



# LIVING IN AUSTRALIA

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Research

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Household ID						HOUSEHOLD QUESTIONNAIRE (HQ) W10 M		
Full Address at Household Structure Date					Date of interview (dd/mm/yy)			
Suburb					Name of person providing most of the information for this form			
State	Postcode				Name of 1 <sup>st</sup> <u>other</u> person providing information for this form			
					Name of 2 <sup>nd</sup> <u>other</u> person providing information for this form			

## IN-CONFIDENCE

**INTERVIEWER NOTE:** All work conducted by Roy Morgan Research is confidential. Under the Code of Professional Behaviour of the Australian Market and Social Research Society you cannot disclose any information about respondents to any third party.

### Q. CHILD CARE

**Q1 CONFIRM WITH RESPONDENT:** Are there any children less than 15 years of age living in the household?

- Yes ..... 1  
No ..... 2 ➔ Q17

**Q2** We begin with some questions about any child care arrangements your household may have, and the costs involved. Are you able to answer these sorts of questions or should we speak to someone else?

If the person you are interviewing cannot provide the required details about childcare, skip to R1 and leave this part of the form until you can interview the person needed.

If person not available, record name for future reference \_\_\_\_\_

### Q3 TIMESTAMP

Record time now  :  am / pm

**Q4** Looking at SHOWCARD Q4, at any time in the last 12 months have you used, or thought about using, any of these forms of child care so you (or your partner) could undertake paid work?

You only need to answer "yes" or no".

(Paid work includes both working for yourself – that is, self-employed in your own business – and working for an employer.)

- Yes ..... 1  
No ..... 2 ➔ Q6a

**Q5** Using the scale on SHOWCARD Q5, pick a number between 0 and 10 to indicate how much of a difficulty each of the following have been for you in the last 12 months.

- |   |   | N/A                      | DK    |
|---|---|--------------------------|-------|
| a | Finding good quality child care                         | <input type="checkbox"/> | 97 99 |
| b | Finding the right person to take care of your child     | <input type="checkbox"/> | 97 99 |
| c | Getting care for the hours you need                     | <input type="checkbox"/> | 97 99 |
| d | Finding care for a sick child                           | <input type="checkbox"/> | 97 99 |
| e | Finding care during school holidays                     | <input type="checkbox"/> | 97 99 |
| f | The cost of child care                                  | <input type="checkbox"/> | 97 99 |
| g | Juggling multiple child care arrangements               | <input type="checkbox"/> | 97 99 |
| h | Finding care for a difficult or special needs child     | <input type="checkbox"/> | 97 99 |
| i | Finding a place at the child care centre of your choice | <input type="checkbox"/> | 97 99 |
| j | Finding a child care centre in the right location       | <input type="checkbox"/> | 97 99 |
| k | Finding care your children are happy with               | <input type="checkbox"/> | 97 99 |
| l | Finding care at short notice                            | <input type="checkbox"/> | 97 99 |

**Q6a** The next showcard, SHOWCARD Q6a, contains a longer list of child care types. Do you *actually* use any of these forms of child care while you (and your partner) are undertaking paid work?

- Yes ..... 1 ➔ Q7  
No ..... 2 ➔ Q6b

**Q6b What about child care while you are not undertaking paid work? Looking at SHOWCARD Q6b, and thinking of your usual week, do you use any of these forms of child care while you (or your partner) are not working?**

*Prompt: For example, use child care so you can study / exercise / look for work, or use child care for other reasons?*

Yes ..... 1 → Q13

No ..... 2 → Q17

### Child care for school-aged children

**Q7 Are there any children in the household who attend school and who are less than 15 years of age?**

Yes - at least one child at school ..... 1 → Q8

No - there are no children at school ..... 2 → Q10

**Q8 LIST EVERY CHILD AT SCHOOL IN GRID BELOW (ONE CHILD PER COLUMN).**

- a **Looking at SHOWCARD Q8, while you (and your partner) are working, who looks after [...name of child(ren) at school...] out of school hours during term time? ASK FOR EACH CHILD AND CIRCLE THE NUMBER CORRESPONDING TO TYPE OF CARE USED (MULTI RESPONSE).**
- b **In a usual week, how many hours does [...name of child(ren) at school...] spend in that type of care while you (and your partner) are working? ASK FOR EACH CHILD If the respondent does not know write in 'DK'.**
- c **For each type of child care used for your school-aged children during the school term, what is the usual total weekly cost after any regular child care benefit you may receive has been deducted?**

*FOR EACH TYPE OF CHILD CARE USED, ADD THE WEEKLY AMOUNT PAID FOR EACH CHILD & RECORD IN LAST COLUMN.*

<b>During term time care</b> (Type of care; Usual hours in a week while parents are working; Usual weekly cost)						
<i>Names of at-school children →</i>	Hours	Hours	Hours	Hours	Hours	<b>TOTAL WEEKLY COST</b>
Me or my partner.....	01	01	01	01	01	01
The child's brother or sister.....	02	02	02	02	02	02
Child looks after self.....	03	03	03	03	03	03
Child comes to my (or partner's) workplace...	04	04	04	04	04	04 \$_____
Child's grandparent who lives with us.....	05	05	05	05	05	05 \$_____
Child's grandparent who lives elsewhere.....	06	06	06	06	06	06 \$_____
Other relative who lives with us .....	07	07	07	07	07	07 \$_____
Other relative who lives elsewhere .....	08	08	08	08	08	08 \$_____
A friend or neighbour coming to <i>our</i> home....	09	09	09	09	09	09 \$_____
A friend or neighbour in <i>their</i> home.....	10	10	10	10	10	10 \$_____
A paid sitter or nanny .....	11	11	11	11	11	11 \$_____
Family day care.....	12	12	12	12	12	12 \$_____
Formal outside of school hours care.....	13	13	13	13	13	13 \$_____
Other 1 ( <i>specify</i> ) _____	21	21	21	21	21	21 \$_____
Other 2 ( <i>specify</i> ) _____	22	22	22	22	22	22 \$_____

## Child care for school-aged children during school holidays

**Q9** COPY ACROSS NAMES OF AT-SCHOOL CHILDREN INTO GRID BELOW (IN SAME ORDER AS Q8), AND ASK:

**a Looking at SHOWCARD Q9, who looks after [...name of child(ren) at school...] during school holidays?**

FOR EACH CHILD CIRCLE THE NUMBER CORRESPONDING TO EACH TYPE OF CARE USED (MULTI RESPONSE).

