

# Social Change and Social Policy: Results from a Survey of Public Opinion

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## SOCIAL CHANGE AND SOCIAL POLICY: RESULTS FROM A NATIONAL SURVEY OF PUBLIC OPINION

by Peter Saunders, Cathy Thomson and Ceri Evans

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### **Abstract**

Social policy is having to adapt to changes in the Australian economy and in Australian society more generally. The role of the state is receding and expectations of what it can achieve are being lowered at a time when the economy is generating increased material prosperity combined with growing inequalities and heightened insecurity. Against this background, there is a need to understand how the nature of public opinion is changing so that the degree of support for new (or existing) public programs can be ascertained. The federal government has foreshadowed social policy as its main priority over the next few years and is shaping the parameters of a new welfare state built upon the principles of self-reliance, incentives, affordability and mutual obligation. Yet rather little is known about how widely these principles are shared within the community, and how public opinion has changed in response to broader economic and social change. Against this background, a survey of a representative sample of the adult population was conducted in the middle of 1999 in order to understand the nature of public opinion on economic and social change. This paper – the first in a series - describes how the survey was conducted and reports some of its initial findings. It describes the main characteristics of the respondents and perceptions of changes in living standards, attitudes to economic and social change and concerns about their economic security. The results provide an insight into the diverse ways in which Australians are coping with forces that are generating benefits and uncertainties for many people.

## 1 Introduction

Towards the end of last year the Minister for Family and Community Services proposed a set of principles to guide reform of the welfare system and established a Welfare Reform Reference Group to develop specific reform recommendations (Newman, 1999a; 1999b). The Prime Minister has been actively encouraging this debate by describing the main features of 'a modern conservative approach to social policy that supports bedrock social institutions such as the family and promotes enduring values such as personal responsibility, a fair go and the promotion of individual potential' (Howard, 2000).

These developments reflect a perception in the community that the pace and nature of social and economic change warrant a new approach – or at least consideration of a new approach – to the framework of policies, institutions and values that form the foundation of the welfare state. Social security is central to this debate because it provides an income floor (or safety net) that underpins, and is thus intricately related to, the labour market and economy generally. In the light of the Government's deregulatory labour market and taxation reforms, it was virtually inevitable that welfare reform would emerge as a policy issue. A key lesson from Australian social history is that the wage and welfare systems are inextricably linked (Gregory, 1995). It follows from this that there will therefore be important implications for the latter associated with major reforms of the former.

Overlaying these changes is a broader policy context in which the imperative to create a more competitive climate through deregulation of state involvement has run counter to the kind of state interventionism on which the post-war welfare state was developed. Economic reform, in conjunction with social trends such as family breakdown, criminality and the erosion of local community are threatening some of our key 'bedrock social institutions' and undermining their support potential. The contradictions between radical economic reform and social conservatism are becoming increasingly evident.

The parameters of the social policy debate are shifting as these forces confront each other. While economic growth is generating increasing prosperity for many, those who are missing out are becoming more

visible and more vocal. At the same time, the social policies and programs that supported them in the past are themselves under challenge, in part because of their cost, but also because of their structure and impacts. Increasing attention is being paid to the need for social programs to generate the right incentive structure. This is one that encourages individual responsibility and, most importantly, actively discourages welfare dependency. The social safety net must provide adequate protection in the short-term but not in a way that is too comfortable over the longer-term.

The need to re-think the current welfare system was raised by the Prime Minister in his Keynote Address to the 1998 ACOSS Congress. There, he developed the theme that the role of government was to manage the impact of globalising economic forces that cannot (and should not) be resisted (Prime Minister, 1998). These ideas were further developed in the Prime Minister's Address to the Australia Unlimited Roundtable where he set out the key components of his government's 'modern conservative' approach to social policy (Howard, 1999). The theme of change and its consequence for social policy was taken up by the Minister for Family and Community Services in her September 1999 Speech to the National Press Club. This was followed by the release of a discussion paper on welfare reform (Newman, 1999b) and establishment of; 'the most far-reaching and focused analysis of welfare dependency ever conducted in this country' (Newman, 1999a: 8), the initial product of which has just been released (Reference Group on Welfare Reform, 2000).

These developments are taking place against a background of rapid economic transformation and a series of other consequent and independent social changes. Among the most significant of these are changes in the availability and nature of work, in gender roles, in attitudes to family formation and functioning, in the economic and social viability of different regions, and in the complex network of relationships linking state, market and family in civil society. These changes have resulted in the emergence of new problems and policy challenges. There is nothing like a 'new challenge' to prompt a political search for 'new' solutions. All sides of politics have embraced the notion that the world is now different

and requires new ways of thinking: the old ways are gone and there is no way back.

Australia is not the only country trying to reform its welfare system in the light of changing economic and social circumstances. Although the solutions proposed differ, the need for them is common. In Britain, for example, the Labour Government is implementing reforms shaped by Tony Blair's vision of a welfare state for the 21st century. That vision was articulated in his 1999 Beveridge Lecture, which began by referring to 'a great challenge: how to make the welfare state popular again' (Blair, 1999: 7). Like his Australian counterpart, Tony Blair has recognised the significance of community support in providing a mandate for change.

Community support for welfare has always been essential for the sustainability of the welfare state (or welfare system). Without it, the political support for welfare will be absent and that in turn will undermine its legitimacy and make reform all the more difficult. The political problem is how to build support for changing a system that is needed to provide stability for those people who are adversely affected by the process of economic and social change itself.

Relatively little is known about community attitudes to social and economic change and the policy responses to change. Although attitudinal surveys are often seen as a way of informing and democratising policy, not all agree that these outcomes are inevitable. A recent report from the UK Department of Social Security for example, notes that; 'some commentators have worried that attitude research taps only superficial opinion; and that far from enriching a democratic process of policy-making, attitude research can undermine it' (Williams, Hill and Davies, 1999: 18).

Despite this, there has been an increase in attempts to 'tap into the community's views' through the use of focus groups to monitor changes in mood and gain an understanding of changes in public opinion. This activity has tended to focus on specific issues, much of it as the basis for media attempts to set (or influence) the policy agenda ("Survey shows that most Australians oppose the Government's latest round of proposed changes"). By contrast, there have been few academic studies of attitudes to social and economic change and the changing policy paradigm.

Without such studies, the scientific reliability of public opinion data reported in the media must remain questionable – even though its impact is often considerable.

Against this background, the Social Policy Research Centre (SPRC) decided to conduct a survey of Australian attitudes to economic and social change, including views on the causes of two of our major social problems – unemployment and poverty – and what role the government should play in addressing them. The survey, *Coping with Economic and Social Change* (CESC) explores Australian views on living standards, the definition and meaning poverty, the causes of unemployment and the role of government in reducing unemployment. It also includes a series of questions about social policy issues that are at the forefront of the current welfare reform debate, including some specific questions about the role of mutual obligation in the social security system. In this paper – the first in a series reporting different aspects of the CESC results, including a companion paper by Eardley, Saunders and Evans (2000) - we describe the survey and report some of its results.

The paper provides the rationale for the CESC survey and describes the scope of the research and the methods used. The following section explains the sampling procedure, describes how the survey was conducted and summarises the overall characteristics of the sample and compares these with Australian Bureau of Statistics (ABS) Census data. This analysis highlights areas where the survey may have suffered from response bias. A method for correcting for this has been developed and is described in Appendix A. Section 3 describes some of our aggregate findings on reported levels of well-being and living standards and considers how social and economic change are affecting people's lives. Section 4 reviews what the survey reveals about attitudes to economic insecurity. The main conclusions are summarised briefly in Section 5.

## 2 Sampling Methods, Response and Sample Characteristics

#### The Sample

The sampling frame for the CESC survey was the February 1999 microfiche version of the National Electoral Roll. The Roll had been updated in the run-up to the federal election held in October 1998 and thus provided a good sampling frame of the adult (aged 18 and over) population. The survey instrument was developed by a small team consisting of the current authors and our colleagues George Matheson, Michael Bittman, Tony Eardley and Merrin Thomson.<sup>1</sup>

Piloting of the survey instrument took place in a single Sydney electorate during August and September 1998. This process produced a satisfactory response rate and indicated that respondents, when asked, no great difficulty in completing the questionnaire. After some minor revisions, a random sample of 4041 individuals was extracted from the electoral roll microfiche sheets, to which the survey questionnaire was mailed at the end of April 1999. A modified version of Dillman's method was used to conduct the survey (Dillman, 1978). Initially, a questionnaire and an accompanying letter were sent to all selected individuals. One week later, a reminder postcard was sent to the whole sample, to thank those who had returned the survey and to remind those who had not already done so, to do so. Three weeks after that, a replacement questionnaire and another reminder letter were sent to the non-respondents.

