay a lot of tax and hardly use the services their taxes pay for	1	2	3	4	5	9
c) It is not fair that people benefit from services that they haven't helped to pay for	1	2	3	4	5	9
d) It is fair that people with higher incomes can buy better health care than those with lower incomes	1	2	3	4	5	9
e) It is fair that people with higher incomes can buy better education for their children than those with lower incomes	1	2	3	4	5	9

43. How well do you think each of the following groups have done in terms of increased incomes over the last ten years or so?

Please circle one number for each statement.

	Very well	Fairly well	About average	Fairly badly	Very badly	Don't know
a) Those with high incomes	1	2	3	4	5	9
b) Those with average incomes	1	2	3	4	5	9
c) Those with low incomes	1	2	3	4	5	9
d) You or your family	1	2	3	4	5	9
e) Other people like you	1	2	3	4	5	9

ABOUT YOU

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

44. What is your sex?

Please tick one box only.

- Male
 Female

45. How old were you on your last birthday?

Please write your age in years on the line below.

_____ years old

46. What is your postcode?

Please write your postcode on the line below.

47. Where were you born?

Please tick one box only.

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

48. Are you an Aboriginal or Torres Strait Islander?

Please tick one box only.

- Yes
 No

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

Please tick one box only.

- Yes
 No

50. What is your present marital status?

Please tick one box only.

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

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

Please tick one box only.

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

52. How many children are living with you currently?

Please place a number in each box indicating how many of your children are in that age range.

- 0-4 years
- 5-12 years
- 13-17 years
- 18-24 years
- 25 years and over
- There are no children living with me

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

Please tick one box only.

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

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

Please tick one box only.

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

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

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

	You	Your partner
Working full-time for pay	1	2
Working part-time for pay	1	2
Unemployed/looking for work	1	2
Retired	1	2
Studying at university, TAFE, etc	1	2
Working voluntarily (for no pay)	1	2
Caring for a child at home	1	2
Caring for an adult with a disability	1	2
Home or family responsibilities	1	2
Other	1	2

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

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

- | Weekly | or | Yearly |
|---|----|---|
| <input type="checkbox"/> Less than \$100 a week | or | <input type="checkbox"/> Less than \$5,200 a year |
| <input type="checkbox"/> \$100 to \$199 a week | or | <input type="checkbox"/> \$5,200 to \$10,399 a year |
| <input type="checkbox"/> \$200 to \$299 a week | or | <input type="checkbox"/> \$10,400 to \$15,599 a year |
| <input type="checkbox"/> \$300 to \$399 a week | or | <input type="checkbox"/> \$15,600 to \$20,799 a year |
| <input type="checkbox"/> \$400 to \$499 a week | or | <input type="checkbox"/> \$20,800 to \$25,999 a year |
| <input type="checkbox"/> \$500 to \$599 a week | or | <input type="checkbox"/> \$26,000 to \$31,199 a year |
| <input type="checkbox"/> \$600 to \$699 a week | or | <input type="checkbox"/> \$31,200 to \$36,399 a year |
| <input type="checkbox"/> \$700 to \$799 a week | or | <input type="checkbox"/> \$36,400 to \$41,599 a year |
| <input type="checkbox"/> \$800 to \$899 a week | or | <input type="checkbox"/> \$41,600 to \$46,799 a year |
| <input type="checkbox"/> \$900 to \$999 a week | or | <input type="checkbox"/> \$46,800 to \$51,999 a year |
| <input type="checkbox"/> \$1000 to \$1,499 a week | or | <input type="checkbox"/> \$52,000 to \$77,999 a year |
| <input type="checkbox"/> \$1,500 to \$1,999 a week | or | <input type="checkbox"/> \$78,000 to \$103,999 a year |
| <input type="checkbox"/> \$2,000 a week and over | or | <input type="checkbox"/> \$104,000 a year and over |
| <input type="checkbox"/> No income or negative income | | |

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

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

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

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

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

In dollars per week \$ _____

59. Which of the following best describes your situation?

Please tick one box only.

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

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

Please tick one box only.

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

61. Would you describe yourself as a religious person?

Please tick one box only.

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

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

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

Did you find the questionnaire easy or difficult to understand?

Please tick one box only.

- Easy to understand
- Difficult to understand

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

Please tick one box only.

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

Thank you for completing our questionnaire.

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

ONCE AGAIN, THANK YOU VERY MUCH
