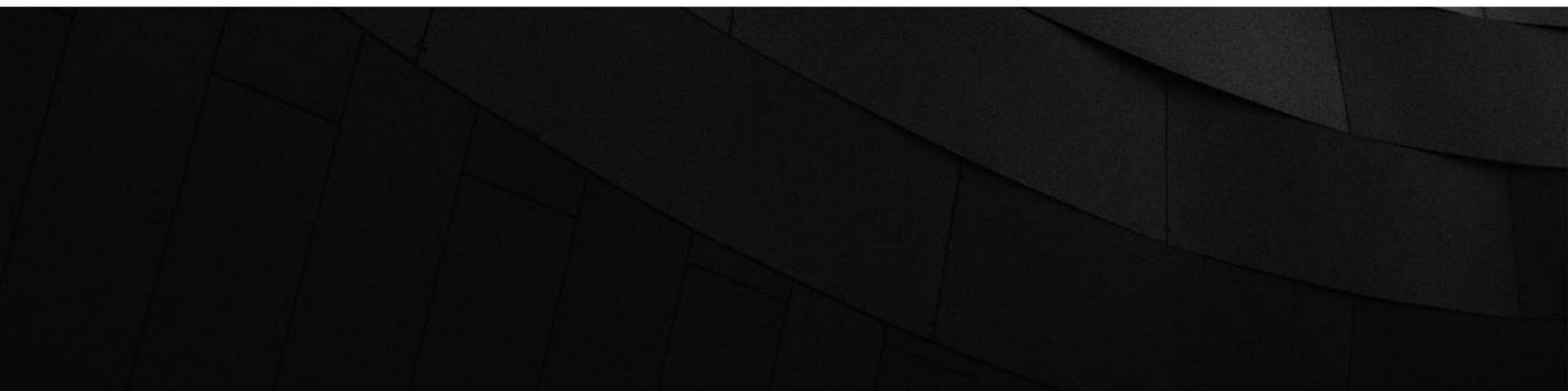


Real Insurance
FAMILY VALUES

JULY 2018



KEY FINDINGS

Aussies with children are believed to be happier

- Most Aussies believe that more couples are going childless by choice and that childless couples are more accepted by society in general these days, although many also think the perfect size for a family includes the parents and two children.
- They also think people with children are typically happier than those without, especially during periods when the children are young and when the children have grown up.
- Interestingly, some Aussie parents say they were less happy before they had children, although a good proportion also say they were happier before having children.
- The joy of raising children and seeing them grow is the most important reason for prospective Aussie parents wanting to have children in the future, while the impact of children on finances is the top reason for non-parents to consider not having children.

Family values are evolving

- Many Aussies say family values mean 'unconditional love', 'taking care/watching out for each other' and 'spending time together as a family'.
- Some Aussies feel the traditional family values are less important in society now compared to previous generations, citing changes in society and traditions becoming more outdated.
- Those who say family values have changed compared to the past most commonly cite people doing more of creating a 'family' network whether relatives or close friends, spending quality time together as a family and taking care or watching out for each other.
- However, many Aussies are glad that some traditional family stereotypes have fallen by the wayside, such as parents staying together even if they are unhappy in their relationship, being against interracial marriage and males being the breadwinner.
- Aussie parents rank 'respect for others' as the most important value for their children to learn, followed by 'moral values' and 'to enjoy life'.

Changes in society's view of what constitutes a family have been positive

- Although many still think it is important for couples to be married before having children and attribute this to marriage demonstrating the commitment to stay together, some think otherwise and say marriage should not be forced due to pregnancy.
- Most Aussies also believe there is less stigma attached to single parents and a good number of prospective parents considering having a child of their own without a partner, though a good number thinks scrutiny is harsher on single mothers.
- The changes in society's view of what constitutes a family compared to the past have been mostly positive, with most Aussies thinking society is more open to and benefiting from a variety of family arrangements.

The impact of technology on family values is mainly negative, but the positives are also recognised

- Aussies feel that the impact of technology and social media on traditional family values have been negative, saying that being online exposes children to negative value systems and that social media are a big distraction from having quality family time together.
- Most are also concerned about children being exposed to online predators and inappropriate content whenever they are on social media.

- However, it is not all negative, as many also think technology helps families connect from all around the country or world and that social media helps promote the importance of connection and caring for others.
- Positive impacts of social media usage of children include benefiting from opportunities to learn and embracing technological advancements.

Important note:

For consistency, respondents are segmented by:

Parents – refer to respondents who have children living at home or have left home

Prospective parents – refer to respondents who have never had children but plan to have them someday

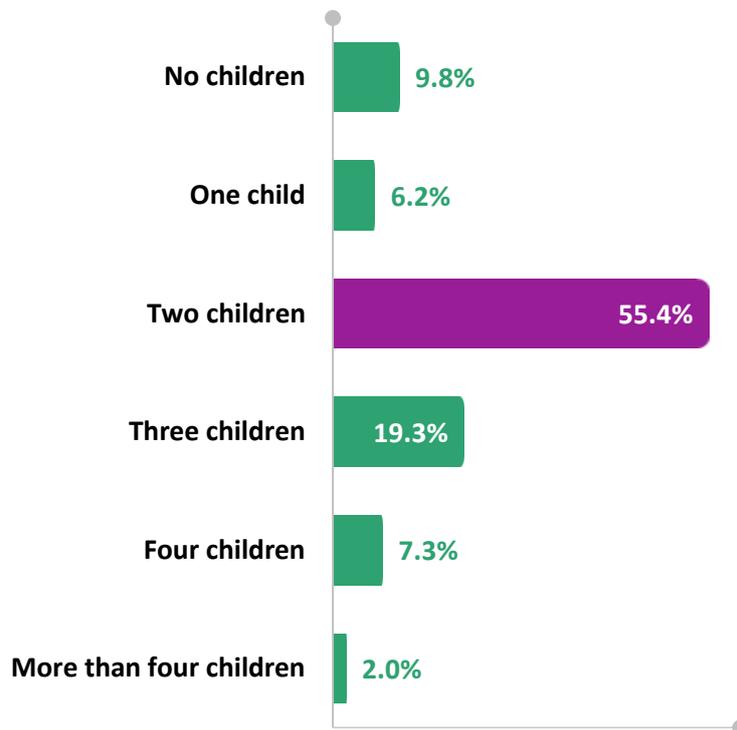
Non-parents – refer to respondents who have never had children and do not plan to have them

MAIN FINDINGS

THE PARENT TRAP

- Most Aussies believe that more couples are going childless by choice and that childless couples are more accepted by society in general these days, although many also think the perfect size for a family includes the parents and two children.
- They also think people with children are typically happier than those without, especially during periods when the children are young and when the children have grown up.
- Interestingly, some Aussie parents say they were less happy before they had children, although a good proportion also say they were happier before having children.
- Parents say they first had children when they were 27 years of age on average and think the ideal age to have children is also 27 years.
- Prospective parents ideally want to begin having children at an average of 31 years but financial preparedness and relationship concerns among others are influencing them to delay their plans.
- The joy of raising children and seeing them grow is the most important reason for prospective Aussie parents wanting to have children in the future, while the impact of children on finances is the top reason for non-parents to consider not having children.

What do you believe the perfect size for a family is?

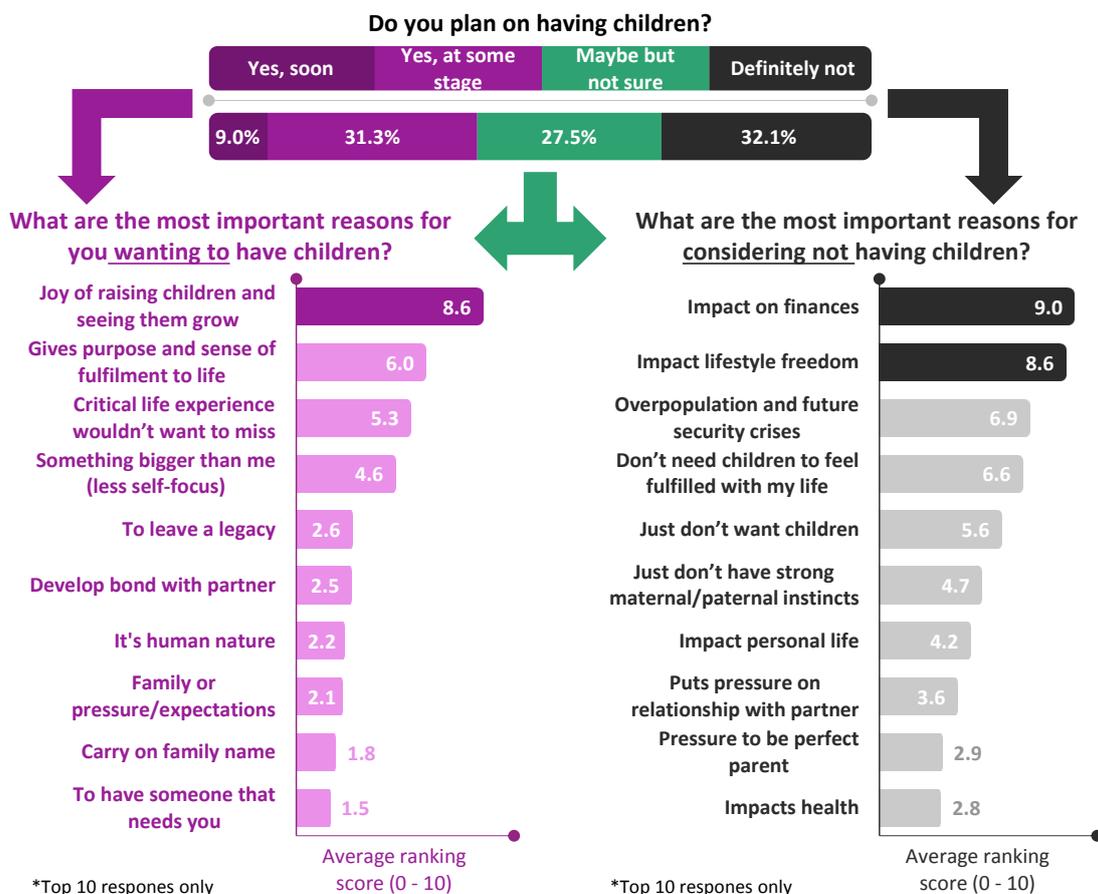


Source: CoreData Family Values (July 2018)

Question: What do you believe the perfect size for a family is?

Close to three in five (55.4%) respondents believe having two children is the perfect size for a family, while almost one-fifths (19.3%) say it is three children. Close to one in 10 (9.8%) think the perfect size for a family is composed of no children.

Do you plan on having children? What are the most important reasons for you wanting to have children? What are the most important reasons for considering not having children?



Source: CoreData Family Values (July 2018)

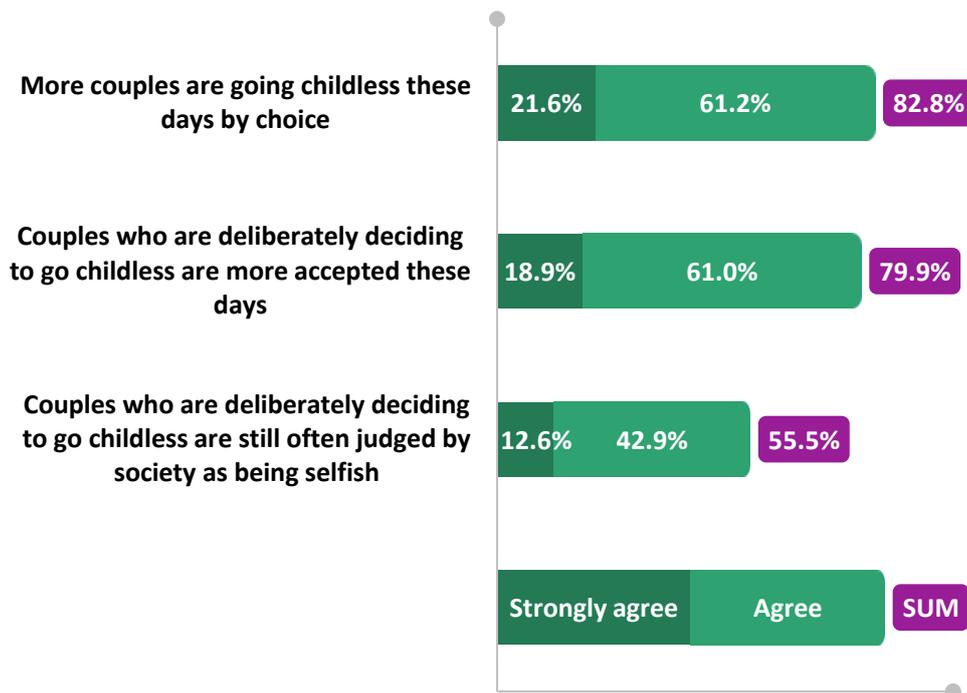
Question: Do you plan on having children? What are the most important reasons for you wanting to have children? What are the most important reasons for considering not having children?

Among respondents who do not have children, two-thirds (67.8%) say they plan on having children, with close to one in three (31.3%) saying at some stage in their lives. However, a similar proportion (32.1%) say they are definitely not planning on having children.

For prospective parents, they rank the 'joy of raising children and seeing them grow' as the most important reason for them wanting to have children, with an average ranking score of 8.6 out of 10. This is followed by 'gives purpose and sense of fulfilment to life' (6.0) and 'critical life experience they would not want to miss' (5.3).

For non-parents, they rank 'impact on finances' as the most important reason for them considering not having children, with an average ranking score of 9.0 out of 10. Other top reasons include 'impact lifestyle freedom' (8.6), and 'overpopulation and future security crises' (6.9).

How much do you agree with the following statements about having families these days?



Source: CoreData Family Values (July 2018)

Question: How much do you agree with the following statements about having families these days?

The vast majority (82.8%) of respondents think more couples are going childless these days by choice, while a similar proportion (79.9%) believe couples deliberately deciding to go childless are more accepted these days.

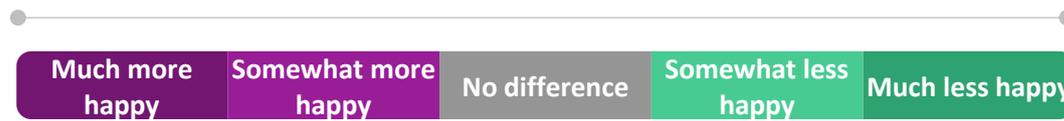
However, a good number also agrees that couples who are deliberately deciding to go childless are still often judged by society as being selfish (55.5%).

Do you think people with children are typically more or less happy in general than those without children?

When the children are young?



When the children have grown up?



Source: CoreData Family Values (July 2018)

Question: Do you think people with children are typically more or less happy in general than those without children?

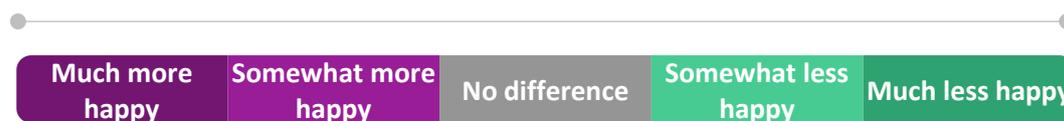
While some respondents think people with children are typically neither more or less happy than those without children, more than half (51.5%) say people with children are happier than those without when the children are young. A similar proportion believes people with children are happier than those without when the children have grown up (54.0%).

Do you think couples with children typically have more or less happy relationships overall than those without children?

When the children are young?



When the children have grown up?



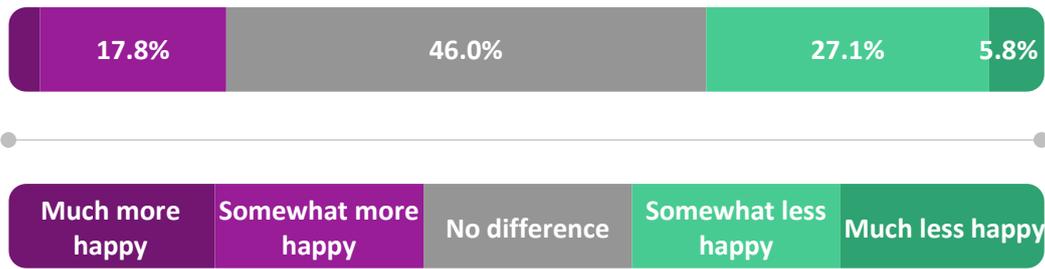
Source: CoreData Family Values (July 2018)

Question: Do you think couples with children typically have more or less happy relationships overall than those without children?