When the final deadline for receipt of completed responses was reached at the end of August (effectively the end of June, since very few responses were received in July and August), a total of 2403 completed surveys had been returned. A total of 172 questionnaires (4.2 per cent) were returned unopened and marked 'Not Known at this Address'. Although this might include some people who were effectively non-

<sup>1</sup> Comments on some of the questions were also provided by the Department of Family and Community Services (FaCS), who had an interest in the questions concerning the social security treatment of the unemployed and sole parents. We are grateful for these comments, although all final decisions were taken by the SPRC research team and FaCS itself bears no responsibility for the survey nor for the interpretation of the results it produced.

respondents, the number is surprisingly high given that the electoral roll had been so recently updated. Deducting these from the original sample gives an adjusted sample of 3869. Of these, a total of 164 people refused to participate in the survey, either by ringing to indicate this or by simply returning the questionnaire untouched. The effective response rate was thus just over 62 per cent of the adjusted sample - a fairly high response rate for a postal survey of this kind (Table 1).

**Table 1: Survey Sample and Responses** 

|                                      | Number |
|--------------------------------------|--------|
| Questionnaires distributed           | 4041   |
| Returned 'Not Known at This Address' | 172    |
| Adjusted sample                      | 3869   |
| Refusals                             | 164    |
| Completed surveys returned           | 2403   |
| Response rate = 2403/3869            | 62.1 % |

Interestingly, the last occasion in which the SPRC was involved in a survey of this kind, as a sponsor of the study of Attitudes to State and Private Welfare conducted by Elim Papadakis in 1988, the overall response rate was remarkably similar. Papadakis (1990, p. 6) reports that of the 3507 questionnaires distributed, there were 1129 refusals, 564 'non-contacts' and a total of 1814 returned questionnaires. Deducting the 'non-contacts' from the original sample gives an adjusted sample of 2943, of which the number of replies corresponds to a response rate of 61.6 per cent – almost identical to the response rate shown in Table 1.<sup>2</sup>

## **Questionnaire Content**

The CESC questionnaire was separated into four main sections, dealing with each of the following topics:

• Standards of living and perceptions of change;

It appears that some of the people who we treated as refusals (i.e. those who did not want to participate in the survey) were treated as 'non-contacts' by Papadakis. However, the numbers involved were small and thus do not affect the similarity of response rates.

- Perceptions of poverty and its causes;
- The causes and solutions to unemployment; and
- Personal characteristics of the respondent (including age, sex, family status, housing tenure, labour force status, health status, educational attainment, job security, income level and voting behaviour).

The first section of the questionnaire enquired about people's perceptions of changes in their standard of living in the past and future and their overall level of satisfaction with their present standard of living. Questions were asked on the level of happiness, how people were managing on their weekly family income, and their views of whether various items are considered necessary in order to have an acceptable standard of living. The respondents' attitudes towards change were also explored in this section. The next part of the questionnaire dealt with the issue of poverty. Respondents were asked about their opinions on what it means to be poor, what they thought were the main causes of poverty and how poverty should be alleviated.

This was followed by a series of questions concerning perceptions about the causes of unemployment, views on the tasks various groups of unemployed people (and sole parents) should be required to undertake in order to receive social security benefits, and what the government should do to address the unemployment problem. The final section of the questionnaire collected information on the personal characteristics of the respondent.

The broad content of the CESC survey was designed to provide information on a range of current social policy issues (at least as these existed in the middle of 1999). Although the Government's social policy agenda has moved on since then, issues associated with the role of government and mutual obligation are of enduring relevance. Indeed, the notion of mutual obligation is intricately bound up with views about the role of government in the provision of income support and the conditions under which it is paid.

Although many of the issues addressed in the survey have not formed part of earlier SPRC research, those relating to the meaning and measurement of poverty extend previous research. The use of attitudinal survey data in developing a poverty line around community understandings of minimum levels of income adequacy has been studied previously, as reported in Saunders and Matheson (1992) and Saunders (1997; 1998). Even here, however, the new survey represents a more systematic attempt to understand how members of the community think about these matters and their views on the causes of social problems such as poverty and unemployment.

### **Sample Characteristics**

Before turning to the results, some summary features of the responding sample are described and compared with corresponding population aggregates in order to check for the existence of any possible biases in the sample.

Table 2 compares the age-sex profile of the CESC sample described in Table 1 with that of the general population at the time of the latest (1996) Census. The results indicate that as compared with the population as a whole, the CESC sample contains fewer younger people (aged 18 to 34) particularly males, and correspondingly more older people (aged 50 and over). There is also a tendency for the sample to contain a somewhat larger proportion (53.7 per cent) of females than the population percentage of 51.1 per cent.

Table 3 compares the characteristics of the sample and the general population across a number of dimensions including, in addition to age and sex, labour force status, family type, (gross) family income, birthplace and housing tenure. In addition to the differences already highlighted in Table 2, in comparison with the Census the CESC sample contains more people who are not in the labour force and fewer who are either working or unemployed and looking for work. There is also an under-representation of single people and an over-representation of those on very low incomes.

The tendency for the sample to contain too few people in employment and too many outside of the labour is understandable given the time commitments of people in employment and is a feature of other sample

Table 2: The Composition of the CESC Sample and the General Population

|       |                | Males                                  | Females        |  |  |  |  |  |
|-------|----------------|--|----------------|--|--|--|--|--|
| Age   | Census<br>1996 | Coping with Economic and Social Change | Census<br>1996 | Coping with Economic and Social Change |  |  |  |  |
|       | Percentages    |  |                |  |  |  |  |  |
| 18-24 | 14.3           | 8.1                                    | 13.4           | 10.0                                   |  |  |  |  |
| 25-29 | 10.4           | 6.9                                    | 10.1           | 11.2                                   |  |  |  |  |
| 30-34 | 10.7           | 8.5                                    | 10.4           | 8.2                                    |  |  |  |  |
| 35-39 | 10.8           | 10.9                                   | 10.6           | 11.7                                   |  |  |  |  |
| 40-44 | 10.1           | 11.7                                   | 9.9            | 11.7                                   |  |  |  |  |
| 45-49 | 9.8            | 10.6                                   | 9.3            | 9.5                                    |  |  |  |  |
| 50-54 | 7.7            | 10.1                                   | 7.2            | 8.8                                    |  |  |  |  |
| 55-59 | 6.3            | 8.4                                    | 5.9            | 5.8                                    |  |  |  |  |
| 60-64 | 5.3            | 6.6                                    | 5.1            | 6.1                                    |  |  |  |  |
| 65+   | 14.5           | 18.3                                   | 18.1           | 17.0                                   |  |  |  |  |
| Total | 100.0          | 100.0                                  | 100.0          | 100.0                                  |  |  |  |  |
| N     | 6 431 470      | 1022                                   | 6 732 428      | 1185                                   |  |  |  |  |

**Source:** Australian Bureau of Statistics (1997).

surveys of this kind (Dillman, 1978; de Vaus, 1995; Papadakis, 1990). It is, however, a feature of the sample that should be kept in mind when assessing some of the results discussed later – particularly those relating to the experiences and attitudes of people in employment.

Although there are some definitional differences that mean that some of the sample and Census categories included in Table 3 are not strictly comparable, the evidence suggests that the sample is not equally representative of all groups in the population. Thus, Table 3 shows, for example, that single person and sole parent households are underrepresented in the CESC, as are people living in private rental accommodation. These differences are of some significance, as households containing only a single adult and those renting privately are known to face an above-average risk of poverty and are generally

The area where the difference between Census and CESC survey categories make direct comparisons difficult concerned household type. The single question about household type included on the CESC questionnaire produced responses that could not be matched with the more complex Census categories.