**b During school holidays, how many hours per week does [...name of child(ren) at school...] usually spend in that type of care? If the child stays at carer's overnight, count these hours as well. For example, if the child goes to the grandparents for a week, hours recorded should be 168 (ie 7x24 hrs).**

If the respondent does not know write in 'DK'

**c For each type of child care used for your school-aged children during school holidays, what is the usual total weekly cost after any regular child care benefit you may receive has been deducted?**

FOR EACH TYPE OF CHILD CARE USED, ADD THE WEEKLY AMOUNT PAID FOR EACH CHILD & RECORD IN LAST COLUMN.

<b>During school holidays (Type of care; Usual hours in a week; Usual weekly cost)</b>						
<i>Names of at-school children ➔</i>	Hours	Hours	Hours	Hours	Hours	TOTAL WEEKLY COST
Me or my partner.....	01	01	01	01	01	01
The child's brother or sister.....	02	02	02	02	02	02
Child looks after self.....	03	03	03	03	03	03
Child comes to my (or partner's) workplace...	04	04	04	04	04	04 \$_____
Child's grandparent who lives with us.....	05	05	05	05	05	05 \$_____
Child's grandparent who lives elsewhere.....	06	06	06	06	06	06 \$_____
Other relative who lives with us .....	07	07	07	07	07	07 \$_____
Other relative who lives elsewhere .....	08	08	08	08	08	08 \$_____
A friend or neighbour coming to <i>our</i> home....	09	09	09	09	09	09 \$_____
A friend or neighbour in <i>their</i> home.....	10	10	10	10	10	10 \$_____
A paid sitter or nanny .....	11	11	11	11	11	11 \$_____
Family day care.....	12	12	12	12	12	12 \$_____
Vacation care .....	13	13	13	13	13	13 \$_____
Other 1 ( <i>specify</i> )	21	21	21	21	21	21 \$_____
Other 2 ( <i>specify</i> )	22	22	22	22	22	22 \$_____

## Child care for children not yet at school

### Q10 Are there any children in the household not yet at school?

Yes, has children not yet at school..... 1 → Q11

No, has no child who is not yet at school ..... 2 → Q12

### Q11 LIST EVERY CHILD WHO IS NOT YET AT SCHOOL IN GRID BELOW (ONE CHILD PER COLUMN).

- a** Looking at SHOWCARD Q11, while you (and your partner) are working, who looks after [...name of child(ren) not yet at school...]?  
ASK FOR EACH CHILD AND CIRCLE THE NUMBER CORRESPONDING TO EACH TYPE OF CARE USED (MULTI RESPONSE).

- b** In a usual week, how many hours does [...name of child(ren) not yet at school...] spend in that type of care while you (and your partner) are working? ASK FOR EACH CHILD AND RECORD HOURS IN CARE.

If the respondent does not know, write in 'DK'.

- c** For each type of child care used for your children who are not yet at school, what is the usual total weekly cost after any regular child care benefit you may receive has been deducted?

FOR EACH TYPE OF CHILD CARE USED, ADD THE WEEKLY AMOUNT PAID FOR EACH CHILD & RECORD IN LAST COLUMN.

### AFTER COMPLETING THE GRID, GO TO Q12 BELOW

#### Care for children who are not yet at school

(Type of care; Usual hours in a week while parents are working; Usual weekly cost)

Names of children not yet at school →	Hours	Hours	Hours	Hours	Hours	TOTAL WEEKLY COST
Me or my partner .....	01	01	01	01	01	01
The child's brother or sister .....	02	02	02	02	02	02
Child's grandparent who lives with us.....	03	03	03	03	03	03 \$
Child's grandparent who lives elsewhere .....	04	04	04	04	04	04 \$
Other relative who lives with us .....	05	05	05	05	05	05 \$
Other relative who lives elsewhere .....	06	06	06	06	06	06 \$
A friend or neighbour coming to <i>our</i> home .....	07	07	07	07	07	07 \$
A friend or neighbour in <i>their</i> home .....	08	08	08	08	08	08 \$
A paid sitter or nanny.....	09	09	09	09	09	09 \$
Family day care .....	10	10	10	10	10	10 \$
Long day care centre at workplace.....	11	11	11	11	11	11 \$
Private or community long day care centre ....	12	12	12	12	12	12 \$
Kindergarten / pre-school .....	13	13	13	13	13	13 \$
Other 1 (specify)	21	21	21	21	21	21 \$
Other 2 (specify)	22	22	22	22	22	22 \$

### Q12 Now think about child care when you (or your partner) are not at work. Looking at SHOWCARD Q12 and thinking about your usual week, do you use any of these forms of child care for non-work related reasons? We are interested in additional child care that you haven't yet mentioned.

Prompt: For example, use child care so you (or your partner) can study / exercise / shop, or use child care for other reasons?