Again while some respondents believe couples with children typically have more or less happy relationships than those without children, two in five (40.1%) say couples with children are happier than those without when the children are young. However, almost a quarter (23.6%) believe these couples are less happy.

As for the period when children have grown up, close to half (46.5%) of respondents think couples with children are happier than their counterparts without children.

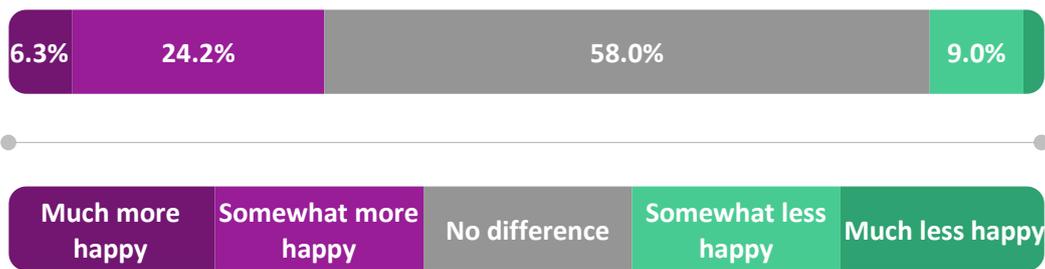
Were you happier before you had children?



Source: CoreData Family Values (July 2018)
 Question: Were you happier before you had children?

While close to half (46.0%) of parents say they were neither more or less happy before they had children, more than one in five (21.0%) claim they were happier before they had children. Almost a third (32.9%) have contradicted this, saying they were less happy before they had children.

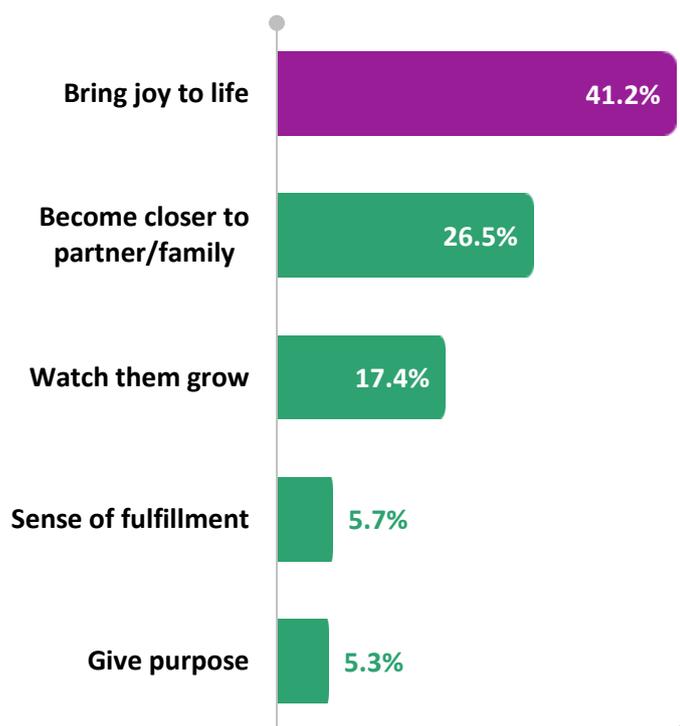
Was your relationship with your partner happier overall before you had children?



Source: CoreData Family Values (July 2018)
 Question: Was your relationship with your partner happier overall before you had children?

Among parents who are partnered or married, three in 10 (30.5%) say their relationship with their partner was happier overall before they had children while one in nine (11.5%) say otherwise. Close to three in five (58.0%) say having children had made no difference or impact on their happiness with their relationships with their partner.

How do you think having children can have the greatest positive impact on parent's happiness?



*Top 5 responses only

Source: CoreData Family Values (July 2018)

Question: How do you think having children can have the greatest positive impact on parent's happiness?

More than two in five (41.2%) respondents say having children can bring joy to people's lives while more than a quarter (26.5%) say families or partners become closer to one another. Almost one in five (17.4%) say the greatest positive impact of having children is watching them grow.

"Learning to care and be responsible for another human being has an extremely grounding and humbling effect. It teaches you to be a little less self-involved and more selfless." (Female, 41 years old, SA)

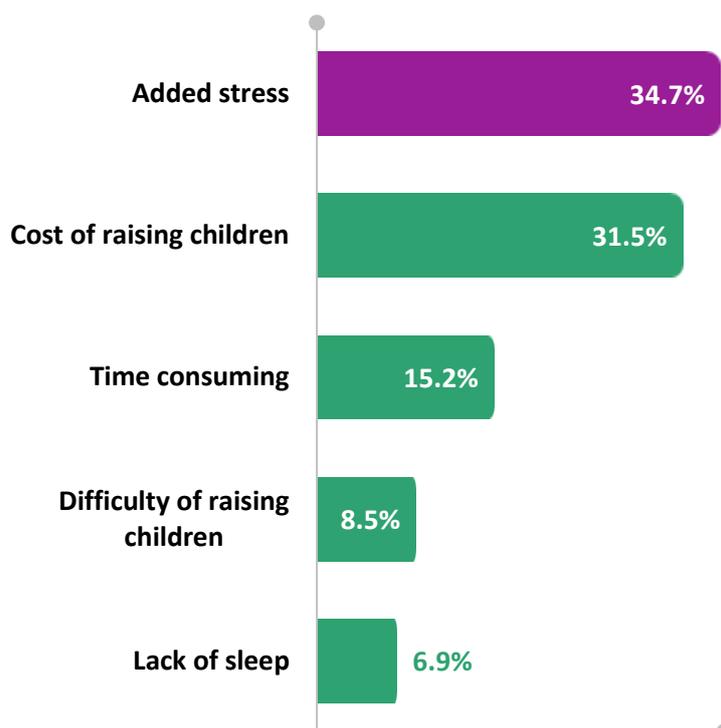
"If you work as a team to raise your children, it is so rewarding to watch them grow into amazing people. That you have raised these children together has a great impact." (Female, 55 years old, WA)

"The joy of watching a little person grow into an intelligent and kind human being, seeing their personality develop and reflecting your own strengths and weaknesses." (Female, 30 years old, WA)

"The amazement that they are a result of the two of you. Seeing things from a child's perspective again after having forgotten the magic in simplicity of things." (Female, 40 years old, Vic)

"It changes a person life once a child is born and has an overwhelming feeling of pure love and a great desire to be better than the person you were before." (Female, 38 years old, Qld)

How do you think having children can have the greatest negative impact on parent’s happiness?



*Top 5 responses only
 Source: CoreData Family Values (July 2018)
 Question: How do you think having children can have the greatest negative impact on parent’s happiness?

More than a third (34.7%) respondents say having children can add stress to people’s lives while a similar proportion (31.5%) say having and raising children can be costly. Almost one in six (15.2%) say the greatest negative impact of having children is they can take up so much time of people’s lives.

"If the child wasn't wanted (e.g. unplanned pregnancy) or parent can't cope with the child for various reasons (e.g. disabilities or major health concerns)." (Female, 51 years old, Vic)

"In poorer social economic areas it can be very difficult to have a perfect family environment. Perpetual struggles being able to provide for children." (Male, 66 years old, Qld)

"It shouldn't have a negative impact, unless it be financially perhaps, in which case people shouldn't try having a child if they cannot look after them." (Female, 22 years old, Qld)

"Parents get stressed out by not embracing it and go against the tide of parenting and wanting to continue life as before. It's hard work this way." (Female, 44 years old, NSW)

"Loss of time as a couple. Time required to be parents. Extra cost burden of having children, particularly as one parent has to reduce or stop work." (Male, 55 years old, NSW)

At what age did you first have children?



Source: CoreData Family Values (July 2018)
Question: At what age did you first have children?

Parents say they first had children when they were 27 years of age on average, with dads a little older at an average of 29 years compared to mum at 26 years.

What do you think is the ideal age to have children?



Source: CoreData Family Values (July 2018)
Question: What do you think is the ideal age to have children?

On average, parents think the ideal age to have children is 27 years which is also when they first had their children. Looking at the difference between the averages of their ideal age to have children and the actual age they first had children, Gen X parents are the most likely to have missed the mark by an average difference of 6 years, while Gen Y parents are the least likely to by an average difference of 3 years.

At what age do you realistically expect to begin having children?



Source: CoreData Family Values (July 2018)
Question: At what age do you realistically expect to begin having children?

For prospective parents, the average age they realistically expect to begin having children is 32 years, with prospective dads saying at age 33 years compared to prospective mums' 31 years.

At what age do you ideally want to begin having children?

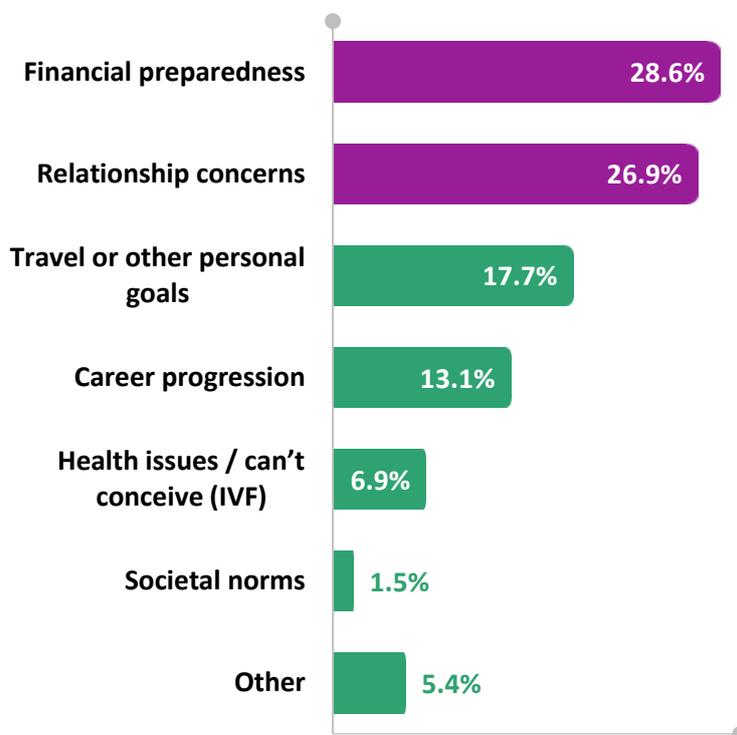


Source: CoreData Family Values (July 2018)
Question: At what age do you ideally want to begin having children?

On average, prospective parents say they ideally want to begin having children at 31 years. Looking at the difference between the averages of their ideal age to have children and the age they realistically think they would have children, again Gen X parents are the most likely to have missed

the mark by an average difference of 8 years, while Gen Y parents are the least likely to by an average difference of 4 years.

Is there anything that is influencing you to delay having children later than you might like?



Source: CoreData Family Values (July 2018)
 Question: Is there anything that is influencing you to delay having children later than you might like?

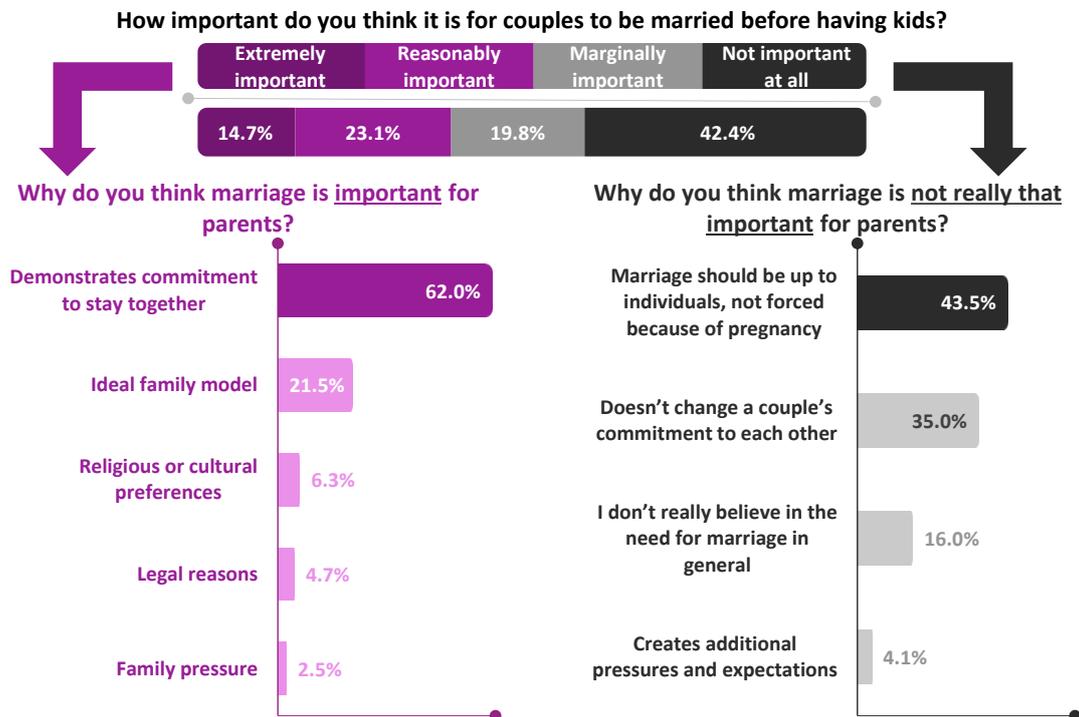
Among prospective parents, financial preparedness (28.6%) and relationship concerns (26.9%) are some of the things that are influencing them the most to delay having children later than they might like. Other factors they cite include travel or other personal goals (17.7%) and career progression (13.1%).

Prospective mums are more likely to say travel or other personal goals are influencing them to delay having children (24.5% vs. 11.5%).

A DIFFERENT APPROACH

- Although many still think it is important for couples to be married before having children and attribute this to marriage demonstrating the commitment to stay together, some think otherwise and say marriage should not be forced due to pregnancy.
- Most also believe there is less stigma attached to single parents and a good number of prospective parents considering having a child of their own without a partner, though a good number thinks scrutiny is harsher on single mothers.
- The changes in society's view of what constitutes a family compared to the past have been mostly positive, with most Aussies thinking society is more open to and benefiting from a variety of family arrangements.
- Some respondents want to know the sex of their first or next child before they are born and if given the chance with no social stigma attached, decide on the sex of the child.
- Only a minority have thrown or attended a 'gender reveal' party compared to a 'baby shower' party.

How important do you think it is for couples to be married before having kids? Why do you think marriage is important for parents? Why do you think marriage is not really that important for parents?



Source: CoreData Family Values (July 2018)
 Question: How important do you think it is for couples to be married before having kids? Why do you think marriage is important for parents? Why do you think marriage is not really that important for parents?

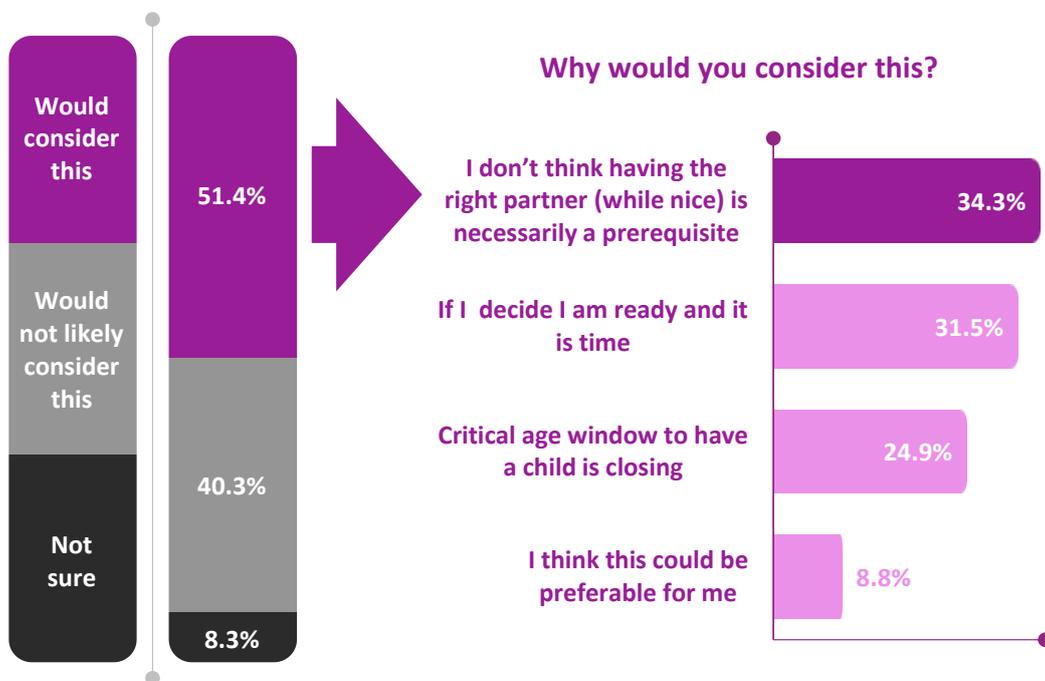
Close to three in five (57.6%) respondents believe it is important for couples to be married before having children, with one in seven (14.7%) saying this is extremely important. More than two in five (42.4%) think it is not important at all for couples to be married before having children.

