

## NAB Quarterly Australian Wellbeing Index: Q2 2014 Special Report - Factors Most Impacting Anxiety

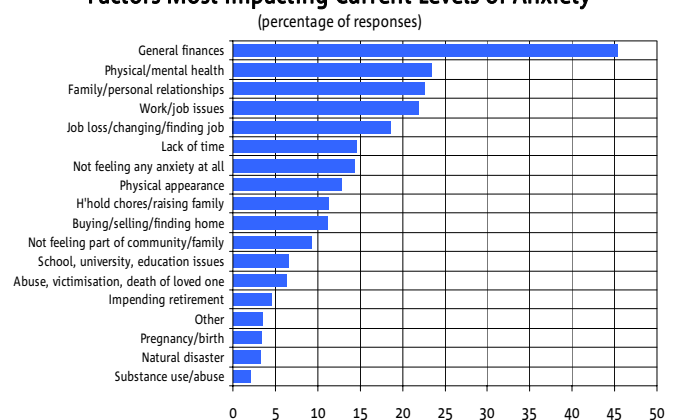
Almost 1 in 2 Australians nominate their general finances as by far the biggest driver of their overall anxiety. Financial concerns weigh more heavily on women compared to men.

In this Special Report, we examine which factors impact personal anxiety most. General finances have the biggest impact on anxiety, followed by physical and mental health, personal relationships and work issues. Substance use/abuse, natural disasters, pregnancy or birth and impending retirement the smallest impact. Other key findings include: general finances the biggest influence on those aged 50+ and low income earners; physical appearance, household chores/raising a family and personal relationships bigger drivers for women; men more anxious about work issues, job loss/change and buying or selling a home; physical and mental health impact the unemployed the most; lack of time impact high income earners significantly more.

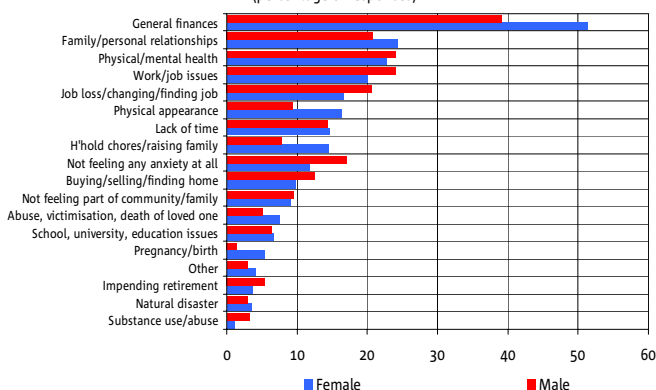
**Anxiety is an important aspect of personal wellbeing. When asked to nominate the three factors most impacting their current levels of anxiety:**

- 45% of Australians nominated general finances as the biggest driver.
- This was more than twice as many as the next biggest drivers - physical and mental health, family and personal relationships and work issues.
- Those factors least impacting personal anxiety included substance use/abuse, natural disasters and pregnancy and birth.

### Factors Most Impacting Current Levels of Anxiety



### Factors Most Impacting Current Anxiety: Gender



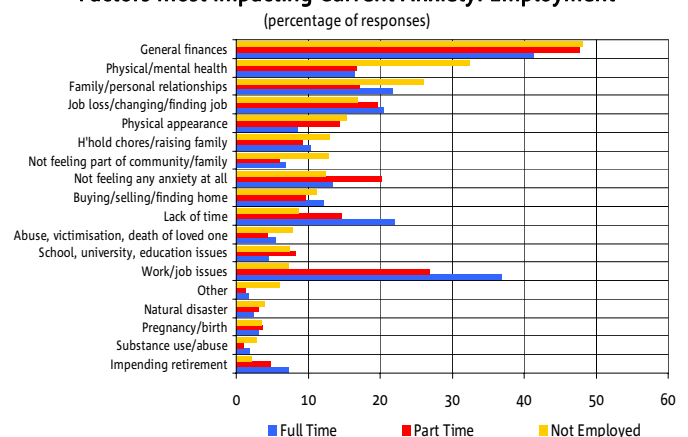
There are important differences in what drives anxiety between women and men.

- General finances are a much bigger cause of anxiety for women (51%) compared to men (39%).
- Physical appearance, household chores/raising a family and personal relationships are also significantly bigger anxiety drivers for women.
- In contrast, men were more anxious about work issues, job loss/change and buying or selling a home. Interestingly, significantly more men were feeling no stress at all compared to women.

