THE PROJECT

The Wellbeing Watch research program was developed in 2006 by Hunter Research Foundation (HRF) in response to growing recognition worldwide that traditional economic indicators such as gross domestic product do not tell us the whole story about health, wealth and happiness in our communities. The 2016 program is the fifth in the HRF series, which is designed to generate information to inform the Hunter community and those working within the Region. The outcomes from the program contribute to the effective planning of services and initiatives that can positively impact interactions within communities and assist residents to live richer and more fulfilled lives.

WHAT WE DID

A cross-sectional telephone survey of 649 Hunter residents aged 18 years and over was conducted May-July 2016. The surveys were administered using computer assisted telephone interviewing (CATI) with an average interview length of 15 minutes. The overall response rate for the study was 68%. All data was de-identified and weighted to reflect the age, gender and household size of the population based on the 2011 Census of Population and Housing. Key findings focus on the performance of community indicators in nominated life domains, and the relationship between wellbeing and these indicators.

MEASURING WELLBEING

The concept of personal wellbeing underpinning the HRF program is a psychological “steady state”: most people are generally happy with their lives most of the time. However sustained experience of disadvantage is associated with significantly lower levels of wellbeing. The measure used by HRF to calculate a person’s level of wellbeing is called the HRF Wellbeing Index.

The HRF Wellbeing Index yields a single wellbeing score for each respondent based on the extent of their:

- Happiness with their life
- Satisfaction with what they have achieved to date
- Satisfaction with their current standard of living
- Feeling of being valued
- Satisfaction with their life as a whole
- Optimism about their future.

An individual’s wellbeing score is calculated as the average of their responses (on a five-point scale) to each of the six specific items. The score can range from 1 (very low levels of satisfaction on all items) to 5 (very high levels).

HUNTER WELLBEING IN 2016

Wellbeing in the Hunter has remained high in 2016 with a mean score of 4.06 out of 5. There has been no significant change in the overall Hunter index since the program began in 2006 indicating a stable level of wellbeing among Hunter residents.

While this is a positive outcome, 14% of Hunter residents provided responses resulting in a low wellbeing score of 3.3 or below. On balance, this group felt less happy, valued and satisfied with life than those with higher wellbeing scores. The proportion of low Hunter wellbeing scores had reduced between 2007 and 2012 however the 2016 level has returned to be the same as in 2007.

Results also indicated that in 2016 Upper Hunter residents were slightly less positive than residents in the Lower Hunter.

HUNTER WELLBEING SCORES

<table>
<thead>
<tr>
<th>Hunter Wellbeing Score</th>
<th>10 to 25</th>
<th>26 to 30</th>
<th>31 to 35</th>
<th>36 to 40</th>
<th>41 to 44</th>
<th>45 to 47</th>
<th>48 to 50</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of residents</td>
<td>5%</td>
<td>15%</td>
<td>20%</td>
<td>25%</td>
<td>30%</td>
<td>35%</td>
<td>0%</td>
</tr>
</tbody>
</table>

SURVEY FINDINGS
Findings presented refer to 2016 survey results for Hunter residents. Graphs show the average 2016 wellbeing scores across key indicators.

Differences in key indicators between 2012 and 2016 are shown using arrows indicating the direction of change:

↑ Improvement  → No change  ↓ Deterioration

EDUCATION & EMPLOYMENT

↑ Number of persons in employment
→ Year 12 completions
→ Volunteer participation
↓ Holders of undergraduate degrees
↓ Proportion unemployed increased

In 2016 perceived declines and dissatisfaction in job security were associated with lower wellbeing. Association between Year 12 completion, higher levels of post-school qualifications and increased wellbeing was not as strong as previous years.

• 62% were in the labour force.
• 29% undertake work as a volunteer.
• 21% indicated a decline in job security over the last year.
• Industry of employment was not associated with wellbeing.

HOUSING

→ Perceived affordability of housing
→ Proportion of residents paying board
→ Satisfaction with accommodation

Satisfaction with housing, affordability and home ownership are associated with high wellbeing. Those who owned their home outright had significantly higher wellbeing scores than those with a mortgage or paying rent.

• 36% owned their accommodation outright; 35% owned their accommodation with a mortgage or loan, 8% are living rent free, 6% pay board and 15% pay rent. The proportion of renters increased compared to 2012.
• 82% agreed they could afford a reasonable standard of housing in their area. This was associated with higher wellbeing compared to residents who disagreed or neither agreed nor disagreed.
• 94% were satisfied with their accommodation which was also associated with higher wellbeing.
• The level of satisfaction and agreement with affordability of accommodation remains unchanged since 2012.

What we measure affects what we do. If we have the wrong metrics we will strive for the wrong things.