Yes ..... 1 → Q13

No..... 2 → Q17

**Q13 CHECK OR CONFIRM WITH RESPONDENT: AGE OF CHILDREN**

- Has children from both age groups (i.e., children not yet at school  
and school-aged children less than 15 years).....1 → Q14  
Only has children who are not yet at school .....2 → Q16  
Only has school-aged children (less than 15 years of age) .....3 → Q14

**Non-employment related child care for school-aged children**

**Q14 LIST EVERY SCHOOL-AGED CHILD IN GRID BELOW (ONE CHILD PER COLUMN).**

- a **Looking at SHOWCARD Q14, in a usual week, what types of care do you use for [...name of child(ren) at school...] when you (or your partner) are not working?**  
ASK FOR EACH CHILD AND CIRCLE THE NUMBER CORRESPONDING TO EACH TYPE OF CARE USED (MULTI RESPONSE).
- b **In a usual week, how many hours does [...name of child(ren) at school...] spend in this type of care while you (or your partner) are not working?** ASK FOR EACH CHILD AND RECORD HOURS IN CARE.  
*If the respondent does not know, write in 'DK'.*
- c **What is the usual weekly cost of this type of care for your school-aged children after any regular child care benefit you may receive has been deducted?**

FOR EACH TYPE OF CHILD CARE USED, ADD THE WEEKLY AMOUNT PAID FOR EACH CHILD & RECORD IN LAST COLUMN.

**Non-employment related child care (Type of care; Usual hours in a week; Usual weekly cost)**

Names of at-school children →	Hours	Hours	Hours	Hours	Hours	TOTAL WEEKLY COST
						If care is free, record "0"
The child's brother or sister.....	01 ███	01 ███	01 ███	01 ███	01 ███	01
Child's grandparent who lives with us.....	02 ███	02 ███	02 ███	02 ███	02 ███	02 \$ ███
Child's grandparent who lives elsewhere.....	03 ███	03 ███	03 ███	03 ███	03 ███	03 \$ ███
Other relative who lives with us .....	04 ███	04 ███	04 ███	04 ███	04 ███	04 \$ ███
Other relative who lives elsewhere .....	05 ███	05 ███	05 ███	05 ███	05 ███	05 \$ ███
A friend or neighbour coming to <i>our</i> home.....	06 ███	06 ███	06 ███	06 ███	06 ███	06 \$ ███
A friend or neighbour in <i>their</i> home.....	07 ███	07 ███	07 ███	07 ███	07 ███	07 \$ ███
A paid sitter or nanny .....	08 ███	08 ███	08 ███	08 ███	08 ███	08 \$ ███
Family day care.....	09 ███	09 ███	09 ███	09 ███	09 ███	09 \$ ███
Private / community long day care centre .....	10 ███	10 ███	10 ███	10 ███	10 ███	10 \$ ███
Formal outside of school hours care .....	11 ███	11 ███	11 ███	11 ███	11 ███	11 \$ ███
Other 1 ( <i>specify</i> )	21 ███	21 ███	21 ███	21 ███	21 ███	21 \$ ███
Other 2 ( <i>specify</i> )	22 ███	22 ███	22 ███	22 ███	22 ███	22 \$ ███
NONE.....	97	97	97	97	97	97

\*COSTS: If a school-aged child is in the same type of care as a child who is not yet at school, the total cost should be distributed between them. For example, if a respondent pays \$40 to a sitter to mind a 3 y.o. and a 10 y.o. for 2 hours, the cost should be split among the children.

**Q15 CHECK Q13: Any children not yet at school (Q13=1)?**

- Yes (Q13=1) .....1 → Q16  
No (Q13=3) .....2 → Q17

## Non-employment related child care for children not yet at school

**Q16** LIST EVERY CHILD WHO IS NOT YET AT SCHOOL IN GRID BELOW (ONE CHILD PER COLUMN).

- a **Looking at SHOWCARD Q16, in a usual week, what types of care do you use for [...name of child(ren) not yet at school...] when you (or your partner) are not working?**

ASK FOR EACH CHILD AND CIRCLE THE NUMBER CORRESPONDING TO EACH TYPE OF CARE USED (MULTI RESPONSE).

- b **In a usual week, how many hours does [...name of child(ren) not yet at school...] spend in this type of care while you (or your partner) are not working? ASK FOR EACH CHILD AND RECORD HOURS IN CARE.**

If the respondent does not know, write in 'DK'.

- c **What is the usual weekly cost of this type of care for these children (who are not yet at school) after any regular child care benefit you may receive has been deducted?**

FOR EACH TYPE OF CHILD CARE USED, ADD THE WEEKLY AMOUNT PAID FOR EACH CHILD & RECORD IN LAST COLUMN.

Names of children not yet at school →						TOTAL WEEKLY COST
	Hours	Hours	Hours	Hours	Hours	
The child's brother or sister.....	01 █	01 █	01 █	01 █	01 █	01
Child's grandparent who lives with us.....	02 █	02 █	02 █	02 █	02 █	02 \$ █
Child's grandparent who lives elsewhere.....	03 █	03 █	03 █	03 █	03 █	03 \$ █
Other relative who lives with us .....	04 █	04 █	04 █	04 █	04 █	04 \$ █
Other relative who lives elsewhere .....	05 █	05 █	05 █	05 █	05 █	05 \$ █
A friend or neighbour coming to <i>our</i> home....	06 █	06 █	06 █	06 █	06 █	06 \$ █
A friend or neighbour in <i>their</i> home.....	07 █	07 █	07 █	07 █	07 █	07 \$ █
A paid sitter or nanny .....	08 █	08 █	08 █	08 █	08 █	08 \$ █
Family day care.....	09 █	09 █	09 █	09 █	09 █	09 \$ █
Private / community long day care centre .....	10 █	10 █	10 █	10 █	10 █	10 \$ █
Kindergarten / pre-school.....	11 █	11 █	11 █	11 █	11 █	11 \$ █
Other 1 ( <i>specify</i> )	21 █	21 █	21 █	21 █	21 █	21 \$ █
Other 2 ( <i>specify</i> )	22 █	22 █	22 █	22 █	22 █	22 \$ █
NONE.....	97	97	97	97	97	97