The majority of those who think it is extremely or reasonably important for couples to be married before having children attribute this to marriage demonstrating the commitment to stay together (62.0%). More than one in five (21.5%) believe this is the ideal family model.

Among those who say it is marginally important or not important at all to get married before having children, more than two in five (43.5%) say marriage should be up to the individuals involved and not forced due to pregnancy. More than a third (35.0%) believe marriage does not change a couple's commitment to each other, while one in six (16.0%) do not really believe in the need for marriage in general.

Would you consider having a child on your own, if you hadn't met the right person to raise a family with? Why would you consider this?

Would you consider having a child on your own, if you hadn't met the right person to raise a family with?



Source: CoreData Family Values (July 2018)

Question: Would you consider having a child on your own, if you hadn't met the right person to raise a family with? Why would you consider this?

More than half (51.4%) of prospective parents say they would consider having a child on their own if they have not met the right person to raise a family with. However, two in five (40.3%) say they are not likely to consider this option.

Prospective mums are more likely to consider having a child on their own compared to prospective dads (56.8% vs. 46.4%).

Among prospective parents open to the idea of having a child on their own if they have not met the right person yet, similar proportions think that having the right partner is not necessarily a prerequisite (34.3%) and if they think it is time and they are ready (31.5%). Almost a quarter (24.9%) attribute this to the critical age window to having a child closing soon.

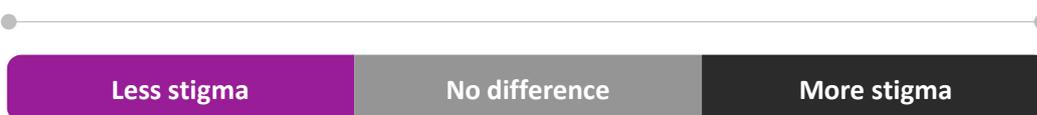
Do you think there is more or less social stigma associated with being a single parent these days than in the past? Why do you think there is less stigma associated with single parents these days?

Do you think there is more or less social stigma associated with being a single parent these days than in the past?

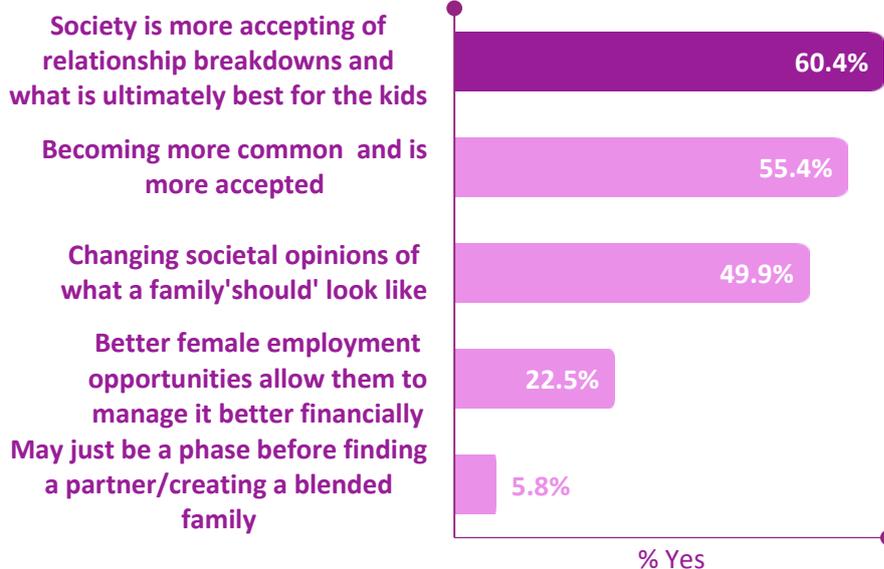
10 years ago



20 years ago



Why do you think there is less stigma associated with single parents these days?



*Multiple answers allowed

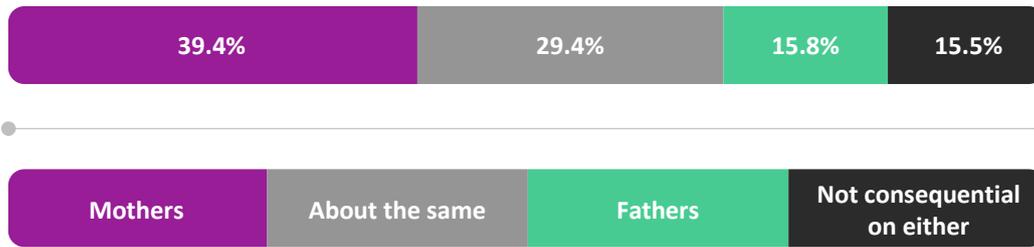
Source: CoreData Family Values (July 2018)

Question: Do you think there is more or less social stigma associated with being a single parent these days than in the past? Why do you think there is less stigma associated with single parents these days?

Similar proportions of respondents think there is less stigma now associated with being a single parent compared to 10 years ago (73.0%) or 20 years ago (71.7%).

Among those who believe there is less stigma with being a single parent, close to three in five point to society being more accepting of relationship breakdowns and what is ultimately best for the children (60.4%), while single parents are becoming more common and more accepted (55.4%). Less than a quarter (22.5%) say there are better female employment opportunities these days that allow single mums to manage things better financially.

Do you think the scrutiny from society is harsher on single mothers or single fathers?



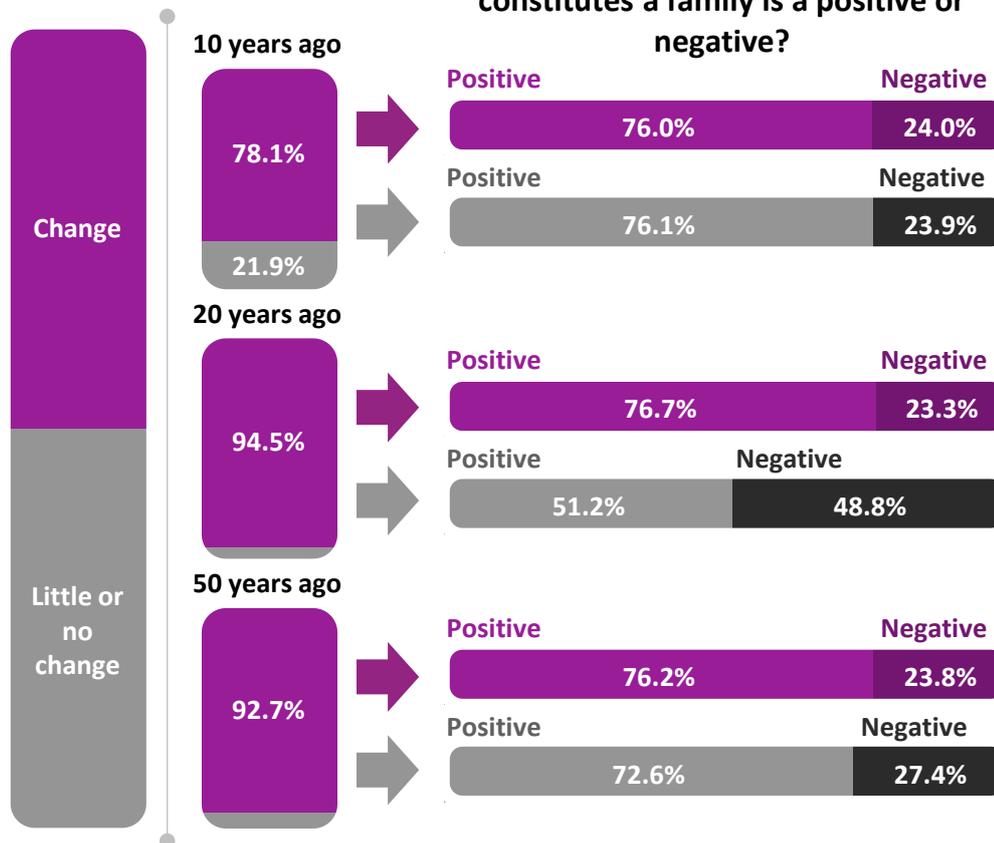
Source: CoreData Family Values (July 2018)

Question: Do you think the scrutiny from society is harsher on single mothers or single fathers?

While close to three in 10 (29.4%) think society is neither harsh on single mothers or single fathers, almost two in five (39.4%) believe scrutiny is harsher on single mothers. Close to one in six (15.8%) think scrutiny from society is harsher on single fathers, while a similar proportion (15.5%) believe it is not consequential to either.

Do you think society’s view of what constitutes a family has changed these days compared to...?
Do you think the changes in what constitutes a family is a positive or negative?

Do you think society’s view of what constitutes a family has changed these days compared to...?



Source: CoreData Family Values (July 2018)
Question: Do you think society’s view of what constitutes a family has changed these days compared to...? Do you think the changes in what constitutes a family is a positive or negative?

The large majority (78.1%) of respondents think society’s views of what constitutes a family has changed these days compared to 10 years ago.

This has significantly increased when asked to compare the changes 20 years ago (94.5%) and 50 years ago (92.7%).

Among those who say there has been changes on society’s view of what constitutes a family compared to the past, the changes are mostly leaning towards the positive side.

Why do you think the changes are positive?

"Life happens to everyone and you can't always control the circumstances that you find yourself in. Society now is much more forgiving and accepting of different situations now." (Female, 54 years old, ACT)

"There is less of a view that there is only one kind of 'right' family. Now, there are many right kinds and the main concern is the wellbeing of the child rather than norms." (Female, 38 years old, Qld)

"It has to be positive as the family unit is so varied these days and there is no one that fits all and accepting these families shows support and brings happiness to them." (Female, 63 years old, NSW)

"It creates less pressure for families to live up to societal expectations. This can mean that many children will grow up in non-nuclear families and accept their circumstances as normal. As a result, children in these families can stress less and focus on achieving positive life outcomes such as stable employment and a good education." (Female, 23 years old, NSW)

"Because there is no recipe for what works - sometimes parents are horrible so you need to choose your family, sometimes people who are happy are better as relatives." (Female, 24 years old, Qld)

Why do you think the changes are negative?

"Quite often children are neglected and mistreated in a single parent situation especially when the parent feels they can't make up for the absence of the other parent." (Female, 68 years old, SA)

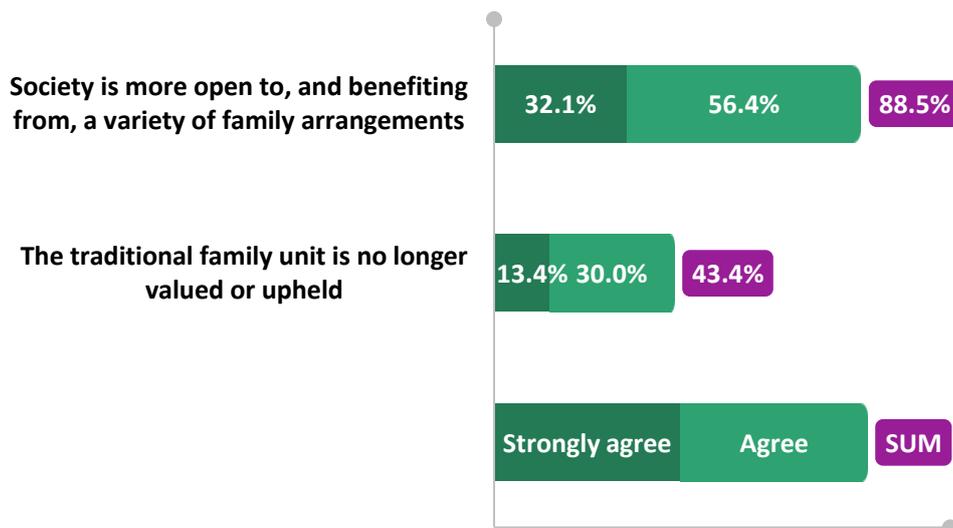
"Whilst society is a lot more tolerant and less discriminatory, the lower expectation is actually leading to a lot more broken families or lonely people without a proper family to lean on." (Male, 29 years old, SA)

"The family circle is no longer important and a lot more crime is being done by children who have little or no authority at home." (Female, 59 years old, Qld)

"There are more and more single mothers. Many of whom have never worked and have multiple children to different fathers." (Female, 67 years old, Qld)

"Increasingly having children is to meet the wants of the parents rather than focusing on the needs of the child." (Male, 72 years old, Qld)

How much do you agree with the following statements about what constitutes a family these days?

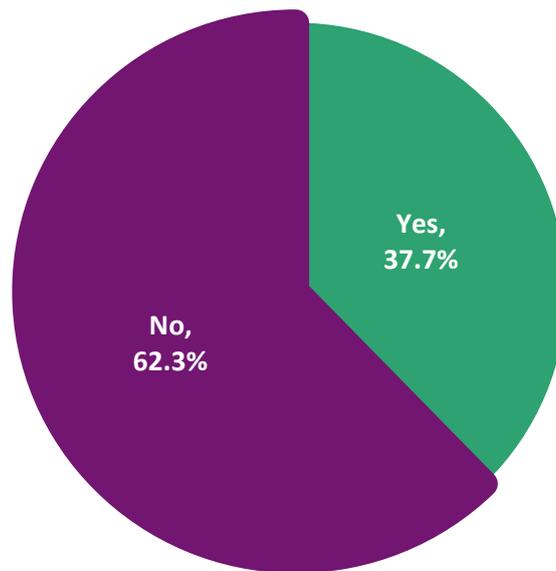


Source: CoreData Family Values (July 2018)

Question: How much do you agree with the following statements about what constitutes a family these days?

The vast majority of respondents (88.5%) believe that society is more open to and benefiting from a variety of family arrangements. To a lesser extent, more than two in five (43.4%) think the traditional family unit is no longer valued or upheld, with close to three-fifths (56.6%) say it is still valued or upheld.

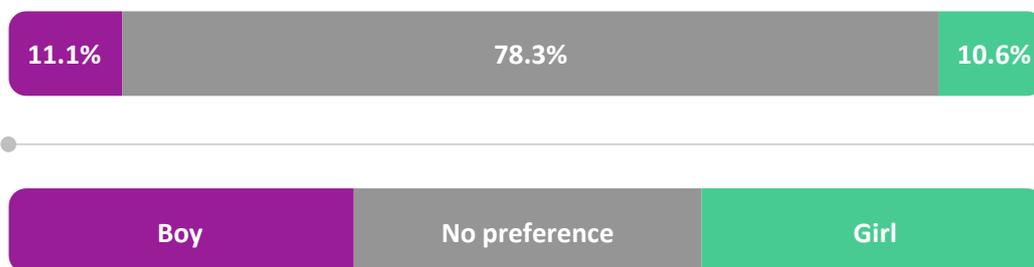
Do you want to know the sex of your next (or first) child before they are born?



Source: CoreData Family Values (July 2018)
 Question: Do you want to know the sex of your next (or first) child before they are born?

Close to two in five (37.7%) of respondents say they want to know the sex of their next or their first child before they are born, with prospective parents the most likely to say this (56.5%).

Would you prefer a boy or a girl?



Source: CoreData Family Values (July 2018)
 Question: Would you prefer a boy or a girl?

In terms of preference, similar proportions have expressed their preference for their child to be either a boy (11.1%) or girl (10.6%). The large majority (78.3%) though say they have no preference for either.