Nobel prize winning economist Joseph Stiglitz
INCOME & FINANCES

→ Ability to pay utility bills on time
→ Requests for help from welfare organisations
↓ Household income
↓ Ability to raise money in emergency

Low wellbeing is consistently associated with self-rating as financially poor, perceived less assets or less income than others, or having low levels of accessible household income.

- 42% perceived they had less income and 25% less assets than those they knew.
- 6% rated themselves as poor or very poor while 68% rated themselves as comfortable. Residents who rated themselves as poor had significantly lower wellbeing scores than those who rated themselves as comfortable or prosperous.
- 52% had accessible annual household incomes less than $60,000; 25% had over $100,000. Those who rated their income as less than their peers or with household income less than $60,000 had lower wellbeing scores.
- 26% experienced shortage of money to meet everyday needs. Of these, 42% were unable to pay a utility bill on time; 27% pawned or sold something; 20% went without meals; 18% asked for help from welfare or community organisations.
- 57% could easily raise $2,000 in emergency; 74% of those could use their savings.

FINANCIAL STRESS

A focus of the HRF’s 2016 research program has been on assessing the impact of the Hunter’s transition on the wellbeing of its residents.

One in five Hunter households (20%) reported being worse off than a year ago, 40% indicated that financially their household just breaks even most weeks while 6% spend more money than the household gets. 13% expect their financial situation will be worse in 12 months’ time.

Main reasons why households were worse off:
- Increasing cost of everyday expenses
- Changed household situation
- Not working due to job loss, redundancy, unemployment.

Changes for households who were worse off:
- Reducing or stopping sporting or recreational activities
- Being physically or mentally unwell
- Reducing or stopping private health insurance.

Residents experiencing declining financial situations and expecting worse over the next 12 months had significantly lower levels of wellbeing.

ACCESS TO MONEY & WELLBEING

<table>
<thead>
<tr>
<th>SHORTAGE OF MONEY</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>RAISE $2,000 IN EMERGENCY</td>
<td>Could not raise $2,000</td>
<td>Not sure or could with sacrifices</td>
</tr>
<tr>
<td>HOW RAISE THE MONEY?</td>
<td>Borrow/credit from financial institution</td>
<td>Borrow from relative/friend</td>
</tr>
</tbody>
</table>

SOURCE: HRF Wellbeing Survey 2016

RELATIVE WEALTH & WELLBEING

SOURCE: HRF Wellbeing Survey 2016
NEIGHBOURHOOD & COMMUNITY

Less negative impact from traffic
Sense of community
Opportunity to express views on community
Local environs encouraging time outdoors
Satisfaction with neighbourhood
Rating of neighbourhood

- 79% agreed natural environs in their neighbourhood encouraged time outdoors, associated with wellbeing.
- 26% were negatively affected by level of traffic, 18% by level of development and 16% by level of noise.
- 82% had a fair opportunity to express views on local community issues.

Neighbourhood satisfaction, sense of and feeling part of the community, and neighbourhood rating were all associated with higher wellbeing scores. Negative impacts from development and noise are associated with lower wellbeing.

- 89% were satisfied with their neighbourhood and 75% were feeling part of the community; a significant shift away from very satisfied compared with 2012.
- 64% rated their neighbourhoods as either very good or excellent; also significantly lower than 2012.
- 64% agreed their neighbourhood had a strong sense of community.
- Housing affordability was the most nominated reason for living in Hunter neighbourhoods; other reasons included lifestyle and proximity to family and services.

MONITORING OUR COMMUNITY

The average level of wellbeing for the Hunter as a whole has remained stable. However several findings in the 2016 Wellbeing Survey suggest the need for further consideration and ongoing monitoring.

- Average wellbeing for residents in the Upper Hunter was slightly lower than for residents in the Lower Hunter.
- One-fifth experienced a decline in job security and levels of unemployment continue to increase. Declining job security and unemployment have a negative impact on wellbeing and detrimental effects on communities.
- Decreasing household incomes were reported with one-fifth reporting being worse off than a year ago. This has resulted in a decreased ability to raise money in an emergency and more than a quarter of households experiencing a shortage of money to meet everyday needs.
- Satisfaction with local neighbourhoods has declined since 2009 including the provision of natural environments which encourage residents to spend time outdoors and impacts on wellbeing.
- A related concern is the reduction of sporting or recreational activities due to changes in household financial situations.
- Negative impacts from development and noise in local areas continue to be associated with lower wellbeing.

ACKNOWLEDGEMENTS

HRF’s Wellbeing Watch research program forms part of our Hunter Regional Research Program, and is made possible through the generous support of our sponsors.

WANT TO KNOW MORE?