\*COSTS: If a school-aged child is in the same type of care as a child who is not yet at school, the total cost should be distributed between them. For example, if a respondent pays \$40 to a sitter to mind a 3 y.o. and a 10 y.o. for 2 hours, the cost should be split among the children

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**Q17 Does anyone in this household currently receive the Family Tax Benefit?**

*READ OUT IF NECESSARY: The Family Tax Benefit is a Government payment paid to parents of dependent children. Eligibility depends on the age of the children, the amount of household income and whether or not there is more than one income earner. It can be paid as a fortnightly payment or as a lump sum payment paid at the end of the financial year.*

- Yes ..... 1  
No ..... 2 → Q19  
Don't know ..... 9 → Q19
- 

**Q18 Is this benefit received as a fortnightly payment or as a lump sum payment at the end of the financial year?**

MULTI RESP

- Fortnightly payment ..... 1  
Lump sum payment at end of financial year ..... 2  
Don't know ..... 9
- 

**Q19 TIMESTAMP**

Record time now  :  am / pm

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**R. HOUSING****R1 TIMESTAMP**

Record time now  :  am / pm

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**R2 We now have some questions on housing. How many bedrooms are there [here / in the home in which you live]? Count all bedrooms even if they are not currently used as a bedroom (e.g., a study).**

*If a bed sit, studio or single room caravan, then the answer should be zero.*

*Only count those rooms belonging to household members; do not count those belonging to any other household in the same dwelling.*

Record whole number

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**R3 Do you (or any other members of this household) own this home, rent it, or do you live here rent free?**

*If they do have some equity in the dwelling, then it should be coded as 'own'.*

- Own / currently paying off mortgage ..... 1 → R7  
Rent (or pay board) ..... 2  
Involved in a rent-buy scheme ..... 3  
Live here rent free / Life Tenure ..... 4 → R39

*'Life Tenure' refers to households or individuals who have a life tenure contract to live in the dwelling but usually do not have any equity in the dwelling.*

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**R4 Who does this household rent from (or pay board to)?**

- A private landlord or real estate agent ..... 1  
Caravan park owner or manager ..... 2  
A Government housing authority ..... 3  
A Community or Co-operative housing group ..... 4  
An employer ..... 5  
Someone else (not included above) (specify) ..... 6
- 

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**R5a How much does this household usually pay in rent or board?**

Record whole dollars  \$ → R5b

Don't know ..... 99999 → R6

**R5b And what period does that payment cover?**

- Per Week ..... 1  
 Fortnight ..... 2  
 4 weeks ..... 3  
 Calendar month ..... 4  
 Quarter ..... 5  
 Other (specify) ..... 6
- 

**R6 CHECK R3 (for renters only): Is respondent involved in a rent-buy arrangement?**

- Yes (R3=3) ..... 1 → R7  
 No (R3=2) ..... 2 → R41

***Home owners and Rent-buyers only*****R7 Do any of the members of this household pay board to another member of the household?**

*Include here any children who pay board to their parents.*

- Yes ..... 1  
 No ..... 2 → R9

**R8 Which members of this household pay board to another member of the household?**

*Write in ID numbers of the household members paying board.*

**R9 Which members of this household are the legal owners of this property?**

*Write in ID numbers of the household member or household members who are the legal owners.*

**R10 Are there any people who are *not* members of this household who own a share in this property?**

- Yes ..... 1  
 No ..... 2 → R12

**R11 What percentage of this property do they own?**

%

Don't Know ..... 999

**R12 In what year did the household purchase (or acquire) your *current* home?**

*'Best guess' is okay.*

Record year

Don't Know ..... 9999

**R13 What was the total price of your home (including land value) when you first bought or acquired it?**

*This will usually be the initial purchase price. If the house wasn't bought (for example, it was inherited), ask for the value of the home when they first acquired it.*

*If answer is given in pounds, convert into dollars by doubling it.*

Record whole dollars  \$

Don't know ..... 9999999

**R14 What is the approximate value of your home today? I mean, how much would it bring if you sold it today? Include land, home improvements, and fixtures (such as curtains and light fittings) usually sold with a home. Exclude home contents.**

*If respondent does not know, probe for an estimate. If range given, write in lowest figure.*

Record whole dollars  \$

Don't know ..... 9999999

**R15 Did you (or other members of this household) take out mortgages or home loans from a bank, (credit union, or some other financial institution) to help pay for your home?**

- Yes ..... 1  
 No ..... 2 → R28

**R16 How much [was / were] [this loan / these loans] originally for, when you first took [it/them] out?**

*'Best guess' is okay.*

Record whole dollars  \$

Don't know ..... 9999999

**R17 Has the original loan(s) on this property ever been refinanced?**

*A loan is "refinanced" when a new loan is taken out and is used to pay off the original loan (or loans).*

Yes ..... 1

No ..... 2 → R20

**R18 In what year was the loan last refinanced?**

Record year

Don't Know ..... 9999

---

**R19 And what was the new total value of the loan(s) after refinancing?**

*We are interested in the total loan value, not the amount added to the original loan.*

Record whole dollars

\$

Don't know ..... 9999999

---

**R20 Has this household paid off [this loan / these loans] completely now?**

Yes ..... 1 ➔ R28  
No ..... 2

---

**R21 Is the interest rate on this loan / these loans currently fixed or variable?**

Fixed ..... 1  
Variable ..... 2  
Combination of fixed and variable ..... 3  
Don't know ..... 9

---

**R22 How much is left to pay on [this loan / these loans]?**

'Best guess' is okay.