Why would you have that gender preference for your child? (Boy)

"I had always wanted boys or at least one boy as I feel they would have a far less complicated personality than girls and would hopefully have a keen interest in sporting activities." (Female, 40 years old, Qld)

"I would first want a boy, then two little girls so that my girls have an older brother and one with an older sister to look after them." (Female, 18 years old, Vic)

"Easier to raise and with less societal pressure on the child." (Male, 29 years old, SA)

"I don't think I could be a good parent to a girl because I grew up mainly around males and I have that mentality." (Female, 23 years old, WA)

"I already have a daughter, so a son would be nice." (Male, 41 years old, SA)

Why would you have that gender preference for your child? (Girl)

"As a woman for me I simply wanted a girl to feel a connection and understanding with. I knew it was possible I would at some point be a single mother and this simply only applies to my desires, I had no interest in raising a boy." (Female, 35 years old, Vic)

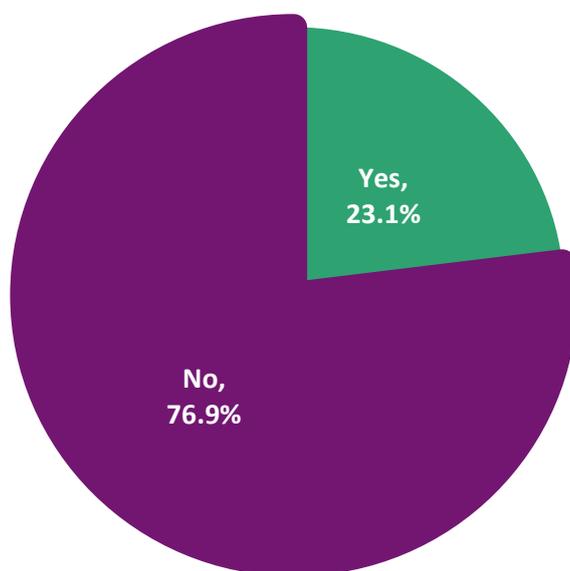
"Because I am female, I have learnt what has been valuable to me in my learning as a female, and will know how to guide my daughter, teach my daughter etc." (Female, 19 years old, Tas)

"I speak as a man and the relationship with a daughter is very precious and unique." (Male, 76 years old, WA)

"Because girls get all the extra support during school whereas boys are ignored." (Male, 53 years old, ACT)

"Girls are usually closer to their fathers than their mothers." (Male, 33 years old, NT)

If you had the power to decide the sex of your next (or first) child and there was no social stigma to making this decision, would you take it?



Source: CoreData Family Values (July 2018)
 Question: If you had the power to decide the sex of your next (or first) child and there was no social stigma to making this decision, would you take it?

Close to a quarter (23.1%) of respondents say they would like to decide on the sex of their next or first child if they had the power to and there was no social stigma to making this decision.

Have you ever held a 'gender reveal' party for your baby? What would you estimate spending in total to throw a 'gender reveal' party for your baby?

Have you ever held a 'gender reveal' party for your baby?



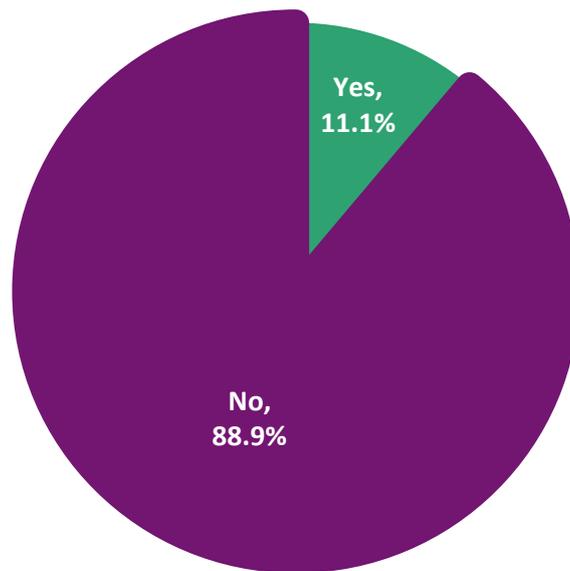
Source: CoreData Family Values (July 2018)

Question: Have you ever held a 'gender reveal' party for your baby? What would you estimate spending in total to throw a 'gender reveal' party for your baby?

Less than one in 10 (9.6%) respondents say they had or would consider holding a 'gender reveal' party for their baby with only 1.6% saying they have thrown a 'gender reveal' party, while the overwhelming majority would not consider doing this at all.

For the very small portion of those who have held a 'gender reveal' party, they estimated spending an average of \$356. This translates to approximately \$1,738,379 a year across Australia.

Have you ever attended a 'gender reveal' party for someone else's baby?



Source: CoreData Family Values (July 2018)
 Question: Have you ever attended a 'gender reveal' party for someone else's baby?

One in nine (11.1%) respondents say they have attended a 'gender reveal' party for someone else's baby, with prospective parents the most likely to have done this (15.9%).

Have you ever held a 'baby shower' for your baby? Did you set up a gift registry? What would you estimate spending in total to throw a 'baby shower' party for your baby?



Source: CoreData Family Values (July 2018)
 Question: Held a 'baby shower' for your baby? Did you set up a gift registry? What would you estimate spending in total to throw a 'baby shower' party for your baby?

Among parents, close to two in five (37.7%) say they have thrown a 'baby shower' for their baby and more than a quarter (26.8%) say they have not but would consider it. The remaining portion would not consider this (35.5%).

For parents who have thrown a 'baby shower' before, less than one in 10 (7.7%) say they did set up a gift registry for the event. They also estimate spending an average of \$304 in total to throw a 'baby shower' party for their baby. Australia-wide, this amounts to \$34,982,586 per year.

Have you ever attended a 'baby shower' for someone else's baby? Did they set up a gift registry?

Have you ever attended a 'baby shower' for someone else's baby?



Source: CoreData Family Values (July 2018)

Question: Have you ever attended a 'baby shower' for someone else's baby? Did they set up a gift registry?

Almost three in five (56.0%) respondents say they have attended a 'baby shower' for someone else's baby. Among these, close to a quarter (23.1%) say the parents set up a gift registry for the guests.

How much do you usually receive in gifts for a baby shower you have thrown (total \$ estimate)?



Source: CoreData Family Values (July 2018)
Question: How much do you usually receive in gifts for a baby shower you have thrown (total \$ estimate)?

Parents say they usually receive an average of \$387 in gifts for a 'baby shower' they have thrown for their baby. This translates to approximately \$44,489,848 per year across Australia.

How much do you usually spend on gifts for a baby shower you have attended?

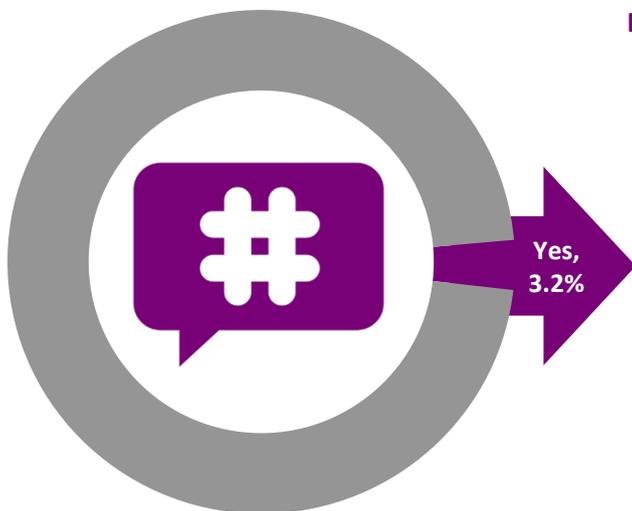


Source: CoreData Family Values (July 2018)
Question: How much do you usually spend on gifts for a baby shower you have attended?

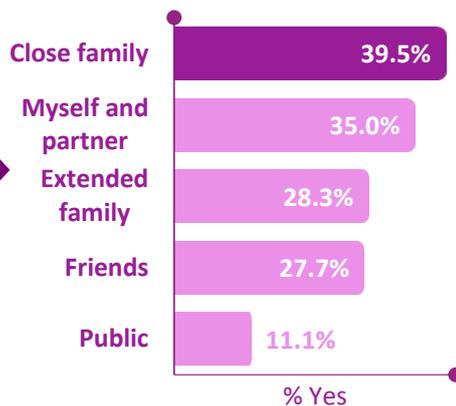
Respondents say they usually spend an average of \$40 in gifts for a 'baby shower' they have attended previously.

Have you setup a social media profile for any of your children under 13 years old? How much access do you give to others to the social media profile of your child under 13 years?

Have you setup a social media profile for any of your children under 13 years old?



How much access do you give to others to the social media profile of your child under 13 years?



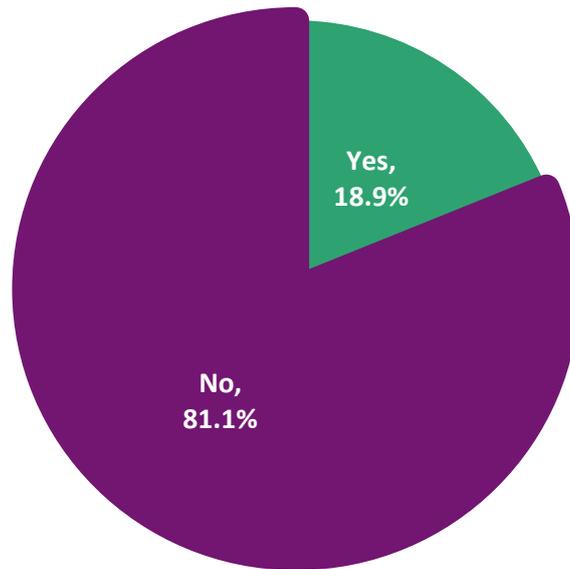
*Multiple answers allowed

Source: CoreData Family Values (July 2018)

Question: Have you setup a social media profile for any of your children under 13 years old? How much access do you give to others to the social media profile of your child under 13 years?

Nearly all parents say they have not setup a social media profile for any of their children under 13 years old (96.8%). Among the small portion that did, access is limited within their family and friends.

Have you posted any pictures on social media of parties you have thrown for your baby or attended for others (e.g. 'gender reveal' or 'baby shower')?



Source: CoreData Family Values (July 2018)

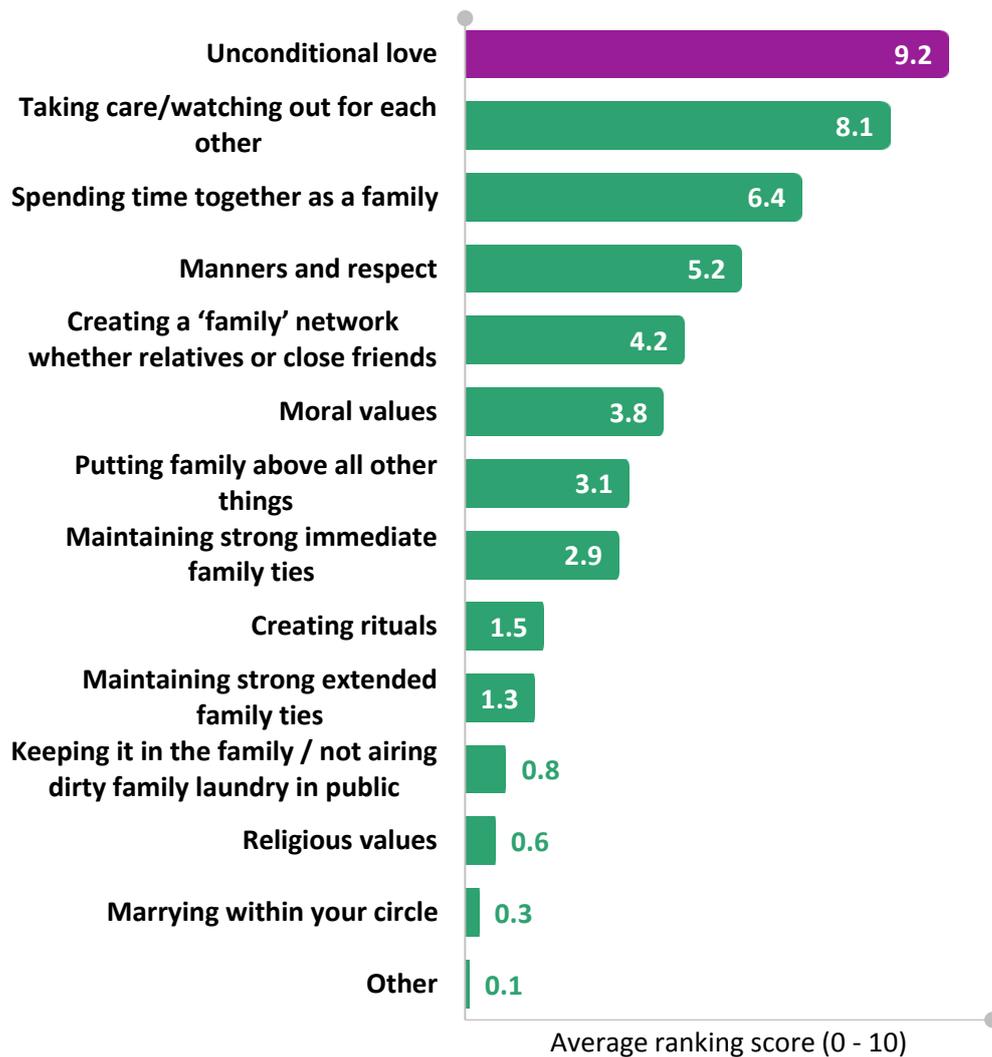
Question: Have you posted any pictures on social media of parties you have thrown for your baby or attended for others (e.g. 'gender reveal' or 'baby shower')?

Among respondents who have thrown or attended 'baby shower' or 'gender reveal' parties, close to one in five (18.9%) say they have posted pictures on social media of these events.

FAMILY VALUES

- Many respondents say family values mean ‘unconditional love’, ‘taking care/watching out for each other’ and ‘spending time together as a family’.
- Some respondents feel the traditional family values are less important in society now compared to previous generations, citing changes in society and traditions becoming more outdated.
- Those who say family values have changed compared to the past most commonly cite people doing more of creating a ‘family’ network whether relatives or close friends, spending quality time together as a family and taking care or watching out for each other.
- However, many respondents are glad that some traditional family stereotypes have fallen by the wayside, such as parents staying together even if they are unhappy in their relationship, being against interracial marriage and males being the breadwinner.
- Parents rank ‘respect for others’ as the most important value for their children to learn, followed by ‘moral values’ and ‘to enjoy life’.

What does 'family values' mean to you and your family?

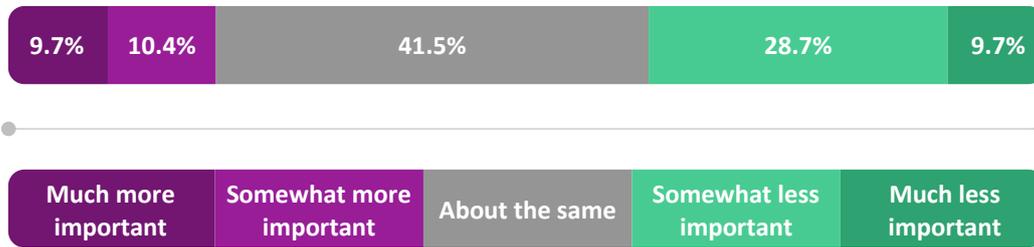


Source: CoreData Family Values (July 2018)

Question: What does 'family values' mean to you and your family?

Respondents rank 'unconditional love' as the top meaning of 'family values' to them and their family, with an average ranking score of 9.2 out of 10. This is followed by 'taking care/watching out for each other' (8.1) and 'spending time together as a family' (5.3).

Do you think traditional family values are more or less important in society now compared to previous generations?