Employment status appears to be a key variable determining those factors most impacting anxiety.

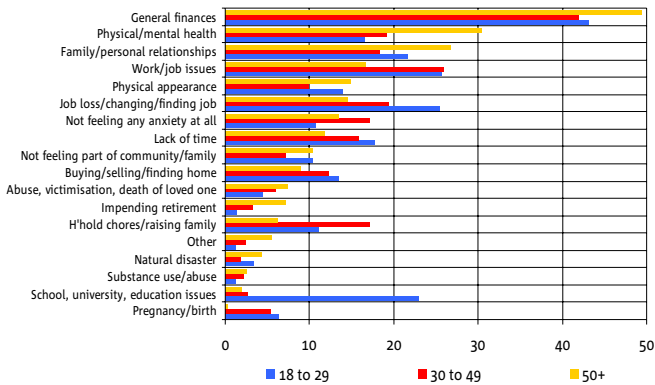
- All groups said general finances had the biggest impact on their anxiety.
- But, more than 30% of those not employed said physical and mental health impacted their anxiety, compared to around 15% for those in full and part time employment.
- Work issues and lack of time had a much bigger impact on anxiety for full time workers.

### Factors Most Impacting Current Anxiety: Employment



### Factors Most Impacting Current Anxiety: Age

(percentage of responses)



General finances had the biggest impact on personal anxiety in all states, with the biggest impact in QLD (49%) and smallest impact in NSW/ACT (42%).

Among some of the other notable differences:

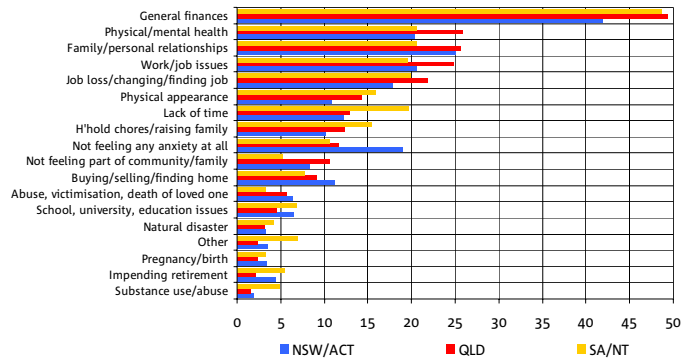
- Physical and mental health and family and personal relationships had a significantly bigger impact on anxiety in TAS relative to other states.
- A much larger percentage of Australians living in NSW/ACT were not feeling any anxiety at all.
- Buying, selling and finding a home had the biggest impact on anxiety in WA and TAS.
- Work issues impacted most on anxiety in WA and QLD, with job losses/finding jobs also impacting anxiety most in QLD and TAS.
- A lack of time impacted significantly more on anxiety in SA/NT than in all other states.
- Substance use/abuse impacted most on anxiety in TAS and SA/NT.

General finances were the biggest driver of anxiety across all age groups, but had the biggest influence for those aged 50+.

- Physical and mental health also had a much bigger impact in 50+ age group as did family and personal relationships.
- The impact on anxiety from household chores and raising a family and work issues was biggest in the 30-49 group, but this group was also most likely to feel no anxiety at all.
- In contrast, 18-29 year olds were impacted most by education issues, job losses and lack of time.

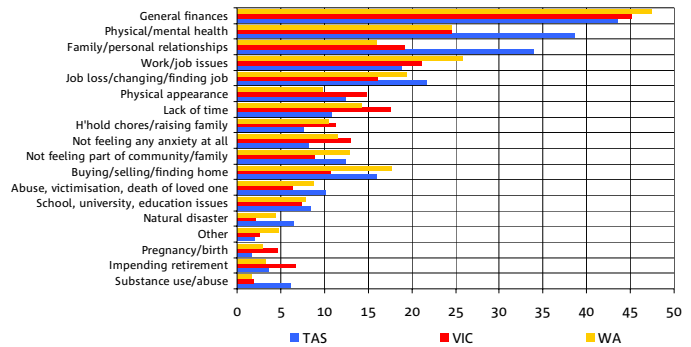
### Factors Most Impacting Current Anxiety: State (1)

(percentage of responses)