*We are after the total amount of the home loan – even if this covers items other than their home.*

*If they have an offset account, ask them to calculate the amount still owing by subtracting the positive balance in the offset account from the remaining value of the loan. Record this amount only if it is positive.*

*Do not include any loans the respondent (or other members of the household) may have borrowed to fund a business, even if the home was used as security.*

Record whole dollars

\$

Don't know ..... 9999999

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**R23a How much is the usual repayment on [this loan / these loans]?**

*If no specific payments are usually made (e.g., line of credit), then record zero dollars and 'no payment required' option.*

(i) Record whole dollars

\$

Don't know ..... 99999 ➔ R24

(ii) Record frequency of payment amount

Per Week ..... 1 ➔ R24  
Fortnight ..... 2 ➔ R24  
4 weeks ..... 3 ➔ R24  
Calendar month ..... 4 ➔ R24  
Quarter ..... 5 ➔ R24  
No payment required ..... 6  
Other (specify) ..... 7 ➔ R24

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**R23b Looking at SHOWCARD R23, what type of loan/s do you have?**

*If more than one type of loan, obtain for the largest loan.*

Line of credit ..... 1 ➔ R28  
Reverse mortgage ..... 2 ➔ R28  
Other (specify) ..... 8  
Don't know ..... 9

---

**R24 How many years remain on the contract(s) for this loan / these loans?**

*If more than one contract, obtain for the largest loan.*

Record years

\$

➔ R26

Indefinite term (e.g., interest-only repayments) ..... 997 ➔ R26  
Don't Know ..... 999

---

**R25 When you took out the loan(s) / last refinanced the loan(s), what was the loan term? That is, how many years were you given to completely repay the loan(s)?**

*If more than one contract, obtain for the largest loan.*

Record years

\$

Don't Know ..... 999

---

**R26 And would you say you are paying [this loan / these loans] off ahead of the required schedule, behind schedule or about on schedule?**

Ahead of schedule ..... 1  
Behind schedule ..... 2  
About on schedule ..... 3  
Not applicable ..... 7  
Don't know ..... 9

---

**R27 In what year do you expect [this loan / these loans] will be fully paid off?**

'Best guess' is okay.

Record year

\$

Not applicable ..... 9997

Don't know ..... 9999

---

**R28 Did you (or any other members of this household) borrow from anyone else, such as a friend, relative, solicitor or community organisation, to help pay for this home?**

Yes ..... 1  
No ..... 2 ➔ R30

---

**R29 How much of [this loan is / these loans are] still owed?**

Record whole dollars

\$

None ..... 9999997

Don't know ..... 9999999

**R30 Do you (or any other members of this household) have any other home loans secured against this property? For example, you might have a second mortgage as well as the first one, or you might have a home equity loan.**

*Do not include any loans the respondent (or other members of the household) may have borrowed to fund a business, even if the home was used as security.*

- Yes ..... 1  
No ..... 2 → R41

**R31 How much is left to pay on [this loan / these loans] against your property?**

Record whole dollars \$

- None ..... 9999997 → R41  
Don't know ..... 9999999

**R32 Is the interest rate on this loan / these loans currently fixed or variable?**

- Fixed ..... 1  
Variable ..... 2  
Combination of fixed and variable ..... 3  
Don't know ..... 9

**R33a How much are the usual repayments on [this loan / these loans]?**

*If no specific payments are usually made (e.g., line of credit), then record zero dollars and 'no payment required' option.*

(i) Record whole dollars \$

- Don't know ..... 99999 → R34

(ii) Record frequency of payment amount

- Per Week ..... 1 → R34  
Fortnight ..... 2 → R34  
4 weeks ..... 3 → R34  
Calendar month ..... 4 → R34  
Quarter ..... 5 → R34  
No payment required ..... 6  
Other (specify) ..... 7 → R34

**R33b Looking at SHOWCARD R33, what type of loan do you have?**

*If more than one type of loan, obtain for the largest loan.*

- Line of credit ..... 1 → R41  
Reverse mortgage ..... 2 → R41  
Other (specify) ..... 8  
Don't know ..... 9

**R34 How many years remain on the contract(s) for this loan / these loans?**

*If more than one contract, obtain for the largest loan.*

Record years   → R37

- Indefinite term (e.g., interest-only repayments) ..... 997 → R37  
Don't Know ..... 999

**R35 When you took out the loan(s), what was the loan term? That is, how many years were you given to completely repay the loan(s)?**

*If more than one contract, obtain for the largest loan.*

Record years

- Don't Know ..... 999

**R36 What year did you take out this loan / these loans?**

*If more than one contract, obtain for the largest loan.*

Record year

- Don't Know ..... 9999

**R37 And would you say you are paying [this loan / these loans] off ahead of the required schedule, behind schedule or about on schedule?**

- Ahead of schedule ..... 1  
Behind schedule ..... 2  
About on schedule ..... 3  
Not applicable ..... 7  
Don't know ..... 9

**R38 In what year do you expect [this loan / these loans] will be fully paid off?**

*'Best guess' is okay.*

Record year

- Not applicable ..... 9997  
Don't know ..... 9999

**NOW SKIP TO R41**

**(R39 & R40 are for free housing households only.)**

**Free housing households only****R39 If your household doesn't own this home and doesn't rent it, how is your housing provided?**

- Housing is part of job compensation .....01  
 Home owned by a relative not living here.....02  
 Home owned by someone else (not a relative) /  
     household received housing as a gift from  
     owner.....03  
 Sold home but have not moved yet.....04  
 Public housing .....05  
 Staying with friends or relatives rent-free .....06  
 Home owned by a trust or company that is owned  
     by a household member or other relative .....07  
 Life Tenure contract.....08  
 Other (*specify*) .....98
- 
- 

**R40 And if your household had to pay rent for this property, about how much do you think it would have to pay each week?**

*We are interested in the respondent's assessment of what this property would fetch in the private rental market.*

Record whole dollars

\$

- Don't know.....9999

**All households join back in here****R41 Looking at SHOWCARD R41, and not including the home in which you live, do any members of this household own any of these types of properties?**