**Table 3: Characteristics of the Sample Compared with 1996 Census Data** 

|                        | Census 96 | CESC Survey (unweighted)(a) | CESC Survey (weighted) |
|------------------------|-----------|-----------------------------|------------------------|
|                        |           | Percentages                 |                        |
| Gender                 |           |                             |                        |
| Male                   | 48.6      | 47.6                        | 48.6                   |
| Female                 | 51.4      | 52.4                        | 51.4                   |
| Age Bracket            |           |                             |                        |
| 18-39 years            | 45.1      | 38.0                        | 45.1                   |
| 40-64 years            | 38.3      | 44.4                        | 38.3                   |
| 65 & over              | 16.7      | 17.6                        | 16.7                   |
| Labour Force Status    |           |                             |                        |
| Self-employed          | 5.6       | 11.6                        | 5.6                    |
| Employee               | 52.9      | 44.4                        | 52.6                   |
| Unemployed             | 5.6       | 2.8                         | 5.6                    |
| NILF                   | 35.9      | 41.3                        | 36.2                   |
| Household Type         |           |                             |                        |
| Lives alone            | 14.8      | 12.2                        | 13.0                   |
| Couple only            | 24.3      | 30.5                        | 29.0                   |
| Couple & kids          | 43.1      | 37.9                        | 35.6                   |
| Sole parent            | 8.0       | 4.8                         | 5.0                    |
| Live with parents      | (b)       | 8.1                         | 9.9                    |
| Other                  | 9.8       | 6.5                         | 7.5                    |
| Family income          |           |                             |                        |
| <=0                    | 0.6       | 1.2                         | 1.0                    |
| 1-199                  | 6.4       | 10.3                        | 10.8                   |
| 200-299                | 9.4       | 7.4                         | 6.9                    |
| 300-399                | 7.9       | 11.1                        | 11.0                   |
| 400-499                | 8.7       | 8.9                         | 8.6                    |
| 500-599                | 7.1       | 8.4                         | 8.7                    |
| 600-699                | 8.0       | 6.9                         | 7.2                    |
| 700-799                | 6.4       | 5.7                         | 5.7                    |
| 800-999                | 12.2      | 9.7                         | 9.8                    |
| 1000-1499              | 19.0      | 16.4                        | 16.4                   |
| 1500-1999              | 7.3       | 8.9                         | 9.4                    |
| 2000+                  | 6.9       | 5.1                         | 4.5                    |
| Birthplace             |           |                             |                        |
| Australia              | 77.7      | 75.3                        | 76.1                   |
| Other English-speaking | 6.3       | 12.0                        | 11.6                   |
| Other                  | 16.0      | 12.7                        | 12.3                   |
| Housing tenure         | - · •     |                             |                        |
| Owner (or Buyer)       | 70.1      | 72.2                        | 68.7                   |
| Renter                 | 23.1      | 18.4                        | 20.0                   |
| Other                  | 6.8       | 9.4                         | 11.2                   |

Notes: (a) The unweighted sample size varies between 2,170 and 2,357 according to the variable.

(b) Not available in the Census data. See Footnote 3 on page 9.

Source: ABS Census 1996, one per cent sample Public Use Microdata Set.

susceptible to low income and/or deprivation (Saunders and Matheson, 1991; Saunders, 1996).

In order to correct for any biases due to differential response rates, the sample data have been weighted using a set of weights constructed from the census data on which Table 3 is based. When these weights are applied to the CESC sample, the sample percentages are as shown in the third column of Table 3. (The methods used to develop the weighting procedure and a description of the data on which it is based are explained in Appendix A). The effect is to bring the composition of the sample much closer to – in some instances identical to – that of the general population, and for this reason the results presented below are based on the weighted sample.

#### **Income Comparisons**

Survey respondents were asked to provide information about their incomes and this has been used to compare the income distribution among the sample with that for the population as a whole. There is always a danger that seeking sensitive information like details about income will cause a large non-response, not only to the income question itself, but also to the questionnaire as a whole. These effects can be minimised by placing the income question towards the end of the questionnaire and by asking respondents to identify their income within a range rather than providing a precise figure. Although both procedures were followed, the income question still elicited a rather high non-response, with almost 10 per cent of the sample (233 respondents) not answering.

The income question itself asked for information about before-tax (gross) family income from all sources, in brackets of \$100 a week up to \$1000, \$250 a week from there up to \$2000, \$500 a week between \$2000 and \$2500, and over \$2500 a week. The corresponding annual amounts were also provided in the question. In order to derive an estimate of the income distribution from the responses, the income of each respondent was first set at the mid-point of the relevant income bracket into which their

response fell. Those in the lowest income bracket (less than \$100 a week) were set at \$50 a week, while those in the top bracket (\$2500 a week or more) were set at \$3000 a week.

An estimate of the distribution of income among the whole population was derived from data for the distribution of current (weekly) gross income in 1996 as reported in the ABS *Income and Housing Costs Survey*, 1996-97 (ABS, 1999). These ABS data were updated to the June Quarter 1999 by movements in household income taken from the National Accounts and the two income distributions were then derived and compared.<sup>5</sup>

Table 4 compares the updated ABS income distribution data with an estimate of income distribution derived from the (weighted) CESC data. At \$820 a week, the mean survey income is 17 per cent above the corresponding ABS figure of \$698. This upward bias exists across the entire distribution. In part, it reflects the crude way in which actual income has been estimated from the survey data by setting respondents' incomes equal to the mid-point of the bracket into which their income falls, combined with the treatment of incomes in the open-ended top bracket.<sup>6</sup>

Despite this difference in mean incomes, Table 4 shows the two income distributions to be similar in terms of the income shares of each decile. The main difference occurs in the seventh and eighth deciles (where the CESC sample shows a higher income share than the ABS data) and the top decile (where the opposite occurs). The Gini coefficient (a measure of inequality that varies between zero, when there is no inequality and one, where one person has all the income) shows that income inequality

As a sensitivity check, the income distribution was re-estimated with all responses set at the lower, and then the upper, end of each bracket, although this made little difference to the estimated distribution and does not markedly affect any of the reported analysis.

The ABS distributional data were updated to 1999 by movements in a measure of household income that includes total primary income receivable plus social assistance benefits.

In addition, as noted earlier, almost one-tenth of the CESC sample did not answer the income question.

**Table 4: Survey and Population Estimates of the Income Distribution** 

|              |                | CESC sample       | e              | Updated ABS data     |                   |                |
|--------------|----------------|-------------------|----------------|----------------------|-------------------|----------------|
| Decile       | Income share % | Minimum income \$ | Mean income \$ | Income<br>share<br>% | Minimum income \$ | Mean income \$ |
| First        | 1.5            | 0                 | 122            | 1.4                  | 0                 | 96             |
| Second       | 3.0            | 150               | 245            | 2.9                  | 185               | 204            |
| Third        | 4.3            | 350               | 354            | 4.1                  | 232               | 283            |
| Fourth       | 5.7            | 450               | 467            | 5.3                  | 325               | 368            |
| Fifth        | 7.1            | 550               | 580            | 6.7                  | 417               | 470            |
| Sixth        | 8.6            | 650               | 709            | 8.4                  | 530               | 586            |
| Seventh      | 11.0           | 850               | 909            | 10.5                 | 659               | 734            |
| Eighth       | 14.3           | 1125              | 1167           | 13.4                 | 831               | 936            |
| Ninth        | 17.9           | 1375              | 1473           | 17.6                 | 1063              | 1230           |
| Tenth        | 26.5           | 1625              | 2181           | 29.7                 | 1446              | 2070           |
| Overall mean | \$820          |                   |                | \$698                |                   |                |
| Gini         | 0.404          |                   |                | 0.430                |                   |                |
| Coefficient  |                |                   |                |                      |                   |                |

Sources: See text.

based on the CESC sample is about six per cent below that indicated by the updated ABS data.

## **3** General Results from the Survey

## **Well-Being and Living Standards**

As explained in the previous section, the survey instrument was designed to solicit information on a broad range of topics, including attitudes to economic and social change, understandings of the causes of poverty and unemployment, and views on the ways in which policy is responding to them. There is far too much information to be covered in a single paper and what follows describes some of the broad findings in order to provide an introduction to the style of the survey and the responses it elicited. A series of companion papers will address some of the topics canvassed here in greater depth and report on other topics not considered here.

The survey opens with a series of questions relating to past and future changes in living standards and current levels of well-being.<sup>7</sup> These

For convenience, we have included many of the survey questions in italics in the tables summarising results.

Table 5: Standard of Living and Happiness (percentages of total)

|   | Overall, in terms of how you feel generally,<br>would you say you are: |       |         |                 |       |  |
|---|--|-------|---------|-----------------|-------|--|
| How satisfied or dissatisfied do you feel about your overall standard of living at present? | Very<br>Happy  | Нарру | Unhappy | Very<br>Unhappy | Total |  |
| Very satisfied  | 7.0  | 7.6   | 0.1     | 0.0             | 14.8  |  |
| Fairly satisfied  | 6.8  | 44.8  | 2.3     | 0.0             | 53.9  |  |
| Neither   | 0.6  | 14.6  | 3.1     | 0.1             | 18.4  |  |
| Fairly dissatisfied   | 0.2  | 5.0   | 3.7     | 0.1             | 9.0   |  |
| Very dissatisfied   | 0.2  | 1.0   | 2.0     | 0.9             | 4.0   |  |
| Total   | 14.8   | 72.8  | 11.2    | 1.2             | 100.0 |  |

Unweighted n = 2305

results, summarised in Table 5, indicate that while the majority of Australians (over two-thirds) appear satisfied with their overall standard of living, almost one-fifth were not able to decide whether or not they are satisfied, while over seven per cent were clearly dissatisfied. Again, while the vast majority reported that they generally felt happy, around one in eight people were either unhappy or very unhappy.