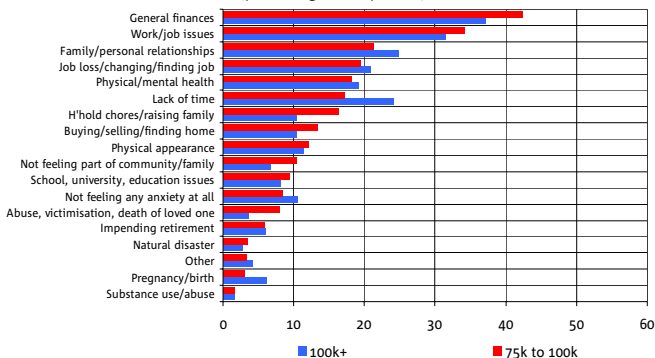
### Factors Most Impacting Current Anxiety: State (2)

(percentage of responses)



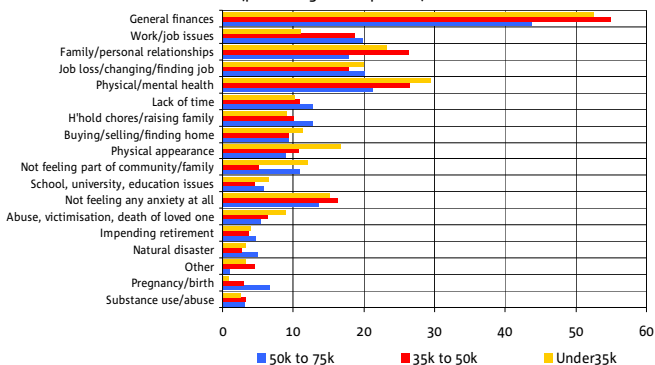
### Factors Most Impacting Current Anxiety: Income (1)

(percentage of responses)



### Factors Most Impacting Current Anxiety: Income (2)

(percentage of responses)



General finances had the biggest on personal anxiety at all income levels. Not surprisingly, general finances had a much bigger impact on anxiety for low income earners and the least impact on high income earners.

- income group (\$50-75K) were the least impacted.
- The lowest income groups were more inclined to be feeling no stress at all.

Among some of the other notable differences:

- Work and job issues had a bigger impact on high income earners.
- Lack of time had the biggest impact on anxiety for high income earners (+\$100K) and significantly more so than for low income workers.
- Work and job also issues impacted anxiety for high income workers most and low income earners least.
- Physical and mental health issues had a much bigger impact on anxiety for low income earners.
- Physical appearance had the biggest impact on those earning <\$35K.

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## Appendix 1: About the Survey

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The NAB Australian Wellbeing Index was launched in April 2013 in conjunction with the NAB Australian Consumer Anxiety Index with the aim of assessing perceptions of wellbeing and consumer stress.

The NAB Australian Wellbeing Index is based on survey participants' responses to four questions (developed by the UK Office of National Statistics) related to how people "think and feel about their own lives":

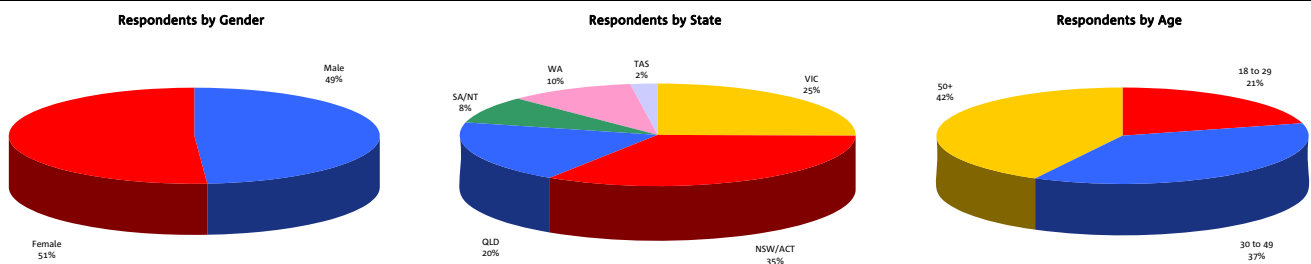
- Overall, how satisfied are you with your life nowadays?
- Overall, to what extent do you feel the things that you do in your life are worthwhile?
- Overall, how happy did you feel yesterday?
- Overall, how anxious did you feel yesterday?

All questions were answered on a scale of 0-10 where 0 is "not at all" and 10 is "completely".

Around 2,200 respondents participated in the Q2 2014 survey, with weights applied to age, location and gender to ensure that the survey reasonably reflects the Australian population.

The breakdown of our survey respondents - by age, location, and gender - is shown in the charts below.

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