**Do not include business or farms (unless the farm is purely residential and is not a business).**

MULTI RESP

- A second home / holiday house that is not  
 rented out to others .....1  
 A second home / holiday house that the  
 household makes use of but is also  
 rented out to others .....2  
 Other houses and units  
     (including investment properties).....3  
 Vacant land.....4  
 Farms .....5  
 Commercial property .....6  
 Other (*please specify*) .....7
- 
- 

- Yes, has property, but unsure what type .....8

- No, none of the above .....9 ➔ R54

**R42 Excluding the home in which you live, how many properties do members of this household own?**

Record number of properties

**R43 Was rental income earned from any of these properties during the last 12 months?**

- Yes .....1  
 No .....2 ➔ R46

**R44 CHECK R42: Does the household own more than one other property?**

- One .....1 ➔ R46  
 More than one .....2 ➔ R45

**R45 How many of these properties earned rent during the last 12 months?**

Record number of properties

**R46 Which members of this household are the legal owners of [this property / these properties]?**

*Write in ID numbers of the household members who are the legal owners.*

**R47 What is the approximate value of [this property / these properties]? That is, how much would [it / they] bring if sold today?**

If more than one property, add the value of all properties together. Probe for an estimate if D/K. If range given, write in lowest figure.

Record whole dollars

\$

Don't know..... 999999

**R48 Are there any persons who are *not* members of this household who own a share in [this property / these properties]?**

Yes ..... 1

No ..... 2 → R50

**R49 What percentage of [this property / these properties] [is / are] owned by these people who are not members of this household?**

%

Don't know..... 999

**R50 Not including any loans you have already mentioned, are there any loans or mortgages on [this property / these properties]?**

Yes ..... 1

No ..... 2 → R54

**R51 What is the total amount of debt that still remains to be paid off (excluding interest payments) on [this property / these properties]?**

We are after total debt owing on the [property/properties] – not just that owed by household members.

Record whole dollars

\$

Don't know..... 9999999

**R52 How much are the usual repayments on [this loan / these loans]?**

If no specific payments are usually made (eg line of credit), then record zero dollars and 'no payment required' option.

(i) Record whole dollars

\$

Don't know..... 99999 → R53

(ii) Record frequency of payment amount

Per Week .....	1
Fortnight .....	2
4 weeks .....	3
Calendar month.....	4
Quarter .....	5
No payment required.....	6
Other (specify).....	7

**R53 And would you say you are paying [this loan / these loans] off ahead of the required schedule, behind schedule or about on schedule?**

Ahead of schedule.....	1
Behind schedule.....	2
About on schedule.....	3
Not applicable.....	7
Don't know.....	9

## Household income

**R54 Looking at SHOWCARD R54, which of these categories contains the combined income of everyone in this household, before tax and other deductions are taken out, during the last financial year. That is, July 2009 to June 2010. Please include income from all sources, including wages, investments and government pensions and benefits.**

<u>PER YEAR</u>	<u>PER WEEK</u>
Negative or Zero Income .....	01
\$1 - \$9,999 .....	(\$1 - \$189) .....
\$10,000 - \$19,999 .....	(\$190 - \$379) .....
\$20,000 - \$29,999 .....	(\$380 - \$579) .....
\$30,000 - \$39,999 .....	(\$580 - \$769) .....
\$40,000 - \$49,999 .....	(\$770 - \$959) .....
\$50,000 - \$59,999 .....	(\$960 - \$1149) .....
\$60,000 - \$79,999 .....	(\$1150 - \$1529) .....
\$80,000 - \$99,999 .....	(\$1530 - \$1919) .....
\$100,000 - \$124,999 .....	(\$1920 - \$2399) .....
\$125,000 - \$149,999 .....	(\$2400 - \$2879) .....
\$150,000 - \$199,999 .....	(\$2880 - \$3839) .....
\$200,000 or more .....	(\$3840 or more) .....
Refused .....	98
Don't Know .....	99

## Household details

**R55** IF THE DWELLING STRUCTURE TYPE IS OBVIOUS, COMPLETE R55 WITHOUT ASKING. OTHERWISE ASK:

(What type of dwelling do you live in? Is it a separate house, a semi-detached house, a flat or home unit, or what?)

Non-private dwellings:

Nursing Homes ..... 01 ➔ R57  
Others (e.g., boarding house, hostel) ..... 02 ➔ R57

Private dwellings:

Separate house ..... 03  
Separate house with attached shop, office, etc ..... 04  
Semi-detached house / row or terrace house/  
townhouse etc:  
    with one storey ..... 05  
    with 2 or more storeys ..... 06  
    attached to a shop, office etc ..... 07

Flat / unit / apartment:

    in a one-storey block ..... 08  
    in a two-storey block ..... 09  
    in a three-storey block ..... 10  
    in a four to nine-storey block ..... 11  
    in a 10 or more storey block ..... 12  
    attached to a house (e.g., granny flat) ..... 13  
    attached to a shop, office etc ..... 14  
Caravan / Tent / Cabin / Houseboat ..... 15  
Other private dwelling (*specify*) ..... 98

## S. OTHER ASSETS

**S1** I would now like to ask some questions about shares, managed funds and other investments you or other members of your household may have. Would you be the person in the household best placed to answer these questions?

If correct person not available, leave completion of this section until available. If correct person not willing to participate or unavailable on last visit to household, complete the section with the next most appropriate person.

Yes, respondent 'best placed' and happy to answer questions ..... 1

No, respondent not 'best placed' but other person in household not able / willing to answer ..... 2

**S2** Record time when speaking to correct person  :   
am / pm

These questions may be difficult to answer, but if you don't know the exact value of what you own, please just give me your best guess. Again, please remember that everything you say is confidential.

**S3** Looking at SHOWCARD S3, do you or others in this household currently own any investments of this kind?

Please don't include any investments held in superannuation (but include investments held for any children living here).

Showcard S3 lists: Shares; Managed funds; and Property trusts.