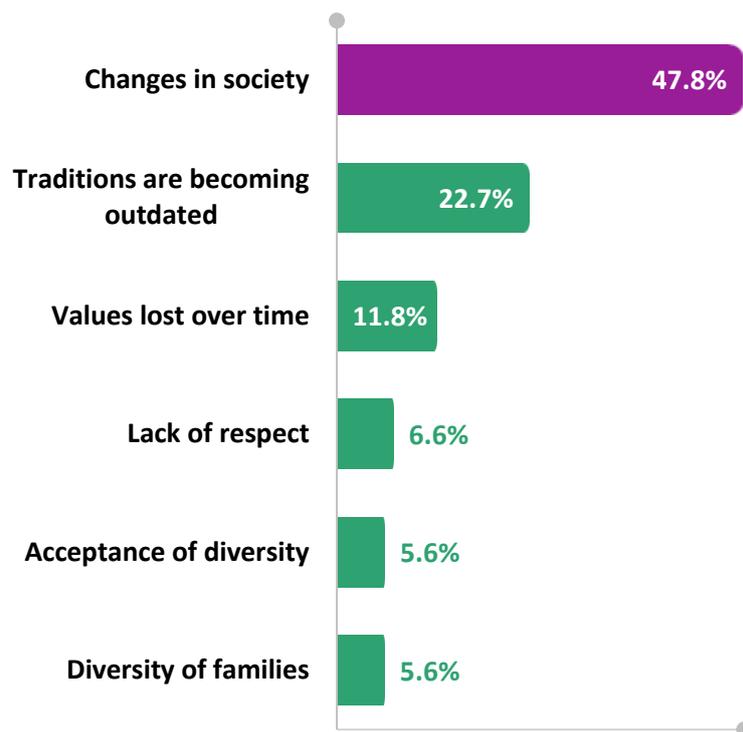


Source: CoreData Family Values (July 2018)

Question: Do you think traditional family values are more or less important in society now compared to previous generations?

While more than two in five (41.5%) respondents think traditional family values are as important in society now compared to previous generations, one in five (20.1%) say these are more important. However, close to two-fifths (38.4%) say traditional family values are less important in society today compared to previous generations.

Why do you think they are less important now?



Source: CoreData Family Values (July 2018)

Question: Why do you think they are less important now?

Close to half (47.8%) of respondents say family values are less important now due to changes in society, while almost a quarter (22.7%) believe traditions are becoming outdated.

"Values come from religion and I don't know many religious people - we all just want the very best for our children and grandchildren and for them to know how lived they are." (Female, 52 years old, Qld)

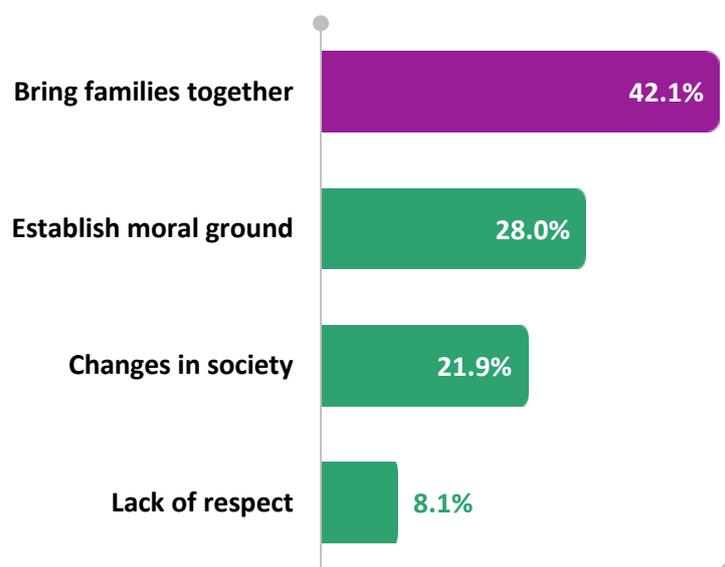
"There seems to be too much control from the government and activists in giving children too many rights which many children are taking for granted in abusing the system." (Female, 50 years old, Qld)

"Times have changed so much. Women's roles have changed, society has changed, expectations around all these issues have changed significantly in the last 50 years or so." (Female, 62 years old, NSW)

"There seems to be a lot of families that I see that don't seem to have much in the way of values, it doesn't seem to hold as much importance with some as it used to." (Female, 55 years old, WA)

"Because of secular humanism. People are more selfish, more rebellious and altogether less pleasant. They care only about themselves, and aren't self-sacrificial." (Female, 48 years old, Qld)

Why do you think they are more important now?



Source: CoreData Family Values (July 2018)

Question: Why do you think they are more important now?

More than two in five (42.1%) of respondents say family values are more important now in order to bring families closer while close to three in 10 (28.0%) say these family values are needed to establish moral ground.

"Because these days families need to pull together as the world and society seem much harsher than it used to be. People just don't seem to care about each other as much anymore." (Female, 45 years old, Qld)

"Society has changed so much and children are expose to so many things like drugs, sex and pedophilia that it is important they grow up with strong family values." (Male, 68 years old, WA)

"The way society is heading it is more important than ever before to support the traditional family to ensure children have a well rounded up bringing." (Male, 58 years old, Vic)

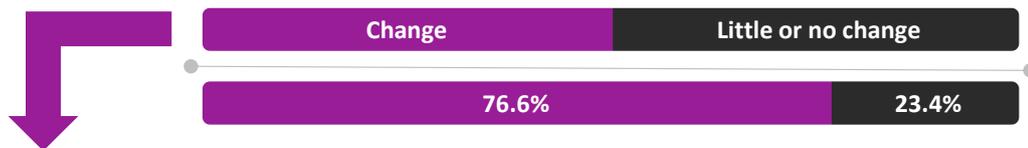
"I think we have lost our way on family values that leads to the breakdown of families and children have no rules, they run amok/no respect." (Female, 59 years old, Vic)

"The children of today have no respect, they expect everything to be handed to them on a platter. They do not work for what they need." (Female, 47 years old, Qld)

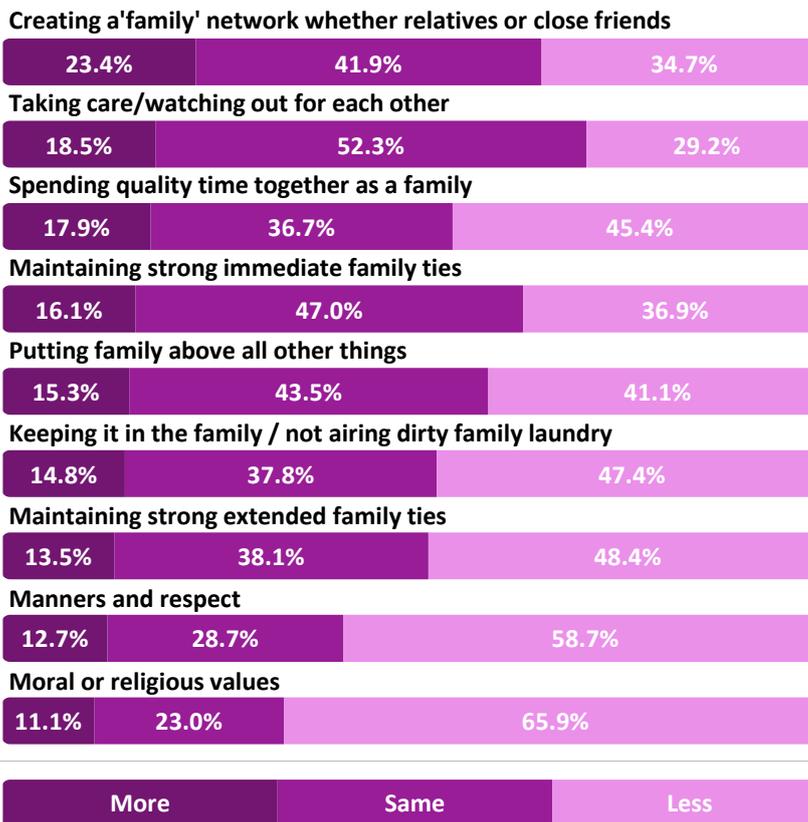
Do you think family values have changed these days compared to...?

How do you feel family values have changed these days compared when you were a child?

Do you think family values have changed these days compared to 10 years ago?



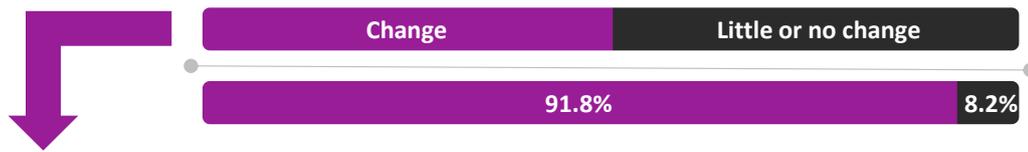
How do you feel family values have changed these days compared when you were a child?



Source: CoreData Family Values (July 2018)

Question: Do you think family values have changed these days compared to 10 years ago? How do you feel family values have changed these days compared when you were a child?

Do you think family values have changed these days compared to 20 years ago?



How do you feel family values have changed these days compared when you were a child?

Creating a 'family' network whether relatives or close friends



Spending quality time together as a family



Taking care/watching out for each other



Maintaining strong immediate family ties



Putting family above all other things



Keeping it in the family / not airing dirty family laundry



Maintaining strong extended family ties



Manners and respect



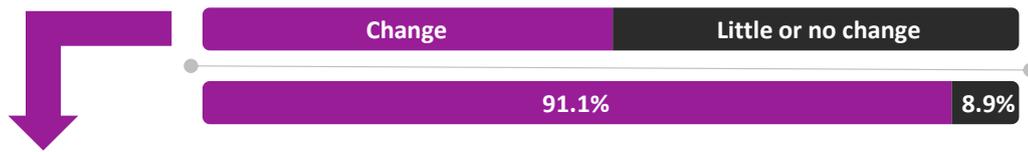
Moral or religious values



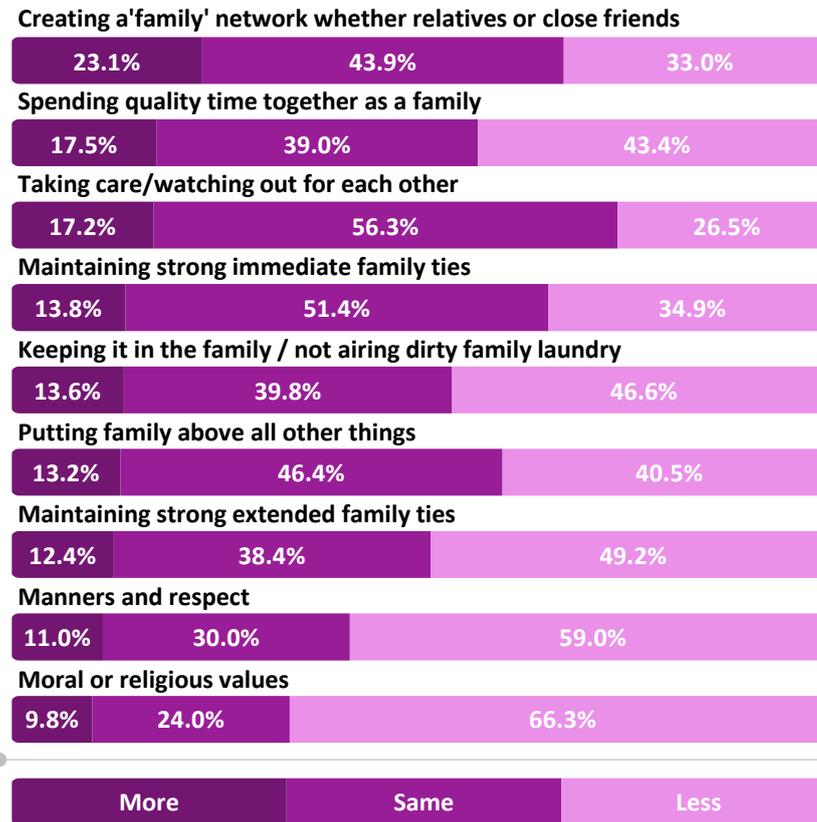
Source: CoreData Family Values (July 2018)

Question: Do you think family values have changed these days compared to 20 years ago? How do you feel family values have changed these days compared when you were a child?

Do you think family values have changed these days compared to 50 years ago?



How do you feel family values have changed these days compared when you were a child?



Source: CoreData Family Values (July 2018)

Question: Do you think family values have changed these days compared to 50 years ago? How do you feel family values have changed these days compared when you were a child?

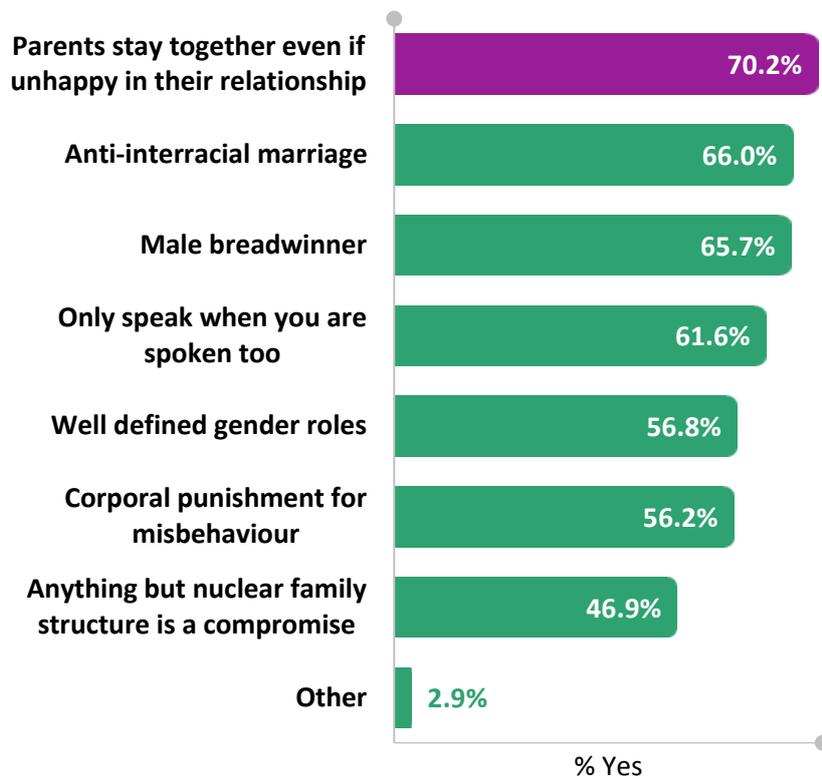
The large majority (76.6%) of respondents feel family values have changed these days compared to 10 years ago.

This has significantly increased when asked to compare the changes 20 years ago (91.8%) and 50 years ago (91.1%).

Among those who say there has been changes on family values compared to the past, respondents have been consistent across all periods in saying family values have changed by people doing more of creating a 'family' network whether relatives or close friends, spending quality time together as family and taking care or watching out for each other.

Respondents have also been consistent across how family values have changed through the years with people doing or having less moral or religious values, manners and respect, and maintaining strong extended family ties.

What 'traditional' family stereotypes are you glad have fallen by the wayside?



*Multiple answers allowed

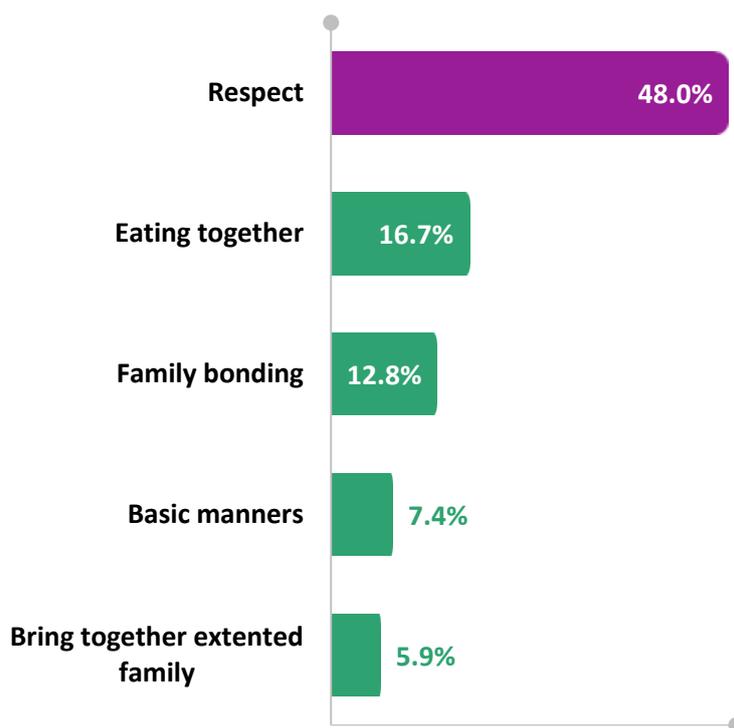
Source: CoreData Family Values (July 2018)

Question: What 'traditional' family stereotypes are you glad have fallen by the wayside?

Many respondents are glad that some 'traditional' family stereotypes have fallen by the wayside such as parents staying together even if they are unhappy in their relationship (70.2%), being against interracial marriage (66.0%) and males being the breadwinner (65.7%).

Respondents are also glad that well defined gender roles (56.8%) and corporal punishment for misbehaviour (56.2%) have become unpopular stereotypes of the 'traditional' family.