Not surprisingly, those who were satisfied with their standard of living were generally also happy, although the overlap between the two categories is by no means exact. For example, of the 87.6 per cent who were happy or very happy, a total of 6.4 per cent (around one in thirteen) were either fairly or very dissatisfied. The numbers reporting themselves to be satisfied with their standard of living but either unhappy or very unhappy were lower, although again not entirely non-existent. Since the survey question about satisfaction referred explicitly to people's material standard of living while that relating to happiness did not, the lack of overlap between the responses illustrated in Table 5 implies that for many Australians, there is more to happiness than material standard of living. 8

The satisfaction question was the first on the survey. It was worded as follows: '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 satisfied or dissatisfied do you feel about your overall standard of living at present?' The happiness questions was worded more directly, as follows: 'Overall, in terms of how you feel generally, would you say that you are: Very happy; Happy; Unhappy; or Very unhappy?'

Given that a major focus of the survey was on the experiences of, and responses to economic and social change, a series of questions relating to attitudes to change were included. The results in Table 6 show that over three-quarters of respondents reported that their standard of living was at least as high as five years ago. Against this, it is surprising that almost one-quarter of respondents reported a drop in their standard of living over the last five years.

**Table 6: Changes in Standard of Living (percentages)** 

|  | Higher | About the same | Lower | Don't<br>Know |
|--|--------|----------------|-------|---------------|
| Is your standard of living, higher, lower or about the same as five years ago?                   | 28.6   | 47.3           | 23.7  | 0.6           |
| Do you think your standard of living will be higher, lower or about the same in five years time? | 28.2   | 43.0           | 19.2  | 9.6           |

According to data published by the Melbourne Institute, real per capita household disposable income rose by 20.7 per cent between the June Quarter of 1994 and that of 1999 (Melbourne Institute, 1999). The apparent contradiction between the survey findings reported in Table 6 and the actual growth in real household incomes may in part reflect a distinction between living standards and real incomes (implicit in the wording of the standard of living question itself – see footnote 8). It may be indicative of a gulf between the reality of rising real incomes and perceptions about what is happening to community living standards more generally. At the very least, the findings suggest that perceptions of experienced changes in living standards differ markedly from what is revealed by the economic statistics.

The overall pattern of expected future changes in living standards over the next five years are very similar to those reported for the past five years, although a much larger percentage (almost 10 per cent) indicate that they do not know in which direction their living standards are heading. It is possible that this percentage is indicative of rising economic insecurity, an issue that is given a more through examination later. The fact that the overall percentages of people who expect their future living standard to move in a certain direction are very similar to what is reported about the past could be taken to imply that people simply extrapolate past experience when asked to predict the future. Those who have been doing well expect that to continue, and those who have been falling behind also expect this to continue. However, the cross-tabulations reported in Table 7 do not support this simplified explanation. Only slightly over one-half of those reporting increased living standards in the past expect this to continue into the future, while around 40 per cent of those who report that their living standards have fallen expect this trend to continue.

**Table 7: Past and Future Changes in Standards of Living (percentages)** 

|  | Do you think your standard of living will be<br>lower or about the same in five years ti |                |       |               |       |  |
|--|--|----------------|-------|---------------|-------|--|
| Is your standard of living, higher, lower or about the same as five years ago? | Higher   | About the same | Lower | Don't<br>Know | Total |  |
| Higher   | 15.0   | 10.1           | 1.9   | 1.7           | 28.6  |  |
| About the same   | 9.2  | 26.4           | 7.4   | 4.4           | 47.4  |  |
| Lower  | 3.8  | 6.3            | 10.0  | 3.2           | 23.4  |  |
| Don't know   | 0.2  | 0.1            | 0.0   | 0.3           | 0.6   |  |
| Total  | 28.2   | 42.9           | 19.2  | 9.7           | 100.0 |  |

Unweighted n = 2345

In total, less than one-third (30.7 per cent) of the sample were definite in indicating that their living standards had moved and were expected to move (either upwards or downwards), with the remaining two-thirds answering either 'About the same' or 'Don't Know'. Out of this 30.7 per cent, 5.7 per cent (or more than a fifth) expected the future change to be in a different direction from past experience. Clearly, there is considerable uncertainty about movements in living standards, even in the midst of strong economic growth.

This uncertainty co-exists with a considerable degree of inertia in expectations about the direction in which living standards are expected to move. This suggests that for many people it may take some time before changes in actual economic conditions affect their perception of the future. Those who have been adversely affected by a recession, for

example, will take some time to revise their expectations upwards, but once growth delivers rising living standards to broad sections of the community, the momentum this generates will also take some time to reverse. To the extent that consumption decisions are influenced not only by current living standards, but also by expectations about what will happen in the future, this implies that there may be a lag before consumers spending patterns respond to a turnaround in the economy. Unless account is taken of such lags when determining macroeconomic policy, there is obvious potential for policy to magnify rather than dampen the magnitude of the economic cycle.

#### **Income Levels and Adequacy**

In addition to collecting information on the *actual* incomes of respondents, the CESC survey also explored two other aspects of income. The first of these related to perceptions about the adequacy of income, while the second focused on how people thought that their own incomes compared with the incomes of others.

When they were asked how well they were managing on their current levels of income, only a small proportion (8.0 per cent) of the sample indicated that they did not have enough to get by on (Table 8). Although it is tempting to equate this percentage with a subjective poverty rate as determined by the respondents themselves, there are a number of wellknown problems with using subjective measures as a direct indicator of poverty status. Subjective assessments of income adequacy can be misleading, as people who are genuinely deprived learn 'to come to terms with a half-empty stomach, seizing joy in small comforts and desiring no more than what seems "realistic" (Sen, 1985, quoted in Travers and Richardson, 1993: 16). It is also possible that some of those who said they did not have enough to get by may be in this situation temporarily (because they have just bought a new house on a large mortgage, for example). These examples suggest a need for caution when interpreting what subjectively expressed assessments of income adequacy imply for poverty as objectively measured.

**Table 8: Income Levels and Income Adequacy (percentages)** 

|                          | Thinking of your present situation which of the following statements best describes how you are managing on your famincome? |           |               |           |       |  |  |
|--------------------------|---|-----------|---------------|-----------|-------|--|--|
| What is your income      | I/We  | I/We      | I/We have     | I/We have |       |  |  |
| (before tax from all     | haven't   | have just | enough to get | much more |       |  |  |
| sources), of your        | enough to   | enough to | by on and for | than I/we |       |  |  |
| FAMILY?                  | get by on   | get by on | a few extras  | need      | Total |  |  |
|                          |   |           |               |           |       |  |  |
| Less than \$400 per week | 5.1   | 16.0      | 8.4           | 0.2       | 29.7  |  |  |
| \$400-\$699 per week     | 1.8   | 12.2      | 9.6           | 0.5       | 24.1  |  |  |
| \$700-\$1249 per week    | 0.8   | 9.0       | 14.1          | 0.5       | 24.3  |  |  |
| Over \$1,250 per week    | 0.4   | 3.3       | 16.7          | 1.4       | 21.8  |  |  |
| Total                    | 8.0   | 40.5      | 48.9          | 2.7       | 100.0 |  |  |
| Unweighted n = 2128      |   |           |               |           |       |  |  |

Even given the above reservations about the interpretation of the subjective income adequacy question, there is a clear trend for the perceived adequacy of income to rise as the level of family income increases. While 71 per cent of those on incomes of less than \$400 a week either do not have enough to get by on or are just getting by, this is the case for only 17 per cent of those with incomes over \$1250 a week. The main message to be drawn from Table 8, however, is the need to distinguish between the *level* of family income and its *adequacy*. Family needs are important here: a higher level of income may be less adequate if it has to support a far higher level of need.

## **Distributional Perceptions**

Towards the end of the questionnaire, immediately following the question about actual family income, the following question was asked:

Some people in Australia are rich, some are poor and others are somewhere in between. Thinking about your family income (before tax), how do you think you compare overall with other Australians?

Respondents were asked to locate themselves on a line divided into ten sections representing equal-sized grades of increasing income, by indicating where on the line they thought that their income placed them.<sup>9</sup> The responses to this question are summarised in Figures 1 and 2.

Figure 1 reports the frequency distribution of responses to the perceived distributional position question. It indicates that the vast majority of respondents (92.9 per cent) believe that their income places them somewhere in the middle three quintiles (deciles 3 through 8) of the income distribution. Only 6.4 per cent think that they are in the lowest quintile, while almost nobody (0.7 per cent) think they are in the top quintile — or are at least prepared to admit to this! By definition each quintile must contain the same proportion (20 per cent) of the population, and the question was deliberately structured so as to reinforce this idea to respondents before they answered. The question was thus either not interpreted as intended, or most Australians have a greatly distorted impression of where their incomes place them relative to others.

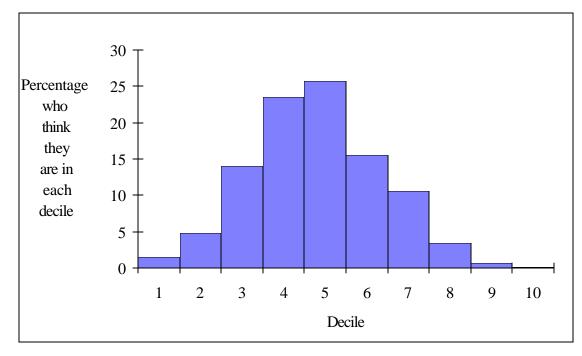


Figure 1: Perceived Income Distribution Position by Actual Distributional Decile

The ten grades were thus in effect the ten deciles of the income distribution shown in Table 4, although they were not described in this way.