Yes ..... 1  
No ..... 2 ➔ S5

**S4a** And for all members of the household, what is the total current value of all these types of investments? (We are interested in the value of investments owned by all members of the household combined.)

Record whole dollars  ➔ S5

Don't know ..... 9999999 ➔ S4b

## R56 INTERVIEWER RECORD:

Excluding those people that belong to the respondent's household, how many other people usually live in this dwelling?

You should have discovered the answer to this question when completing the HF.

If there are no such people,  
record zero.

IF YOU DO NOT KNOW, OR ARE UNSURE,  
ASK:

Excluding those people that belong to your household, how many other people usually live in this dwelling? (Record the answer in the box above.)

## R57 TIMESTAMP

Record time now  
(for end of R section)  :  am / pm

**S4b Would you be able to say which of the categories on SHOWCARD S4b best approximates the amount that your household has in these types of investments?**

- |                             |   |
|-----------------------------|---|
| Less than \$5,000.....      | 1 |
| \$5,000 to \$24,999.....    | 2 |
| \$25,000 to \$99,999.....   | 3 |
| \$100,000 to \$499,999..... | 4 |
| \$500,000 to \$999,999..... | 5 |
| \$1,000,000 or more .....   | 6 |
| Don't know.....             | 9 |

**S5 Do you or any other member of this household have any trust funds, including family trusts? Please leave out any managed funds or other investments that I have already recorded, but be sure to *include* any trusts that are in the names of your children, or which your children will benefit from.**

- |           |        |
|-----------|--------|
| Yes ..... | 1      |
| No.....   | 2 ➔ S9 |

**S6a What is the *current* total value of the money in [this trust / these trusts]?**

Record whole dollars \$ ➔ S7

Don't know..... 999999 ➔ S6b

**S6b Would you be able to say which of the categories on SHOWCARD S6b best approximates the amount that your household has in [this trust / these trusts]?**

- |                             |   |
|-----------------------------|---|
| Less than \$5,000.....      | 1 |
| \$5,000 to \$24,999.....    | 2 |
| \$25,000 to \$99,999.....   | 3 |
| \$100,000 to \$499,999..... | 4 |
| \$500,000 to \$999,999..... | 5 |
| \$1,000,000 or more .....   | 6 |
| Don't know.....             | 9 |

**S7 Is this trust money – and I mean the capital value – entirely for the benefit of a member, or members, of this household, including yourself?**

- |           |        |
|-----------|--------|
| Yes ..... | 1 ➔ S9 |
| No.....   | 2      |

**S8 What share of this trust money – that is, what percentage – is for the benefit of a member, or members, of the household, including yourself?**

%

Don't know..... 9999

**S9 CHECK Q1: Any children aged less than 15 years living in the household?**

- |                 |         |
|-----------------|---------|
| Yes (Q1=1)..... | 1 ➔ S10 |
| No (Q1=2) ..... | 2 ➔ S12 |

**S10 Do any of the children aged less than 15 years living in this household have a bank account?**

- |           |         |
|-----------|---------|
| Yes ..... | 1       |
| No.....   | 2 ➔ S12 |

**S11 Altogether, what is the total amount of money in these children's accounts? (That is, for those children aged less than 15 years.)**

Record whole dollars \$

Don't know..... 999999

**S12 Looking at SHOWCARD S12, do you or others in the household have any other type of financial investments, such as those listed?**

Please don't include any investments you have already mentioned and don't include any investments held in superannuation.

Showcard S12 lists: *Government bonds; Corporate bonds; Debentures; Certificates of deposit; Mortgage-backed securities.*

- |           |         |
|-----------|---------|
| Yes ..... | 1       |
| No.....   | 2 ➔ S14 |

**S13a And for all members of the household, what is the total current value of all these types of investments?**

Record whole dollars \$ ➔ S14

Don't know..... 9999999 ➔ S13b

**S13b Would you be able to say which of the categories on SHOWCARD S13b best approximates the amount that your household has in these types of investments?**

- |                             |   |
|-----------------------------|---|
| Less than \$5,000.....      | 1 |
| \$5,000 to \$24,999.....    | 2 |
| \$25,000 to \$99,999.....   | 3 |
| \$100,000 to \$499,999..... | 4 |
| \$500,000 to \$999,999..... | 5 |
| \$1,000,000 or more .....   | 6 |
| Don't know.....             | 9 |

**S14 Do you or other members of the household own any businesses or farm businesses? Please leave out any property that we have already recorded.**

*Those living on farms may have already recorded this at R14 or R47.*

- Yes ..... 1  
No ..... 2 → S20  
Recorded elsewhere ..... 3 → S20

**S15 If you sold [this business (or farm) / these businesses (or farms)], how much would [it / they] be worth? Please include the value of any property, buildings, vehicles, machinery and bank accounts that belong to, or are part of the business.**

*Get the gross sale value – we ask about debts later.*

*If more than one business, give option to record businesses separately or together as total.*

Business 1	<input type="text"/> \$	}
Business 2	<input type="text"/> \$	
Business 3	<input type="text"/> \$	

**OR**

Total for all businesses	<input type="text"/> \$	→ S17
--------------------------	-------------------------	-------

Don't know ..... 9999999 → S16

**S16 Would you be able to say which of the categories on SHOWCARD S16 best approximates the amount that [this business (or farm) is / these businesses (or farms) are] worth?**

- Less than \$25,000 ..... 1  
\$25,000 to \$99,999 ..... 2  
\$100,000 to \$499,999 ..... 3  
\$500,000 to \$1,999,999 ..... 4  
\$2,000,000 to \$4,999,999 ..... 5  
\$5,000,000 or more ..... 6  
Don't know ..... 9

**S17 What share of [this business (or farm) is / these businesses (or farms) are] owned by a member, or members, of this household?**