Which 'traditional' family values do you wish you could bring back?



*Top 5 responses only

Source: CoreData Family Values (July 2018)

Question: Which 'traditional' family values do you wish you could bring back?

Close to half (48.0%) of respondents point to respect as the traditional family value they wish to bring back. Other traditional values they wish are more present nowadays include eating together as a family, family bonding, basic manners and bringing the extended family together.

"Family meals together at the table using correct manners, when old enough. Accepting father's and mother's decisions. Helping with household tasks from an early age e.g. 3 or 4." (Female, 66 years old, NSW)

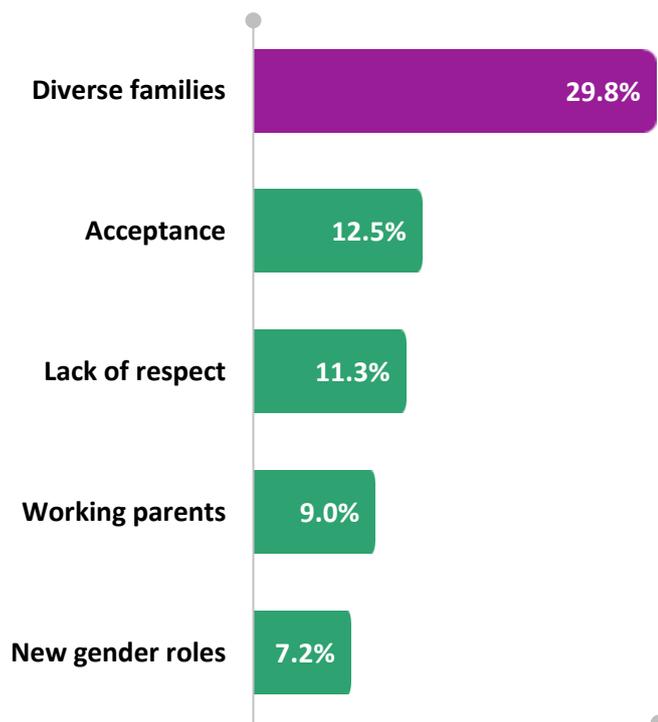
"Family together for Sunday lunch (and more meals together in general); Holiday expeditions with shared accommodation; more games and less devices in the evening." (Female, 67 years old, SA)

"More importance of extended family staying in contact, so there is more exposure to different age groups and acceptance of differences within a close range." (Female, 58 years old, Vic)

"Corporal punishment, simple manners such as opening a door for a woman, letting a woman go first, gender definition e.g. actor/actress." (Female, 56 years old, Qld)

"Manners and respect. That you earn respect and anything that you receive, not just expect that it is your right to have something." (Female, 57 years old, Tas)

What 'non-traditional' family values have you noticed becoming more prevalent since you were a child?



*Top 5 responses only

Source: CoreData Family Values (July 2018)

Question: What 'non-traditional' family values have you noticed becoming more prevalent since you were a child?

Close to three in 10 (29.8%) respondents say the most non-traditional family value that has become more prevalent these days is the diversity of families. Similar proportions point to 'acceptance' (12.5%) and 'lack of respect' (11.3%) as non-traditional family values that have been more noticeable today.

"Child's wishes seem paramount, no attention to manners, and reluctance to control or discipline horrible children, far too much emphasis on individual rights rather than community needs." (Female, 70 years old, NSW)

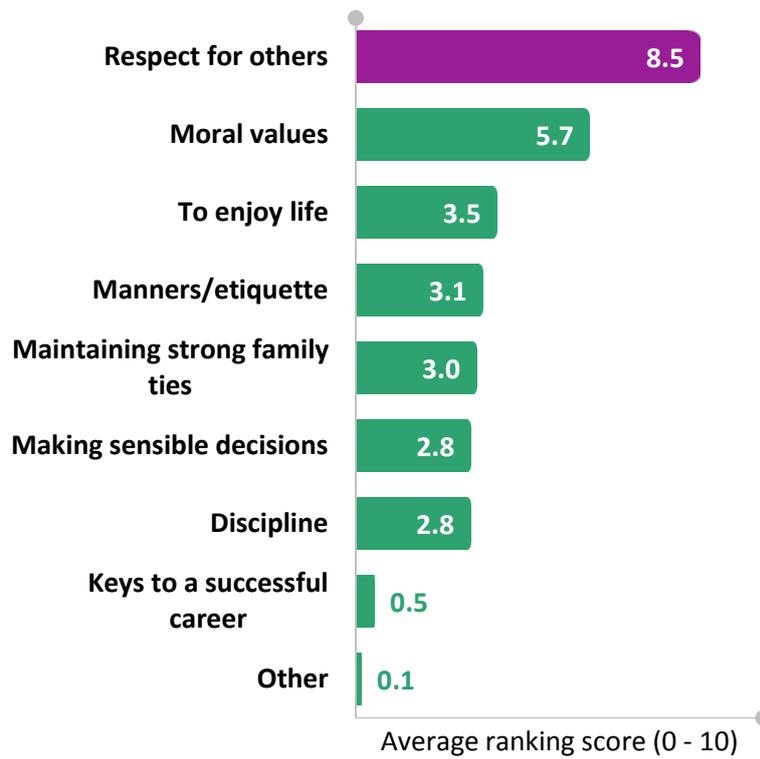
"More technology, less time together. Children are friends with their parents and lack discipline. More parents being inappropriate with children. Still have strict gender roles." (Female, 26 years old, Qld)

"Too democratic, there are times when parents should have authority to make decisions from a position of better knowledge about what is good for the child's long term interest." (Female, 66 years old, NSW)

"Feminism, such as women can leave men if they mistreat them and they can work more and wear whatever they want. Also, homosexuality has exploded since I was young." (Female, 28 years old, Qld)

"Gay and lesbian relationships, single parent unit, divorces much more prevalent or more in the open or more accepted, laws criminalizing corporal punishment." (Male, 76 years old, WA)

What are the most important values for your child to learn?



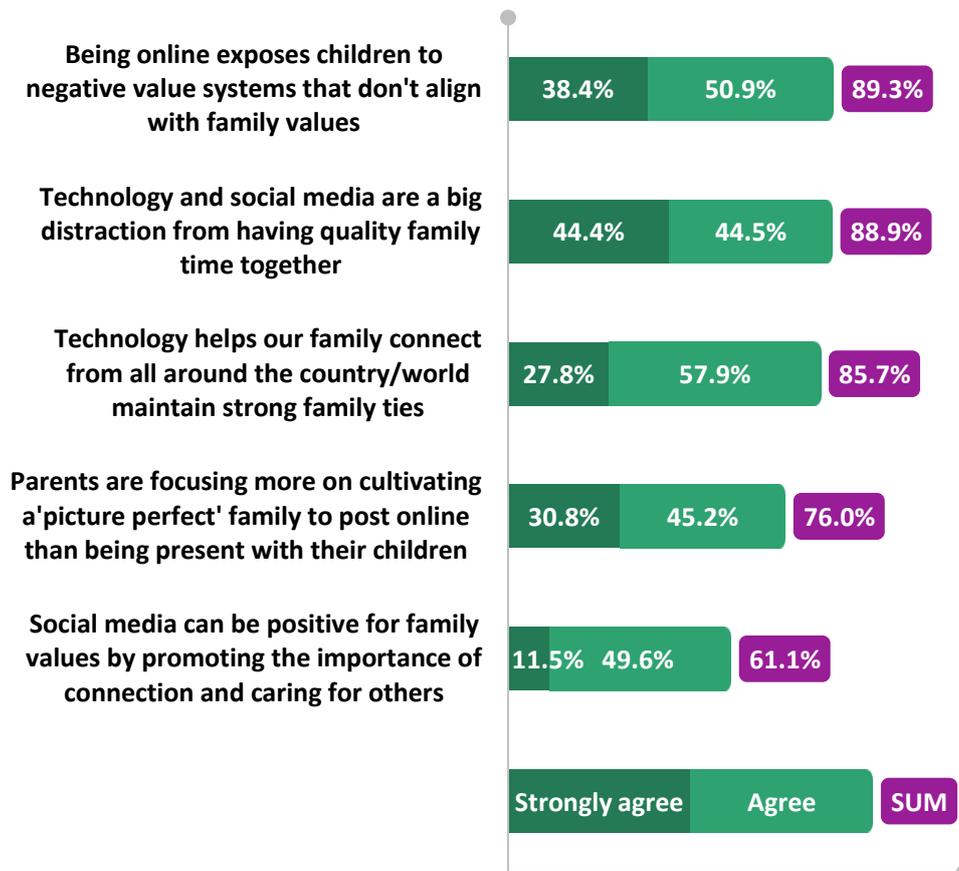
Source: CoreData Family Values (July 2018)
 Question: What are the most important values for your child to learn?

Parents rank ‘respect for others’ as the most important value for their children to learn, with an average ranking score of 8.5 out of 10, followed by ‘moral values’ (5.7) and ‘to enjoy life’ (3.5).

THE IMPACT OF TECHNOLOGY

- Respondents feel that the impact of technology and social media on traditional family values have been negative, saying that being online exposes children to negative value systems and that social media are a big distraction from having quality family time together.
- Most are also concerned about children being exposed to online predators and inappropriate content whenever they are on social media.
- However, it is not all negative, as many also think technology helps families connect from all around the country or world and that social media helps promote the importance of connection and caring for others.
- Positive impacts of social media usage of children include benefiting from opportunities to learn and embracing technological advancements.
- Other media such as TV, film and streaming services, have also influenced a shift in family values, mainly that there have been less moral or religious values and less manners and respect.

How much do you agree with the following statements about the impact technology and social media have had on traditional family values?



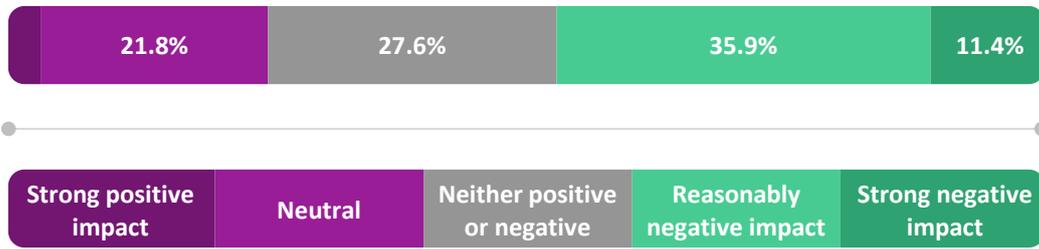
Source: CoreData Family Values (July 2018)

Question: How much do you agree with the following statements about the impact technology and social media have had on traditional family values?

The vast majority of respondents believe being online exposes children to negative value systems that do not align with family values (89.3%) and technology and social media are a big distraction from having quality family time together (88.9%). To a lesser degree, many also think parents are focusing more on cultivating a 'picture perfect' family to post online (76.0%).

However, respondents also agree that technology helps families connect from all around the country or world and maintain strong family ties (85.7%) and that social media can be positive for family values by promoting the importance of connection and caring for others (61.1%).

Overall, do you feel the impact technology and social media has had on traditional family values is more positive or negative?



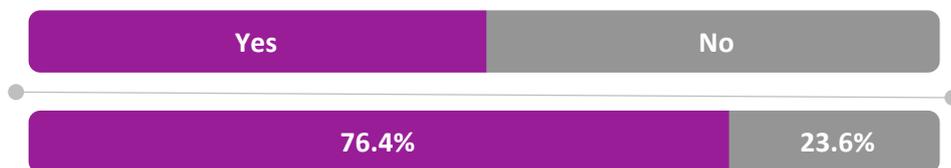
Source: CoreData Family Values (July 2018)

Question: Overall, do you feel the impact technology and social media has had on traditional family values is more positive or negative?

Respondents feel the impact of technology and social media has had on traditional family values lean towards the negative with close to half (47.3%) believing it while only almost half of it (25.1%) say the impact has been positive.

Do you think other media (e.g. TV / film / streaming services) have influenced a shift in family values?
What kind of shift has it influenced?

Do you think other media (e.g. TV / film / streaming services) have influenced a shift in family values?



What kind of shift has it influenced?

Creating a 'family' network whether relatives or close friends



Taking care/watching out for each other



Spending quality time together as a family



Maintaining strong family ties



Manners and respect



Moral or religious values



Putting family above all other things



Source: CoreData Family Values (July 2018)

Question: Do you think other media (e.g. TV / film / streaming services) have influenced a shift in family values? What kind of shift has it influenced?

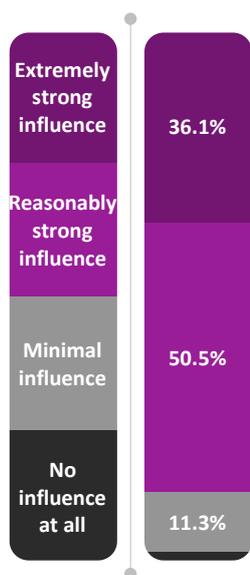
The large majority (76.4%) of respondents think other media such as TV, film and streaming services have influenced a shift in family values.

Among those who say there has been a shift, most respondents say there have been less moral or religious values (62.2%) and manners and respect (60.0%). There has also been less family quality time (56.9%) and putting family above all other things (52.6%).

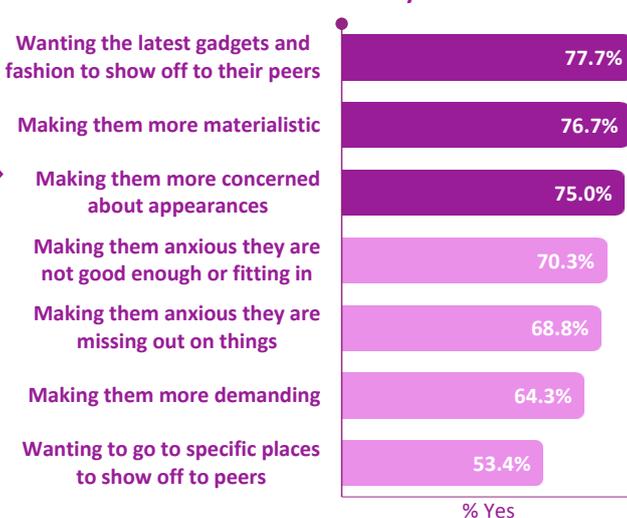
Those who are optimistic may be outnumbered but around one in five say there have been more creating of a 'family network' of relatives or close friends (22.6%) and taking care or watching out for one another (20.5%).

How strongly do you think social media has influenced the attitudes and expectations of today's kids through the 'Insta-perfect' lifestyles they are seeing on their social networks? What are the kind of influences that this is having on children today?

How strongly do you think social media has influenced the attitudes and expectations of today's kids through the 'Insta-perfect' lifestyles they are seeing on their social networks?



What are the kind of influences that this is having on children today?



*Multiple answers allowed

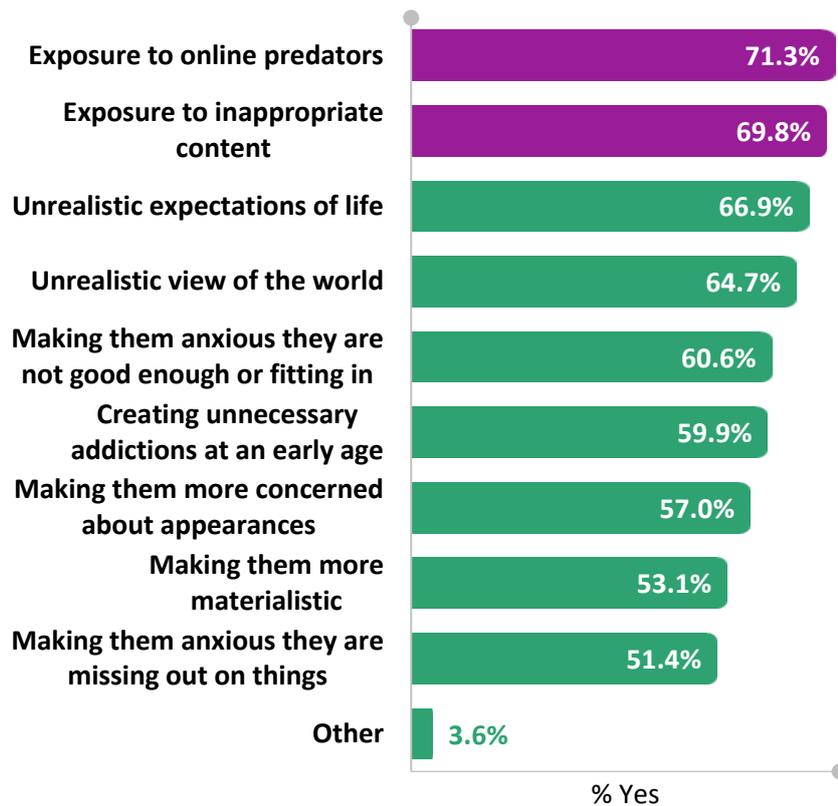
Source: CoreData Family Values (July 2018)

Question: How strongly do you think social media has influenced the attitudes and expectations of today's kids through the 'Insta-perfect' lifestyles they are seeing on their social networks? What are the kind of influences that this is having on children today?