Some respondents located their distributional position on the boundary between the ten ranges (or income deciles) presented to them. We experimented with assigning these to both the upper and lower ranges, as well as assigning them randomly to each and this makes very little difference to the results. Those shown in Figures 1 and 2 assume a random assignment.

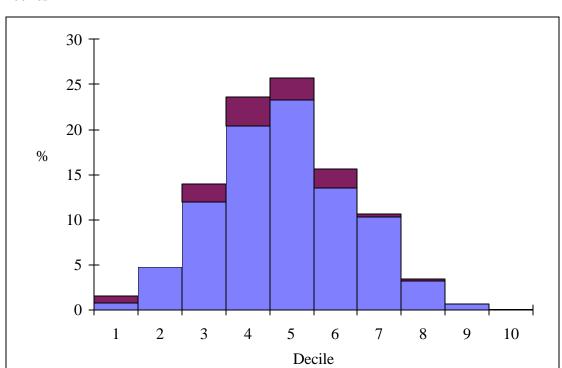


Figure 2: Cross-classification of Perceived and Actual Income Distribution Deciles

The finding that the vast majority of respondents think that their incomes place them close to the middle of the income distribution is even more surprising in light of the fact that the actual distribution of income among the sample closely resembles that for the population as a whole (Table 4). This observation raises a further question concerning how accurately those at different points in the *actual* income distribution are able to identify their distributional position? This is assessed in Figure 2, which compares people's perceptions of the income decile into which they *think* they fall, with the decile into which that *actually* do fall. <sup>11</sup> The shaded areas of each column in Figure 2 indicate where perception and reality coincide; as can be seen, very few people have an accurate perception of where their income places them in the overall income distribution.

As described in Section 2, actual income in the CESC data has been estimated by setting respondents' incomes at the mid-point of each income range. Consequently, it appears in Figure 2 that none of the CESC sample correctly placed themselves in the second decile according to ABS income data. However, this is a product of the crude mid-point income estimation method, which placed all those with incomes between \$100 and \$199 per week at \$150 mid-point (in the first actual decile) while respondents with incomes between \$200 and \$299 per week were estimated at the \$250 mid-point (and located in the third actual decile).

Figures 1 and 2 appear to reinforce the notion of 'fair go' egalitarianism that many see as a defining feature of Australian society. However, while many people believe that they fall somewhere in the middle of the income distribution, the reality does not bear this out. The actual income distribution is very widely dispersed, as Table 4 indicates. But it is often the *perception* rather than the reality that matters, particularly when it comes to attitudes to such issues as the degree of inequality and the impact of public policies on it. Thus, accounts of distributional change that emphasise a 'disappearing middle' (Gregory, 1993; Harding 1997) may be interpreted with alarm by the vast majority who perceive themselves (however inaccurately) to be in the middle of the distribution.

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Against this, accounts of growing affluence amongst the rich and of a 'rising tide' of poverty can be dismissed as not being of relevance to the great majority of Australians who think that their incomes place them in between these two extremes. The very notion of 'middle Australia' now takes on a different connotation and its popularity among political elites can be better understood (Pusey, 1998). Put crudely, if a policy can be sold as benefiting 'middle Australia' it has the potential to receive the overwhelming support of a self-interested electorate who see themselves as likely to benefit from it (Saunders, 1999). There are clearly many implications of these findings for how distributional policies (and distributional politics) are conducted. It seems that there are good grounds for believing that rational debate over the shape of the income distribution and how it is changing is likely to be difficult.

## **Attitudes to Change**

As noted earlier, one of the main motivations for conducting the CESC survey was to explore community attitudes to economic and social change and to the policies that have emerged from the processes of rapid change that have been occurring in Australia. Here we report on general attitudes to change, leaving a more thorough examination of how these attitudes are associated with views about the causes of social problems and the policy responses to them for later reports for later analysis.

Three general questions were asked in the survey about attitudes to change. They concerned whether or not people disliked change, whether

they saw it as something they just have to put up with, and whether they saw change as providing new and exciting opportunities. Those who responded positively to each of these three questions can be described as having attitudes that are *opposed* to change, *resigned* to change and *supportive* of change, respectively.

Responses to the three questions are summarised in Table 9. Combining the 'Strongly agree' and 'Agree' categories, it is clear that public opinion on attitudes to change is sharply divided. Thus, while almost 47 per cent find change exciting and a source of new opportunities, over 64 per cent are resigned to change and 42 per cent are openly opposed to it. Overall, however, few people express very strong views on their attitudes to change, with the majority either unsure or not prepared to express a strong opinion, one way or the other.

**Table 9: Overall Attitudes to Economic and Social Change (percentages)** 

| Strongly agree | Agree        | Neither agree or disagree | Disagree        | Strongly disagree | Don't<br>know |
|----------------|--------------|---------------------------|-----------------|-------------------|---------------|
| The r          | ate of econo | mic and social ch         | ange is too fas | st and I don't li | ke it         |
| 12.0           | 30.3         | 32.6                      | 19.7            | 2.4               | 3.1           |
| Econom         | ic and socia | l change is inevita       | ble and I just  | have to put up    | with it       |
| 7.2            | 57.0         | 15.9                      | 14.6            | 3.6               | 1.6           |
| Economic       | c and social | change is exciting        | and provides    | new opportun      | ities and     |
|                |              | prospe                    | ects            |                   |               |
| 7.6            | 39.3         | 30.7                      | 16.5            | 2.4               | 3.5           |
| Too much e     | mphasis is p | out on improving th       | he economy a    | nd too little on  | creating a    |
|                |              | better so                 | ociety          |                   |               |
| 33.7           | 41.0         | 14.5                      | 7.2             | 1.0               | 2.7           |
| Unweighted n   | = 2307 to 23 | 331                       |                 |                   |               |

Table 9 also reports the proportions of people who, whatever the nature of their attitudes to change, are concerned about the current emphasis given to the economy compared with broader social objectives. There is very strong support (almost three-quarters either agreeing or strongly agreeing) for the view that too much emphasis is given to economic factors, with less than 10 per cent taking the opposite view. These findings are consistent with those reported in Pusey's (1998) study of 'middle Australia', which reveals that many people feel that they have not gained

from the economic changes experienced in Australia over the last fifteen years. 12

A question that arises from the results in Table 9 is the extent to which the diversity of attitudes to change split along generational lines. It might be expected, for example, that those opposed or resistant to change will predominantly be older people, while those who support change because of the exciting opportunities it provides would mainly be younger people. Table 10 explores this possibility by breaking down the attitudes to change responses by the age of the respondent. For each of the four questions shown in Table 9, Table 10 shows the response percentages for people who are young (aged 30 and under), middle-aged (aged between 30 and 54), and older (aged 55 and over).

In general, the results in Table 10 confirm that attitudes to economic change vary systematically with age, with older groups more opposed to change than younger people. This pattern exists across all four of the questions reported in Table 10, but is far stronger for the first of them – overall attitudes to the rate of economic and social change – than for the remaining three. Feelings of resignation to the inevitability of change are strong across all age groups, as is the view that the balance between economic and social factors has tipped undesirably in favour of the former. Finally, while more young people see change as opening up exciting new possibilities, so do a significant proportion of those in the older age groups. Thus while there are age patterns in the survey responses, the generational cleavages are not as sharp as is sometimes claimed.

## 4 Economic Insecurity

Insecurity is a common companion to change. While there are many forms of insecurity, we focus here on economic insecurity. This

When the Middle Australia project asked which groups have been the winners from economic change, the five groups that are identified as winners by 80 per cent or more of respondents were: people on high incomes; big business; big companies; rich people with assets; and politicians (Pusey, 1998, Figure 6). All five groups contain relatively small proportions of the population, which reaffirms the perception that the majority are missing out on the benefits from economic reform.