*List businesses in same order as at S15.*

*That is, Business 1 at S15 must correspond to Business 1 at S17.*

Share (%) of business owned by h/h members

Business 1  %

Business 2  %

Business 3  %

**OR**

Share of all businesses  %

Don't know ..... 9999999

**S18 Does your household owe any debt as a result of owning [this business (or farm) / these businesses (or farms)]?**

- Yes ..... 1  
No ..... 2 → S20

**S19a How much debt is owed by your household as a result of owning [this business (or farm) / these businesses (or farms)]? Please do not include any debts you have already told me about, and don't include debt owed by people in other households?**

Record whole dollars  \$ → S20

Don't know ..... 9999999 → S19b

**S19b Would you be able to say which of the categories on SHOWCARD S19b best approximates the amount of business debt owed by this household?**

- Less than \$10,000 ..... 1  
\$10,000 to \$49,999 ..... 2  
\$50,000 to \$199,999 ..... 3  
\$200,000 to \$499,999 ..... 4  
\$500,000 to \$999,999 ..... 5  
\$1,000,000 or more ..... 6  
Don't know ..... 9

**S20 Now some questions about vehicles owned by members of this household. Looking at SHOWCARD S20, do any of the members of this household own any of the types of vehicles listed in group one?**

*Only include leased vehicles if the respondent could sell the vehicle and keep the money.*

*If they own a business and have a company car this should be recorded under 'business assets' at S15.*

Yes ..... 1  
No ..... 2 ➔ S22

**S21 How much would you say these vehicles are worth if you sold them today?**

*We are after the gross sale value, and not the value after any debts have been subtracted.*

Record whole dollars

Don't know ..... 9999999

**S22 (Still looking at SHOWCARD S20), do any of the members of this household own any recreational vehicles such as those listed in group two?**

Yes ..... 1  
No ..... 2 ➔ S24

**S23 How much would you say these vehicles are worth if you sold them today?**

*We are after the gross sale value, and not the value after any debts have been subtracted.*

Record whole dollars

Don't know ..... 9999999

**S24 (Still looking at SHOWCARD S20), do any of the members of this household own any other vehicles such as those listed in group three?**

*Take care not to record any vehicles already listed under farms or businesses.*

Yes ..... 1  
No ..... 2 ➔ S26

**S25 How much would you say these vehicles are worth if you sold them today?**

*We are after the gross sale value, and not the value after any debts have been subtracted.*

Record whole dollars

Don't know ..... 9999999

**S26 Do you or any members of this household have any life insurance policies that you could cash in if you needed to?**

*If the policy is only payable on death, record as code 2.*

Yes ..... 1  
No ..... 2 ➔ S28

**S27a If you decided to cash in [this policy / these policies] today, how much money, if any, would you get?**

Record whole dollars \$ ➔ S28

Don't know ..... 9999999 ➔ S27b

**S27b Would you be able to say which of the categories on SHOWCARD S27b best approximates the amount [this policy / these policies] could be cashed in for?**

Less than \$5,000.....	1
\$5,000 to \$24,999.....	2
\$25,000 to \$99,999.....	3
\$100,000 to \$499,999.....	4
\$500,000 to \$999,999.....	5
\$1,000,000 or more.....	6
Don't know.....	9

**S28 Other than your home(s) and its general contents, are there any other assets that members of this household own that you think of as particularly valuable? These might include antiques, works of art, cemetery plots, or some other substantial asset. Do not include bank accounts or other financial assets.**

Yes ..... 1  
No ..... 2 ➔ S30  
Don't know ..... 3 ➔ S30

**S29a How much in total would you say these other assets are worth? That is, how much could they be sold for if they were sold today? Only include the share owned by members of this household.**

Record whole dollars \$ ➔ S30

Don't know ..... 9999999 ➔ S29b

**S29b Would you be able to say which of the categories on SHOWCARD S29b best approximates the amount these assets are worth?**

Less than \$5,000.....	1
\$5,000 to \$24,999.....	2
\$25,000 to \$99,999.....	3
\$100,000 to \$499,999.....	4
\$500,000 to \$999,999.....	5
\$1,000,000 or more .....	6
Don't know.....	9

**S30 SHOWCARD S30 lists a range of common household bills. Does this household have any unpaid bills from this list that are now overdue?**

**Do not include unpaid credit card bills.**

Showcard includes: Electricity or Gas, Water and sewerage, Telephone (excluding mobile phones), Council rates, Rent or Strata fees, Home and contents insurance, Child care, School fees, Pay TV or Internet connections.

Yes .....	1
No.....	2 ➔ S32

**S31 What is the total value of these unpaid overdue household bills?**

Record whole dollars      \$

Don't know..... 9999999

**S32 CONFIRM POSTAL ADDRESS:**

*You may have asked this question when completing the HF. If so, do not re-ask; just skip to S33.*

**Thank you for all the information you have given us.**

**Can I just confirm that this is the best postal address for this household, or is there a PO Box number or some other preferred postal address?**

**RECORD RESPONSE REGARDING POSTAL ADDRESS AT HF31**

**S33 Could I also record the household phone number please?**

Area code  Home

Does not have a landline telephone ..... 6

Refused ..... 9

**S34 TIMESTAMP**

Record time now  :  am / pm

*You now need to conduct a PQ interview with all eligible (and willing) members of the household.*

*Use a Continuing Person Questionnaire (CPQ) for respondents who have previously completed a PQ*

*OR*

*a New Person Questionnaire (NPQ) for new respondents (including those who have just turned 15 years old).*

**REMEMBER TO COMPLETE THE INTERVIEWER DECLARATION.**

**INTERVIEWER DECLARATION**

I certify that this is a true, accurate and complete interview, conducted in accordance with the AMSRS Code of Professional Behaviour (ICC/ESOMAR). I will not disclose to any other person the content of this questionnaire or any other information relating to this project.

Interviewer's Name: .....

Interviewer's Signature: .....

Interviewer's ID

Date: ..... / ..... / .....

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