Nearly all respondents say social media has influenced the attitudes and expectations of today's children through the 'Insta-perfect' lifestyles they are seeing on their networks, with half (50.5%) saying social media has had reasonably strong influence.

Among respondents who say social media has extremely or reasonably strong influence on children's attitudes/expectations, these influences can be observed through wanting the latest gadgets and fashion to show off to their peers (77.7%), making them more materialistic (76.7%) and more concerned about appearances (75.0%).

What are the things you find most concerning about kids' use of social media?



*Multiple answers allowed

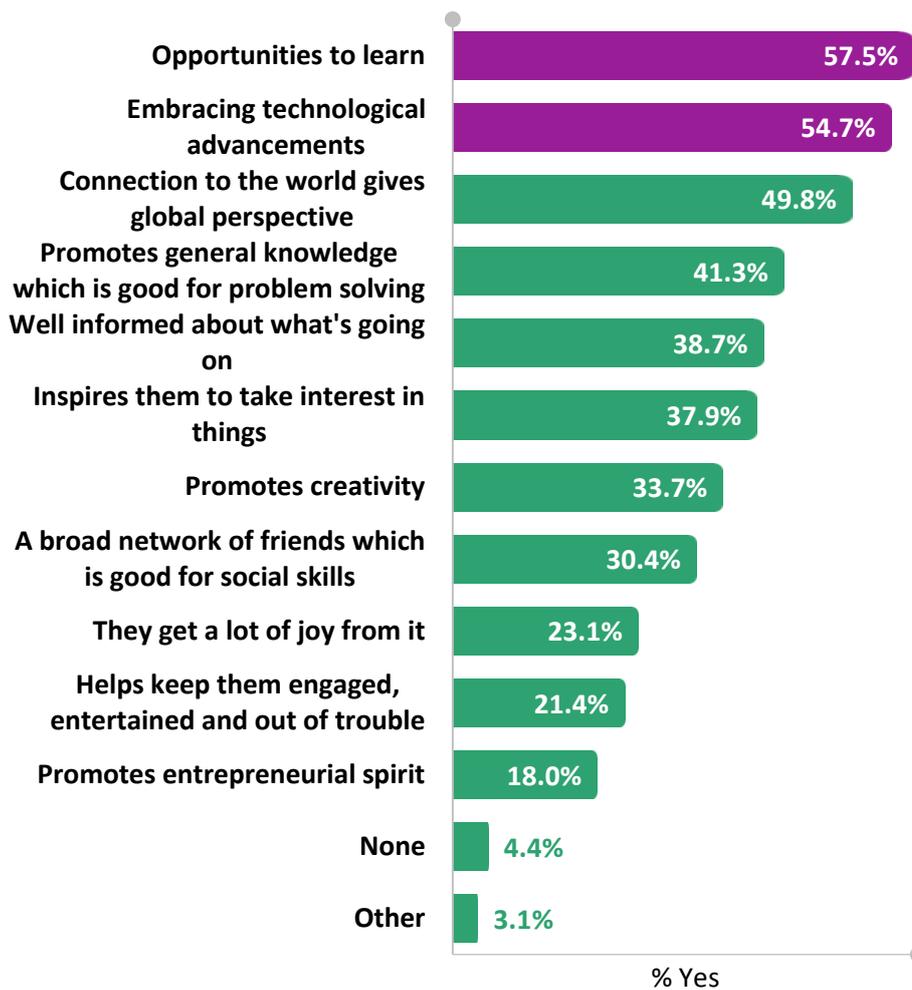
Source: CoreData Family Values (July 2018)

Question: What are the things you find most concerning about kids' use of social media?

Respondents are most concerned about children being exposed to online predators (71.3%) and inappropriate content (69.8%) whenever they are on social media. They are also largely concerned with children having unrealistic expectations of life (66.9%) and view of the world (64.7%).

They also believe social media is heightening the children's anxiety on not being good enough (60.6%) and missing out on things (51.4%).

What are the most positive things you see from kids' use of social media?



*Multiple answers allowed

Source: CoreData Family Values (July 2018)

Question: What are the most positive things you see from kids' use of social media?

Not everything is doom and gloom with children using social media, with similar proportions of respondents saying they could see children benefiting from opportunities to learn (57.5%) and embracing technological advancements (54.7%).

They also see social media is giving the children a connection to the world which in turn is providing them with a global perspective in various aspects of life (49.8%) and giving them the chance to be well-informed of what is happening nowadays (38.7%).

Furthermore, respondents also think the positive impact of children's social media usage is evident in that social media inspires them to take interest in things (37.9%) and promotes creativity in children (33.7%).

FAMILY VALUES FOR MONEY

- Many respondents think social media and celebrities have put more pressure on parents to throw visually impressive parties they can share with others online.
- Some parents feel pressured to spend more money than they would like to on presents for their own children or their children's friends, primarily presents involving technology or toys.
- They have also judged other parents for either being too extravagant or modest on their children's birthday celebrations, but fewer think they could be accused of these themselves.
- However when it comes to presents, the vast majority believe it is the thought that comes with them that matters.
- Most also believe gifts expected by children are becoming increasingly expensive or unrealistic and that children just expect gifts which are not really fully appreciated.
- Parents spend an average of \$185 on gifts for their child's birthday. Across Australia, this translates to around \$700,390,110 annually.
- For parties for their children, parents spend an average of \$270. This translates to roughly \$1,024,434,236 annually Australia-wide, assuming there is one party per child per year.
- Parents say they spend an average of \$46 on one of their children's friends' birthdays and on average attend around 8 parties per child per year. When looking at this across Australia, this amounts to approximately \$1,488,328,984 per year.
- For Christmas, parents say they spend an average of \$222 per child in their family, while for Easter they say they spend an average of \$38 per child. Across Australia, these translate to \$1,242,573,616 for Christmas spend and \$215,416,826 for Easter gifts annually.

Do you ever feel pressured to spend more money than you'd like to on presents for your own children?



Source: CoreData Family Values (July 2018)

Question: Do you ever feel pressured to spend more money than you'd like to on presents for your own children?

More than two in five (44.7%) parents say they feel pressured to spend more money than they would like to on presents for their own children.

Do you ever feel pressured to spend more money than you'd like to on presents for your children's friends (e.g. returning the favour if they have purchased your child an expensive gift)?

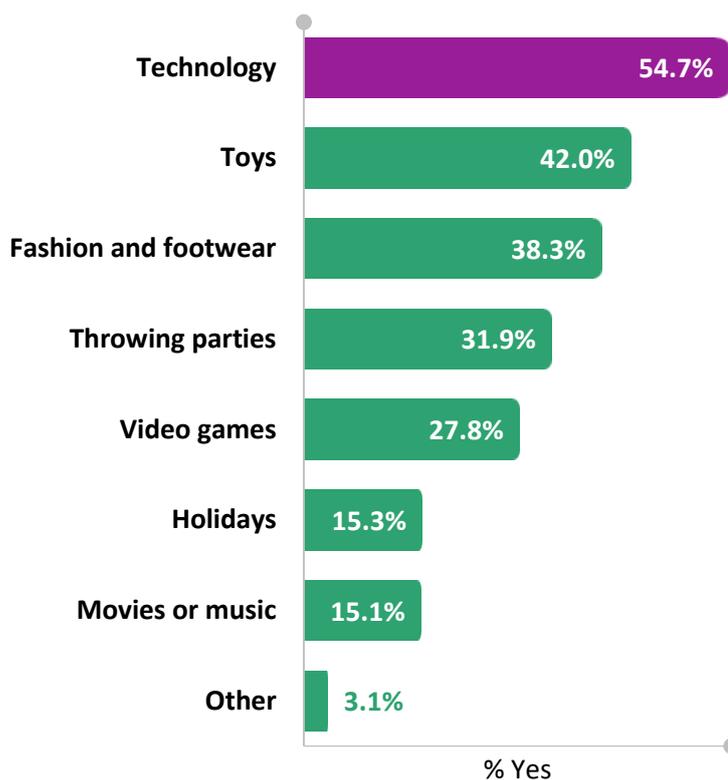


Source: CoreData Family Values (July 2018)

Question: Do you ever feel pressured to spend more money than you'd like to on presents for your children's friends (e.g. returning the favour if they have purchased your child an expensive gift)?

A similar proportion (41.6%) of parents say they also feel pressured to spend more money than they would like to on presents for their children's friends.

What kind of presents do you typically feel pressured to spend more money than you'd like on?



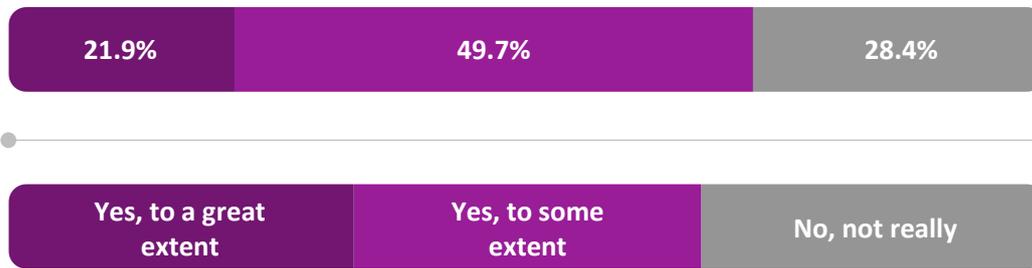
*Multiple answers allowed

Source: CoreData Family Values (July 2018)

Question: What kind of presents do you typically feel pressured to spend more money than you'd like on?

More than half (54.7%) of parents say they typically feel pressured to spend more money on presents involving technology. Similar proportions say they feel pressured to spend more on toys (42.0%) and fashion and footwear (38.3%).

Do you think social media and celebrities have put more pressure on parents to throw visually impressive parties they can share with others online?



Source: CoreData Family Values (July 2018)

Question: Do you think social media and celebrities have put more pressure on parents to throw visually impressive parties they can share with others online?

More than seven in 10 (71.6%) respondents think social media and celebrities have put more pressure on parents to throw visually impressive parties they can share with others online, with over one in five (21.9%) saying this occurring to a great extent.

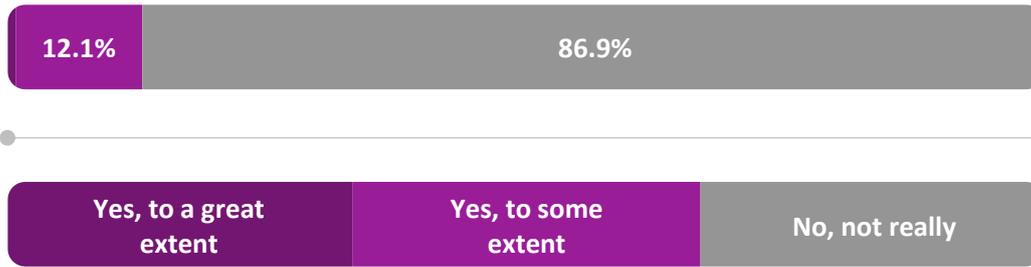
Have you ever judged another parent on their child’s birthday party or other celebration for being too extravagant?

Have you ever felt you could be accused of this yourself i.e. been a bit too extravagant with your kid's party arrangements?



Source: CoreData Family Values (July 2018)

Question: Have you ever judged another parent on their child’s birthday party or other celebration for being too extravagant?



Source: CoreData Family Values (July 2018)

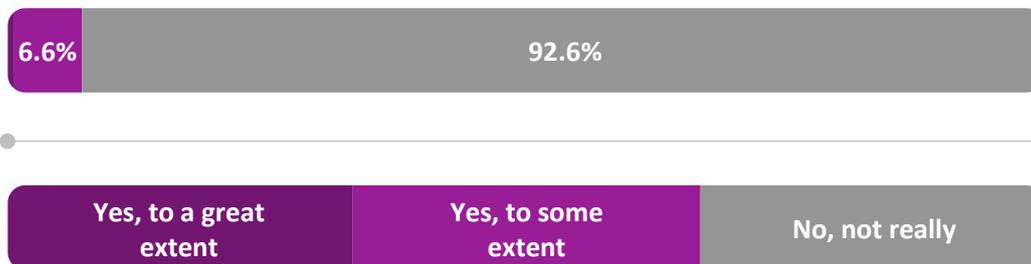
Question: Have you ever felt you could be accused of this yourself i.e. been a bit too extravagant with your kid's party arrangements?

More than two in five (42.8%) parents say they have judged other parents on their child's birthday party or other celebrations for being too extravagant.

However, only close to one in eight (13.1%) admit to feeling they could be accused of being extravagant with their children's birthday parties or celebrations themselves.

Have you ever judged another parent on their child's birthday party or other celebration for being too modest and simple?

Have you ever felt you could be accused of this yourself i.e. been a bit too modest and simple with the kid's party arrangements?



Source: CoreData Family Values (July 2018)

Question: Have you ever judged another parent on their child's birthday party or other celebration for being too modest and simple?



Source: CoreData Family Values (July 2018)

Question: Have you ever felt you could be accused of this yourself i.e. been a bit too modest and simple with the kid's party arrangements?

Only very few parents say they have judged other parents on their child's birthday party or other celebrations for being too modest and simple (7.4%), with the overwhelming majority saying otherwise.

However, more than a quarter (27.5%) of parents say they have felt they could be accused of this modesty or simplicity themselves when it comes to their own children's birthday parties or celebrations.

Do you think children appreciate expensive gifts and parties more than those purchased or planned with a more modest budget?



Source: CoreData Family Values (July 2018)

Question: Do you think children appreciate expensive gifts and parties more than those purchased or planned with a more modest budget?

More than a third (34.5%) of respondents think children appreciate expensive gifts and parties more than those purchased or planned with a more modest budget. Prospective parents are the most likely to think children appreciate expensive parties and gifts more compared to parents (43.7% vs. 31.7%).

How much, on average, do you spend on gifts for your own child's birthday?



Source: CoreData Family Values (July 2018)

Question: How much, on average, do you spend on gifts for your own child's birthday?

Parents spend an average of \$185 on gifts for their child's birthday, with mums spending a bit more than dads (\$195 vs. \$173). Across Australia, this translates to around \$700,390,110 annually.

How much, on average, do you spend on a party for your child?



Source: CoreData Family Values (July 2018)

Question: How much, on average, do you spend on a party for your child?

For parties for their children, parents spend an average of \$270, with dads spending a bit more than mums (\$282 vs. \$260). This translates to roughly \$1,024,434,236 annually Australia-wide, assuming there is one party per child per year.

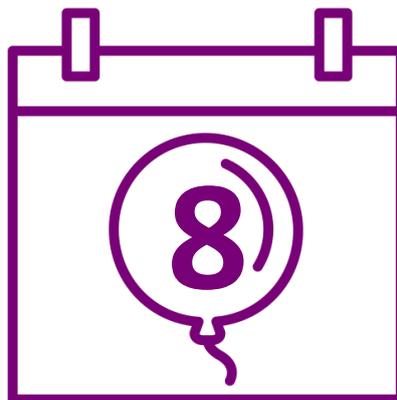
How much, on average, do you spend on one of their friend's birthdays?

How many friend's birthdays do you estimate typically having to attend per child per year?



Source: CoreData Family Values (July 2018)

Question: How much, on average, do you spend on one of their friend's birthdays?



**birthday parties
per year**

Source: CoreData Family Values (July 2018)

Question: How many friend's birthdays do you estimate typically having to attend per child per year?

Parents say they spend an average of \$46 on one of their children's friends' birthdays and on average attend around 8 parties per child per year. When looking at this across Australia, this amounts to approximately \$1,488,328,984 per year.

How much, on average do you spend per child in your family for Christmas?
How much, on average do you spend per child for Easter?