**Table 10: Attitudes to Economic and Social Change by Age (percentages)** 

|            | Strongly<br>agree | Agree       | Neither<br>agree or<br>disagree | Disagree       | Strongly<br>disagree | Don't<br>know |
|------------|-------------------|-------------|---------------------------------|----------------|----------------------|---------------|
|            | The rate o        | of economic | and social ch                   | nange is too t | ast and I do         | n't like it   |
| 30 & under | 4.8               | 21.8        | 40.2                            | 24.8           | 4.0                  | 4.6           |
| 31-54      | 11.6              | 27.5        | 33.4                            | 23.3           | 1.9                  | 2.2           |
| 55 & over  | 17.8              | 42.8        | 24.1                            | 10.5           | 1.6                  | 3.3           |
|            | Econo             | omic and so | ocial change i                  |                | and I just ha        | ve to         |
| 20.0 1     | <i>c</i> 1        | 52.4        | put up                          |                | 2.7                  | 2.0           |
| 30 & under | 6.1               | 53.4        | 22.0                            | 12.8           | 3.7                  | 2.0           |
| 31-54      | 6.3               | 56.1        | 14.9                            | 16.7           | 4.1                  | 1.9           |
| 55 & over  | 9.7               | 62.2        | 12.8                            | 12.4           | 2.0                  | 0.9           |
|            | Econ              |             | ocial change                    | _              | -                    | ıew           |
|            |                   |             | pportunities d                  |                |                      |               |
| 30 & under | 9.4               | 45.7        | 30.3                            | 10.6           | 0.8                  | 3.1           |
| 31-54      | 6.6               | 40.2        | 31.4                            | 15.8           | 3.0                  | 3.0           |
| 55 & over  | 7.0               | 34.5        | 29.4                            | 21.5           | 2.4                  | 5.1           |
|            | Too much          | emphasis is | put on impro                    | •              | nomy and to          | o little on   |
| 30 & under | 26.7              | 40.2        | 20.0                            | 8.8            | 1.0                  | 3.3           |
| 31-54      | 33.4              | 42.7        | 13.9                            | 7.3            | 0.7                  | 2.0           |
| 55 & over  | 38.0              | 41.4        | 10.5                            | 7.3<br>5.9     | 0.7                  | 3.4           |

Unweighted n = 2125 to 2136

dimension of insecurity has been defined by Osberg as 'the anxiety produced by a lack of economic safety, i.e. by an inability to obtain protection against subjectively significant potential economic losses' (Osberg, 1998, p. 23). Although economically focused, this definition presents a series of problems for mainstream economic analysis. As Osberg observes, economics is not well-equipped to deal with issues that have an emotional element, are inherently subjective, involve qualitative definitions of what is regarded as a 'significant' economic loss, and which imply that the risk avoidance options available to individuals are constrained in some way (Osberg, op.cit.: 23).

Economic insecurity has been the subject of recent intense debate in Australia. The question of increasing insecurity of employment has emerged as an issue in a number of OECD countries, although the evidence does not provide strong and unambiguous support for the view that job insecurity is increasing (OECD, 1997). There are many reasons

for this, most of them linked to the nature of insecurity itself. For someone with a job, the extent to which they feel insecure will depend on the perceived likelihood that they will lose their job, and on the economic cost they expect to face as a consequence. The former factor will depend upon general labour market conditions, as well as the conditions in specific sectors of the labour market. The latter will depend upon subjective assessments of the expected length of joblessness and the financial cost to be borne whilst unemployed. Clearly, these costs involve complex calculations that depend upon the structure of the labour market and how it is evolving, as well as perceptions about the generosity of the system of unemployment benefits. In light of these considerations, it is not surprising that simple comparisons are unable to reveal any clear trends in job insecurity.

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What matters, of course, is not just the *objective conditions* that determine the probability of losing a job and of being able to find a new one, but the nature of *subjective perceptions* about these factors. In this regard, the Australian literature has unearthed an apparent contradiction between objective labour market indicators such as job mobility and employment duration – which suggest that insecurity is declining (Wooden, 1998; 1999) – and public opinion data which shows an upward trend in job insecurity in Australia in the 1990s (Kelley, Evans and Dawkins, 1998). <sup>13</sup> Although it is important to try to resolve these apparent contradictions, this is not something that we attempt here. Instead, we present some findings that relate to perceptions of insecurity among the respondents to the CESC survey.

Two specific questions were included on the issue of insecurity, both of them developed with the advice and assistance of Lars Osberg (who was an academic visitor to the SPRC when the survey instrument was being developed). <sup>14</sup> The two questions we asked and the responses to each of them are shown in Table 11. The first question, on loss of economic control, is very general and designed to obtain a broad indication of the

Brosnan and Walsh (1998) provide a comparison of objective indicators of employment security in Australia and New Zealand.

<sup>14</sup> Although we acknowledge the advice provided by Lars Osberg, he is in no way responsible for the research reported here.

**Table 11: Indicators of Economic Insecurity (percentages)** 

| Strongly agree     | Agree           | Neither agree nor disagree | Disagree       | Strongly disagree | Don't<br>know |
|--------------------|-----------------|----------------------------|----------------|-------------------|---------------|
|                    | I feel I ha     | ve lost control o          | over my econom | ic future         |               |
| 9.1                | 22.3            | 23.4                       | 35.6           | 6.6               | 3.1           |
| IF Y               | OU HAVE A J     | OB, how secure             | or insecure do | you feel abou     | ıt it?        |
| Worry all the time | Worry sometimes | Rarely or never worry      | Don't know     | Missing           |               |
| 6.4                | 27.2            | 60.0                       | 3.3            | 3.2               |               |

Full sample: unweighted n = 2319

Employed sample: unweighted n = 1224

magnitude of economic insecurity. It is similar to a question asked of Canadians in a recent survey summarised by Osberg (1998, p. 2) and has the important feature that, since it asks whether control has been *lost*, it presupposes that some degree of control had been present in the past. The second question refers specifically to those in employment and asks about whether or not they worry about losing their job.<sup>15</sup>

In overall terms, Table 11 indicates that over 31 per cent of the sample agreed with the proposition that they had lost control over their economic future, while one-third (33.6 per cent) indicated that they worry about losing their job. Against this, 42 per cent of respondents did not feel that they had lost control over their economic future, while a substantial proportion (60 per cent) of those in employment rarely or never worry about losing their job. Opinion is thus evenly divided on the issue of economic insecurity; while there is evidence that many people feel insecure and worry about losing their job, there are more that do not.

One might expect that there would be an overlap between those who worry about losing their job and those who feel that the rate of economic and social change is occurring too fast (Table 9). The evidence bears this out. Thus, 42 per cent of respondents who agreed with the statement 'The rate of economic and social change is too fast and I don't like it' worried about losing their jobs, compared to only 22 per cent who disagreed with

Again, a similar question has recently been asked of Canadians; for further details see Osberg (1998).

this statement. Similarly, over half (57 per cent) of those who agreed that they had lost control over their economic future worried about losing their job, whereas the corresponding figure for those who did not feel they had lost control over their economic future was only 24 per cent. Almost one-third (30 per cent) of people who were satisfied with their standard of living worried about losing their job, compared to 48 per cent of those dissatisfied with their current living standard.

In light of the recent interest in the issue of job (in)security, combined with the fact that unemployment remains stubbornly high, the remainder of the paper focuses on this issue in more detail. Again, however, the account is purely descriptive and no attempt is made to explore the causes underlying the observed phenomena. For obvious reasons, discussion is also restricted to those for whom employment (full-time, part-time or self-employed) was their major reported activity at the time of the survey. This restricts the sample somewhat, but avoids the problems of interpreting the responses of those who worry about losing a job that does not represent their main form of activity. <sup>16</sup>

Tables 12 to 15 examine the characteristics of the employed people who reported that they worried (all of the time or some of the time) about losing their job. Table 12 indicates that those who indicated that their standard of living was lower than five years ago worry continually more than people whose standard of living improved over the last five years. Not surprisingly, those who worry about losing their job are also more likely to expect their standards of living to fall over the next five years. These results thus indicate that job insecurity is linked directly (albeit weakly) with actual changes in living standards: the experience of falling living standards often brings with it a heightened sense of job insecurity.

Table 13 brings together a range of information about the characteristics of those who worry about losing their job. Job insecurity appears to be higher amongst people aged in the middle age ranges (aged 35 to 54) than among younger or older workers. Higher levels of job insecurity are also associated with people who have a low weekly family income, although

The survey question about labour force status asked for information about each respondent's *main* form of activity in the previous week.

**Table 12: Insecurity and Changes in Standards of Living (percentages)** 

|                | Worry all the time | Worry some of the time | Rarely or never worry | Don't<br>know | Total        |
|----------------|--------------------|------------------------|-----------------------|---------------|--------------|
|                | Is your stan       | dard of living,        | higher, lower oi      | r about the s | ame as five  |
|                | •                  | v                      | years ago?            |               | Ü            |
| Higher         | 1.4                | 9.2                    | 28.6                  | 0.9           | 40.2         |
| About the same | 2.6                | 12.8                   | 27.4                  | 1.4           | 44.2         |
| Lower          | 2.6                | 5.8                    | 6.0                   | 1.1           | 15.5         |
| Don't know     | 0.0                | 0.1                    | 0.1                   | 0.0           | 0.2          |
| Total          | 6.6                | 27.9                   | 62.1                  | 3.4           | 100.0        |
|                | Do you thin        | k your standard        | l of living will be   | e higher, low | ver or about |
|                |                    | the sam                | e in five years ti    | me?           |              |
| Higher         | 1.5                | 7.0                    | 25.6                  | 0.8           | 34.9         |
| About the same | 2.2                | 13.2                   | 26.2                  | 1.3           | 42.9         |
| Lower          | 2.4                | 5.6                    | 6.2                   | 0.6           | 14.8         |
| Don't know     | 0.5                | 2.0                    | 4.2                   | 0.8           | 7.4          |
| Total          | 6.5                | 27.9                   | 62.1                  | 3.5           | 100.0        |

Unweighted n = 1204 to 1207

there is a stronger relationship between job insecurity and income adequacy (as measured by the ability to get by – see Table 8) than between insecurity and the level of income itself. There is a tendency for job insecurity to be more prevalent amongst people with blue-collar jobs than amongst other occupational groupings, although job insecurity exists among all occupations, which suggests that the cause may reflect general labour market performance rather than what is happening in specific labour markets.

Table 13 also shows that the level of job insecurity varies somewhat with location, although the differences are not large (nor are they statistically significant). In this preliminary area-based analysis, the sample has been grouped according to whether the respondent lives, in one of three locations: a state capital city with a population over 1 million; an urban area, including other major population centres such as Geelong, the Gold Coast, Albury-Wodonga; and the rest of the country. <sup>17</sup> It appears that employed people living in urban areas generally are slightly more insecure about their jobs than employed people living in regional and

We are currently exploring the use of more sophisticated regional classifications and will report the results from these in due course.

**Table 13: Personal Characteristics and Insecurity (percentages)** 

|  | Worry all  | Worry some  | Rarely or   | Don't |
|--|------------|-------------|-------------|-------|
|  | the time   | of the time | never worry | know  |
|  |            |             |             |       |
| Age in years**                                     |            |             |             |       |
| 18-24  | 0.8        | 16.8        | 78.6        | 0.4   |
| 25-34  | 4.0        | 26.1        | 67.2        | 2.6   |
| 35-44  | 6.2        | 32.2        | 57.3        | 4.3   |
| 45-54  | 11.0       | 32.7        | 52.7        | 3.7   |
| 55-64  | 10.8       | 25.5        | 61.8        | 2.0   |
| 65 and over  | 6.7        | 13.3        | 66.7        | 13.3  |
| Weekly family income**                             |            |             |             |       |
| Less than \$400                                    | 11.1       | 25.2        | 54.8        | 8.9   |
| \$400-\$699  | 7.2        | 28.9        | 58.5        | 5.3   |
| \$700-1249   | 5.6        | 32.2        | 60.6        | 1.5   |
| Over \$1,250                                       | 4.4        | 24.0        | 69.3        | 2.3   |
| Managing on family income**                        |            |             |             |       |
| I/We haven't enough to                             | 32.0       | 22.0        | 34.0        | 12.0  |
| get by on  |            |             |             |       |
| I/We have just enough to                           | 10.1       | 33.4        | 51.0        | 5.5   |
| get by on  |            |             |             |       |
| I/we have enough to get by on and for a few extras | 3.0        | 25.0        | 70.4        | 1.6   |
| I/we have much more than                           | 0.0        | 20.0        | 80.0        | 0     |
| I/we need  | 0.0        | 20.0        | 00.0        | Ü     |
| Occupational classification**                      |            |             |             |       |
| Managers   | 4.7        | 23.3        | 68.2        | 3.9   |
| Professional                                       | 3.6        | 25.4        | 69.0        | 2.0   |
| Para-professionals                                 | 9.2        | 27.7        | 62.2        | 0.8   |
| Tradespeople                                       | 6.4        | 28.0        | 61.1        | 4.5   |
| Clerks   | 4.7        | 28.8        | 65.6        | 0.9   |
| Sales, service                                     | 5.3        | 25.4        | 67.5        | 1.8   |
| Operatives, drivers                                | 14.1       | 32.4        | 47.9        | 5.6   |
| Labourers  | 9.0        | 34.0        | 48.6        | 8.3   |
|  | <b>7.0</b> | 2           |             | 0.0   |
| Area   |            |             |             |       |
| Major urban  | 6.3        | 29.2        | 60.8        | 3.7   |
| Other urban  | 8.1        | 30.2        | 59.9        | 1.7   |
| Regional and rural                                 | 6.7        | 24.8        | 64.8        | 3.6   |
| Total  | 6.6        | 28.1        | 61.9        | 3.4   |
| Unweighted $n = 1129$ to $1224$                    |            |             |             |       |

Unweighted n = 1128 to 1224

<sup>\*\*</sup> Pearson chi-square test significant at the one per cent level.

rural areas. There is thus little support in these findings that 'the bush' is doing it any tougher than the rest of the country, at least in terms of perceived job insecurity - although this is a preliminary finding that will need to be backed up by more detailed analysis.

Table 14 indicates that those who worry most about their job are also more likely to experience lower levels of subjective happiness and health. Although these findings are not surprising, they again point to the compounding effects of economic disadvantage. However, there are important issues of cause and effect that need further exploration before any definitive conclusions can be reached about the underlying processes. Does being worried about losing one's job lead to a decline in health status, or is it that those who are in poor health worry most about losing their job?

**Table 14: Subjective Well-being and Health Status (percentages)** 

|              | Worry all the time | Worry some of the time | Rarely or never worry | Don't<br>know  |
|--------------|--------------------|------------------------|-----------------------|----------------|
|              | Overall, in term   | ns of how you feel     | generally, would yo   | ou say you are |
| Very happy   | 3.0                | 17.3                   | 78.2                  | 1.5            |
| Нарру        | 5.6                | 27.9                   | 62.8                  | 3.8            |
| Unhappy      | 16.8               | 45.6                   | 32.8                  | 4.8            |
| Very unhappy | 50.0               | 12.5                   | 37.5                  | 0.0            |
| Total        | 6.5                | 27.9                   | 62.1                  | 3.5            |
|              | In general,        | how would you des      | scribe the state of y | our health?    |
| Excellent    | 3.6                | 21.1                   | 73.2                  | 2.1            |
| Good         | 6.6                | 31.7                   | 57.7                  | 4.1            |
| Fair         | 16.5               | 33.9                   | 44.6                  | 5.0            |
| Poor         | 28.6               | 42.9                   | 28.6                  | 0.0            |
| Total        | 6.5                | 28.2                   | 61.9                  | 3.4            |

Table 15 explores the association between employment status, the experience of unemployment and levels of job insecurity. The differences by employment type are not great – except for the higher incidence of

**Table 15: Labour Force Status and Job Insecurity (percentages)** 

|                    | Worry all the                 | Worry some   | Rarely or never worry | Don't<br>know |
|--------------------|-------------------------------|--|-----------------------|---------------|
|                    | time                          | of the time  |                       |               |
| Employmen          | t status: Which of<br>MAIN ac | the following Bition of the fo | EST describes yo      | ur            |
| Self employed      | 11.3                          | 19.6   | 59.8                  | 9.3           |
| Employed full-time | 5.5                           | 29.4   | 62.6                  | 2.4           |
| Employed part-time | 8.5                           | 26.6   | 60.5                  | 4.4           |
| Total              | 6.6                           | 28.2   | 62.0                  | 3.4           |
| Have you or a m    | ember of your fam             | nily been unempl   | oyed in the last 3    | years?        |
| No                 | 7.8                           | 30.0   | 57.3                  | 4.8           |
| Yes                | 5.4                           | 26.4   | 65.7                  | 2.5           |
| Total              | 6.4                           | 27.8   | 62.5                  | 3.4           |

continual worry among the self-employed. Well over half of those in paid work report that they never worry about losing their job, with the percentage rising almost to two-thirds for employees.

The experience of unemployment within the family seems to have little impact on the incidence of job insecurity. People were asked if they or a member of their family had experienced a period of unemployment in the last three years, but as Table 15 indicates, there is little apparent difference between the degree of job security among those who had experienced family unemployment and those who had not. If anything, those who have experienced unemployment within the family worry less about losing their job than those from families that have been unaffected by unemployment.

## 5 Summary and Conclusions

Changes in the Australian economy are bringing changes in the way that society is structured and in the nature and role of key social institutions. Underlying these changes are broader national and international forces that raise fundamental issues for social policy and the welfare state. The federal government, mindful of these developments, is re-shaping the Australian welfare debate in ways that will have a major impact on

welfare policy. However, although much effort has been put into understanding the nature and implications of the economic changes that are taking place, far less attention has yet been paid to how economic and institutional change is understood and managed by people in different sectors of the community. Even less is known about how change is perceived and what impact it is having on the values which shape public opinion.

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Public opinion has always been a powerful force for achieving social change, or for resisting it. This is evident from the attention paid by the media and politicians to surveys reporting the degree of public support for new policies, or attitudes to new solutions to old problems. This kind of information can have an important bearing on the policy debate and is often generated and publicised for precisely this purpose. Few arguments are more compelling than the claim that 'the public is behind me on this' or 'we have a clear mandate for making that change'. Yet much of the public opinion evidence cited in these circumstances lacks the rigour expected of academic studies and, by focusing on current issues, often fails to address more enduring longer-term factors.