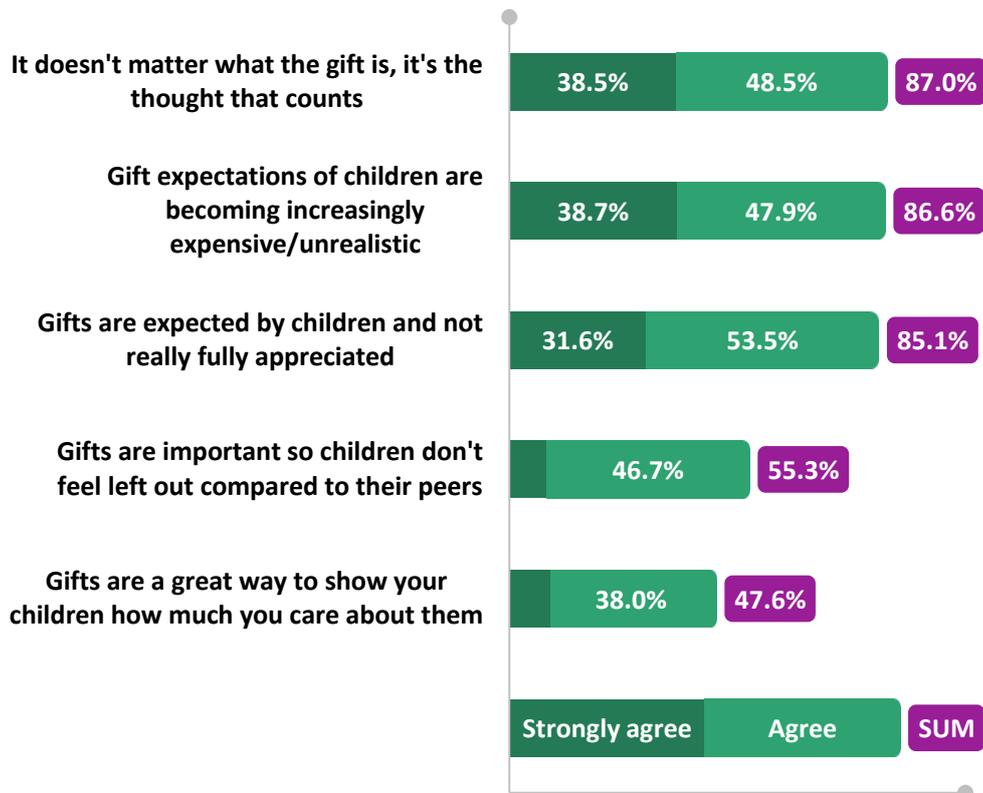
Source: CoreData Family Values (July 2018)
Question: How much, on average do you spend per child in your family for Christmas?



Source: CoreData Family Values (July 2018)
Question: How much, on average do you spend per child for Easter?

For Christmas, parents say they spend an average of \$222 per child in their family, while for Easter they say they spend an average of \$38 per child. Across Australia, these translate to \$1,242,573,616 for Christmas spend and \$215,416,826 for Easter gifts annually.

How much do you agree or disagree with the following statements about birthday and Christmas gifts for children these days?



Source: CoreData Family Values (July 2018)

Question: How much do you agree or disagree with the following statements about birthday and Christmas gifts for children these days?

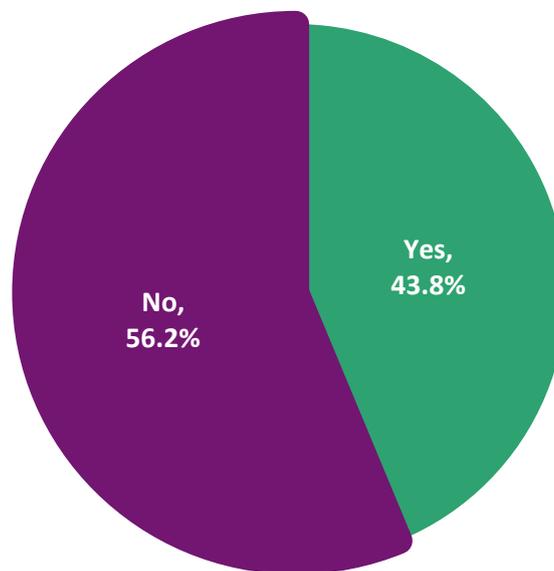
The vast majority of respondents believe it does not matter what the gift is, it is the thought that comes with it counts (87.0%). They also say gifts expected by children are becoming increasingly expensive or unrealistic (86.6%) and children just expect gifts and these are not really fully appreciated (85.1%).

To a lesser degree, many respondents think gifts are important so children do not feel left out compared to their peers (55.3%) and that gifts are a great way to show their children how much you care about them (47.6%).

WHAT A CHORE

- Some parents whose children are still living at home with them say their children do regular chores to earn pocket money or other non-monetary rewards.
- The average weekly pocket money children under 18 years of age receive is \$15 (for parents with only one child) and \$13 (for parents with 2 children or more. Across Australia, total pocket money given to children reaches approximately \$2,809,170,040 annually.
- Washing the dishes, cleaning their bedrooms and doing the laundry are some of the chores parents require their children to do.
- Many parents also had to do chores when they were younger to earn pocket money, claiming to have done more chores than what their children are doing today.

Do your kid/s do regular chores to earn pocket money or cover special purchases?



Source: CoreData Family Values (July 2018)
Question: Do your kid/s do regular chores to earn pocket money or cover special purchases?

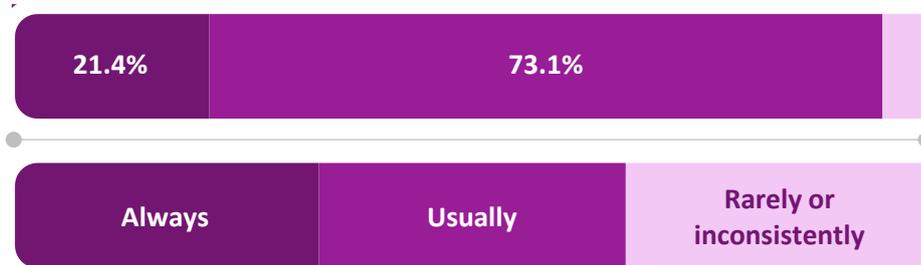
Among parents who have children living at home with them, more than two in five (43.8%) say their children do regular chores to earn pocket money or cover special purchases.

Do your kid/s do regular chores to earn other non-monetary rewards? Do they usually do these agreed chores?

Do your kid/s do regular chores to earn other non-monetary rewards?



Do they usually do these agreed chores?



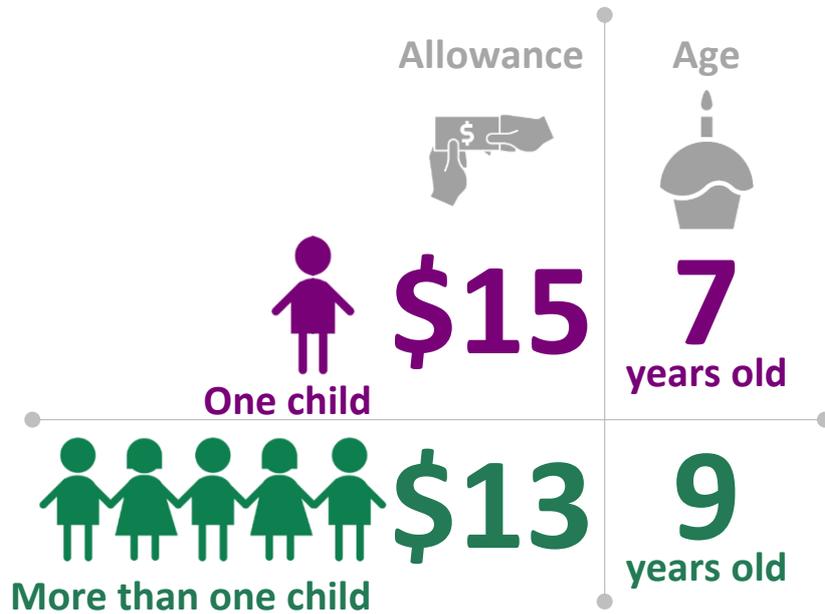
Source: CoreData Family Values (July 2018)

Question: Do your kid/s do regular chores to earn other non-monetary rewards? Do they usually do these agreed chores?

More than two-fifths (41.8%) of parents with children living with them say their kids do regular chores to earn other non-monetary rewards. Of this, nearly all say their children always or usually agree to do these chores.

How much pocket money do your kid/s under 18 years old receive each week?

What kind of chores do you require your kid/s to do?



Source: CoreData Family Values (July 2018)

Question: How much pocket money do your kid/s under 18 years old receive each week? How old are they?



*Multiple answers allowed

**Top 5 responses only

Source: CoreData Family Values (July 2018)

Question: What kind of chores do you require your kid/s to do?

Among parents who only have 1 child or only 1 child remaining under 18 living with them, they give an average of \$15 in pocket money and the average age is 7 years. For parents with 2 or more children under 18 years living with them, they also give an average of \$13 in pocket money and the average age is 9 years. Across Australia, total pocket money given to children reaches approximately \$2,809,170,040 annually.

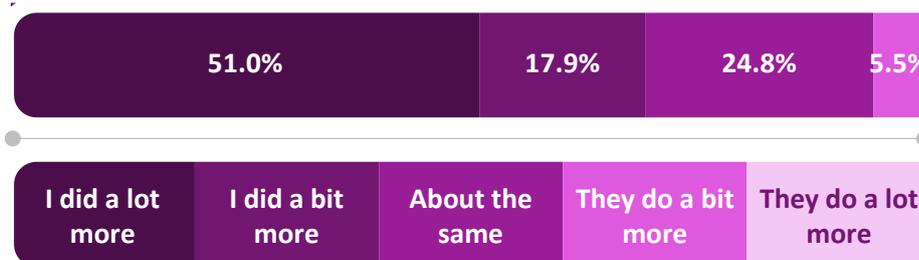
The most popular chores parents require their children to do include washing the dishes (44.5%), cleaning their bedrooms (39.0%), doing the laundry (17.6%), tidying up their toys (16.9%) and feeding the pets (14.9%).

Did you have to do regular chores to earn pocket money or cover special purchases when you were a child? Do you feel you did more or less regular chores to earn pocket money or cover special purchases than your children?

Did you have to do regular chores to earn pocket money or cover special purchases when you were a child?



Do you feel you did more or less regular chores to earn pocket money or cover special purchases than your children?



Source: CoreData Family Values (July 2018)
 Question: Did you have to do regular chores to earn pocket money or cover special purchases when you were a child? Do you feel you did more or less regular chores to earn pocket money or cover special purchases than your children?

Among parents who have children living at home with them, more than three in five (62.6%) say they had to do regular chores to earn pocket money or cover special purchases when they were children themselves. Of those who did regular chores, more than two-thirds (68.9%) say they did more chores than their children now, while almost a quarter (24.8%) say the number of chores is about the same.

DEMOGRAPHICS

| Gender | |
|--|-------|
| Female | 52.7% |
| Male | 47.3% |
| State | |
| ACT | 3.1% |
| NSW | 20.3% |
| NT | 0.7% |
| Qld | 20.1% |
| SA | 14.9% |
| Tas | 3.1% |
| Vic | 17.4% |
| WA | 20.3% |
| Area | |
| The capital city of my state/territory | 63.9% |
| A regional centre | 25.5% |
| A rural area | 10.6% |
| Marital Status | |
| Single | 29.1% |
| Living with partner/married | 47.5% |
| Separated/divorced/widowed | 22.8% |
| Other | 0.6% |
| Education | |
| Primary | 0.6% |
| Part of high school | 8.6% |
| Completed high school | 17.3% |
| Diploma or certificate qualification | 32.8% |
| Degree qualification | 23.9% |
| Postgraduate qualification | 16.7% |

| Living Arrangement | |
|--|-------|
| Living alone (never had children) | 13.2% |
| Living with flatmate(s) (never had children) | 7.0% |
| Living with parents/siblings (never had children) | 10.3% |
| Living with partner only (never had children) | 10.5% |
| Living with your children (under 18 years) at home | 23.0% |
| Living with your children (over 18 years) at home | 7.1% |
| Living with your children (both over and under 18 years) at home | 2.1% |
| Children have all left home | 26.9% |
| Number of Kids | |
| 1 | 24.9% |
| 2 | 41.6% |
| 3 | 18.3% |
| More than 3 | 15.1% |
| Employment Status | |
| Self employed | 5.5% |
| Employed full time | 34.3% |
| Employed part time | 15.8% |
| Engaged mainly in home duties | 5.8% |
| Retired | 23.4% |
| Not employed at present | 7.3% |
| Student | 5.6% |
| Other | 2.3% |

| Personal Income | |
|------------------------|-------|
| \$20,000 or less | 22.3% |
| \$20,001 to \$30,000 | 20.3% |
| \$30,001 to \$40,000 | 10.2% |
| \$40,001 to \$50,000 | 7.1% |
| \$50,001 to \$60,000 | 8.7% |
| \$60,001 to \$70,000 | 7.1% |
| \$70,001 to \$80,000 | 5.3% |
| \$80,001 to \$90,000 | 3.5% |
| \$90,001 to \$100,000 | 4.9% |
| \$100,001 to \$125,000 | 5.0% |
| \$125,001 to \$150,000 | 2.2% |
| \$150,001 to \$200,000 | 2.6% |
| More than \$200,000 | 0.7% |
| Household Income | |
| \$50,000 or less | 41.1% |
| \$50,001 to \$75,000 | 17.1% |
| \$75,001 to \$100,000 | 12.1% |
| \$100,001 to \$125,000 | 8.0% |
| \$125,001 to \$150,000 | 7.2% |
| \$150,001 to \$200,000 | 8.3% |
| \$200,001 to \$250,000 | 3.5% |
| \$250,001 to \$350,000 | 1.6% |
| \$350,001 or more | 1.1% |

| Investment Portfolio | |
|--------------------------------------|-------|
| I have no investments | 48.2% |
| \$50,000 or less | 14.1% |
| \$50,001 to \$150,000 | 10.2% |
| \$150,001 to \$250,000 | 7.9% |
| \$250,001 to \$350,000 | 4.9% |
| \$350,001 to \$450,000 | 3.7% |
| \$450,001 to \$550,000 | 1.4% |
| \$550,001 to \$650,000 | 2.2% |
| \$650,001 to \$750,000 | 2.0% |
| \$750,001 to \$1 million | 2.5% |
| More than \$1 million to \$3 million | 2.4% |
| More than \$3 million to \$5 million | 0.1% |
| More than \$5 million | 0.3% |
| Wealth Segment | |
| Mass Market | 58.4% |
| Mass Affluent | 30.4% |
| Core Affluent | 8.4% |
| HNW | 2.8% |

ABOUT COREDATA

CoreData Research is a global specialist financial services research and strategy consultancy. CoreData Research understands the boundaries of research are limitless and with a thirst for new research capabilities and driven by client demand; the group has expanded over the past few years into the Americas, Africa, Asia, and Europe.

CoreData Group has operations in Australia, the United Kingdom, the United States of America, Brazil, Singapore, South Africa and the Philippines. The group's expansion means CoreData Research has the capabilities and expertise to conduct syndicated and bespoke research projects on six different continents, while still maintaining the high level of technical insight and professionalism our repeat clients demand.

With a primary focus on financial services CoreData Research provides clients with both bespoke and syndicated research services through a variety of data collection strategies and methodologies, along with consulting and research database hosting and outsourcing services.

CoreData Research provides both business-to-business and business to- consumer research, while the group's offering includes market intelligence, guidance on strategic positioning, methods for developing new business, advice on operational marketing and other consulting services.

The team is a complimentary blend of experienced financial services, research, marketing and media professionals, who together combine their years of industry experience with primary research to bring perspective to existing market conditions and evolving trends.

CoreData Research has developed a number of syndicated benchmark proprietary indexes across a broad range of business areas within the financial services industry.

- Experts in financial services research
- Deep understanding of industry issues and business trends
- In-house proprietary industry benchmark data
- Industry leading research methodologies
- Rolling benchmarks

The team understands the demand and service aspects of the financial services market. It is continuously in the market through a mixture of constant researching, polling and mystery shopping and provides in-depth research at low cost and rapid execution. The group builds a picture of a client's market from hard data which allows them to make efficient decisions which will have the biggest impact for the least spend.



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