The Coping with Economic and Social Change survey was designed to try to redress some of the imbalance that has emerged in the use of public opinion data to support social policy reforms. Hopefully, the survey results can also contribute to the broader debate over social and economic change and the changing parameters of welfare reform that are emerging onto the social policy agenda. Having a better source of data that addresses these questions within a sound methodological framework can help to identify programs that reflect the priority of government and receive broad endorsement in the community.

This paper, the first in a series, describes how the survey was developed and administered and presents a summary of the characteristics of the respondents and some of the key findings. The paper presents only a description of initial findings and makes no attempt to identify causal relationships or explore which factors are the most important amongst the range under consideration. The results presented are designed to illustrate the kinds of information collected in the survey and the use to which it can be put. These issues will be addressed in detail in on-going research and results will be reported in due course.

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In a world where the impacts of rapid change are affecting all aspects of society, the need to understand how people perceive and respond to change is a major priority. Without a better understanding of this, there is the danger that some of the opportunities that change provides may be lost. Taking full advantage of these opportunities – many of which are economic in nature – requires the creation of a social environment that assists people to accept change and gives them the assurance and confidence to respond positively to it. This raises as many challenges for social policy as it does for economic policy.

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## **Appendix A: Weighting the CESC Sample**

Data from sample surveys are often subject to bias resulting from different rates of response among relevant categories of the target population, as judged by independent benchmarks. It also may be of interest to inflate weighted estimates to population size for an intuitive sense of the scale of phenomena, or to compare the survey data with official national statistics. Initial analysis of the responses to Coping with Economic and Social Change revealed an over-representation of women and the prime-aged, and under-representation of the unemployed. Such a pattern of response and non-response is fairly typical of mass-sample surveys, especially postal ones. Not least because the attributes in question are of obvious relevance to a study of popular opinions on poverty, unemployment, inequality and social security, a simple scheme of case weights was devised.

The sample was weighted according to population data from the 1996 *Census of Population and Housing* classified by gender; age in three brackets (under 40, 40-64, 65 plus); and labour force status (in four categories: self-employed, employee, unemployed; and not in the labour force). These in turn were calculated from the one per cent public use microdata Census sample, which facilitated the kinds of reclassifications and multi-way cross-classifications necessary for the weighting exercise. A consequence of the approach is that our estimated population refers to a period some three years before the actual time of survey. Our assumption is that the relevant *proportions* of the aggregate will have changed sufficiently little in the interim for the authority of the Census to take precedence over its slight lack of immediacy.

Nevertheless, some difficulties should be noted. First, some of the smaller cells in the data classification matrix needed to be aggregated for reasons of simple practicality. Thus, there is no further breakdown of those aged 65 and over by labour force status. Also, correcting for unrepresentativeness in some dimensions will inevitably create minor distortions among various others. In this case, one can only argue that some characteristics are of greater *a priori* relevance for our purposes than others.

The weighting process involved a number of stages, according to the type of information provided in the CESC data and its correspondence with the relevant Census categories. Firstly, the 2138 sample cases where

information was provided on sex, age and labour force status were weighted up to correspond with the estimated total population according to a three-way weighting fraction. Table A1 gives the final distribution among the 18 categories of the 11 500.7 thousand persons in the estimated population and the 2138 observations in the *CESC* data set where respondents had supplied sufficient information to allow the calculation of weights according to all three weighting variables. The case weight for each category thus identified (shown in the third column of Table A1) is the ratio of the entries in column one and two. These were then applied to any tables calculated as multiplicative weighting factors using the WEIGHT statement in SPSS or its equivalent.

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The remaining problem was how to calculate a weighting factor for those 265 cases in the CESC sample where information on all three weighting variables was not available. Since it was not possible to impute missing values for these cases, the second stage of the process involved calculating weights utilising the limited information that we did have for these cases on their sex, age and labour force status. The first step was to factor down the 2138 cases for which we had a weight, since these had been weighted to the total estimated population of 11 500.7 thousand persons and any additional weights calculated would increase our total estimated population. This process (details of which are available on request from the authors) allowed us to calculate weights for the remaining 265 cases without inflating the estimated total population figures. Next, a weight for these cases was computed according to the information which was available on their sex, age or labour force characteristics. Table A2 shows the breakdown of the remaining 265 cases according to these characteristics and the separate weighting fractions for each group. Finally, there were ten cases in the CESC data for which we did not have any information regarding sex, age or labour force status. These cases were assigned the average weight for the whole sample (47.86).

Some analyses of the weighted CESC data require the application of tests of statistical significance. In this instance, inflating the sample size is inappropriate, given the resultant problems this creates for t or Chi-square tests, which are highly sensitive to an apparent five thousand-fold increase in sample size. To deal with this situation, a second set of case weights were generated, maintaining the same relative proportions, but deflating until the estimated population was equal to the actual size of the CESC working sample.

Table A1: Distribution of CESC Sample Compared with the Reference Population

| Age group   | Gender | Labour force<br>status | Census 1996<br>(Pop./100)<br>(N) | CESC<br>sample 1999<br>(n) | Weighting<br>fraction |
|-------------|--------|------------------------|----------------------------------|----------------------------|-----------------------|
| Under 40    | Male   | Self-employed          | 1375                             | 45                         | 30.56                 |
| Under 40    | Maie   | Employee               | 19005                            | 230                        | 82.63                 |
|             |        |                        |                                  | 20                         | 128.45                |
|             |        | Unemployed Not in the  | 2569<br>2667                     | 50<br>50                   |                       |
|             |        | labour force<br>(NILF) | 2007                             | 30                         | 53.34                 |
|             | Female | Self-employed          | 868                              | 19                         | 45.68                 |
|             |        | Employee               | 16126                            | 251                        | 64.25                 |
|             |        | Unemployed             | 1763                             | 13                         | 135.62                |
|             |        | NILF                   | 7463                             | 194                        | 38.47                 |
| 40-64       | Male   | Self-employed          | 2379                             | 124                        | 19.19                 |
|             |        | Employee               | 13912                            | 244                        | 57.02                 |
|             |        | Unemployed             | 1312                             | 17                         | 77.18                 |
|             |        | NILF                   | 4275                             | 89                         | 48.03                 |
|             | Female | Self-employed          | 1373                             | 48                         | 28.60                 |
|             |        | Employee               | 11021                            | 214                        | 51.50                 |
|             |        | Unemployed             | 744                              | 5                          | 148.80                |
|             |        | NILF                   | 8976                             | 213                        | 42.14                 |
| 65 and over | Male   |                        | 8375                             | 178                        | 47.05                 |
|             | Female |                        | 10804                            | 184                        | 58.72                 |
| Total       |        |                        | 11 500.7                         | 2138                       | 53.79                 |

**Table A2: Distribution of Remaining CESC Sample and Weighting Fractions** 

| Age group    | Gender       | Labour force status | CESC sample<br>1999 (n) | Weighting<br>fraction |
|--------------|--------------|---------------------|-------------------------|-----------------------|
|              | Sex          | x and labour force  | status                  |                       |
| Not provided | Male         | Self-employed       | 15                      | 16.49                 |
| 1            |              | Employee            | 51                      | 39.81                 |
|              |              | Unemployed          | 5                       | 47.48                 |
|              |              | NILF                | 27                      | 32.57                 |
|              | Female       | Self-employed       | 4                       | 36.21                 |
|              |              | Employee            | 17                      | 97.81                 |
|              |              | Unemployed          | 2                       | 76.52                 |
|              |              | NILF                | 25                      | 65.29                 |
| Total        |              |                     | 146                     |                       |
|              |              | Sex and age         |                         |                       |
| 18-39        | Male         | Not provided        | 7                       | 105.08                |
|              | Female       | Not provided        | 10                      | 75.29                 |
| 40-64        | Male         | Not provided        | 10                      | 62.82                 |
|              | Female       | Not provided        | 16                      | 39.69                 |
| 65 and over  | Male         | Not provided        | 8                       | 30.06                 |
|              | Female       | Not provided        | 18                      | 17.24                 |
| Total        |              | •                   | 69                      |                       |
|              |              | Labour force state  | us                      |                       |
| Not provided | Not provided | Self-employed       | 2                       | 53.72                 |
| Not provided | Not provided | Employee            | 17                      | 59.52                 |
| Not provided | Not provided | Unemployed          | 2                       | 53.48                 |
| Not provided | Not provided | NILF                | 19                      | 36.22                 |
| Total        |              |                     | 40                      |                       |
|              |              | Missing All         |                         |                       |
| Not provided | Not provided | Not provided        | 10                      | 47.86                 |
| Total        |              |                     | 265                     |                       |

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