



# SYDNEY WOMEN'S FUND

## Portrait of Sydney Women 2021

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## **2. Background to the Portrait of Sydney Women 2021**

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### **Introduction**

In 2021 Sydney Community Foundation's Sydney Women's Fund (SWF) commissioned Dr. Rebecca Huntley to undertake a baseline survey Portrait of Sydney Women 2018 that would research the hopes, fears and dreams of Sydney Women aged 18 – 75 . Three years on this research commissioned again by SWF on the status, behaviors, attitudes, and aspirations of women in the greater Sydney area co – incided with the toughest Sydney lockdown caused by the Pandemic. The research refreshes and adds to the insights from that first influential report. Importantly, It provides a contemporary public record of how Sydney women felt about changes to their lives caused by living through a global pandemic. The research continues to be a key aspect of SWF's advocacy work, informing the whole Sydney community of the current needs of women in Australia's largest and most expensive city.SWF intends the benefits of this research to define and shape their work and many have policy impact beyond the organization .

### **Methodology**

The research consisted of two parts.

The first part was an online survey. The survey was hosted by ORU. The survey fieldwork was conducted by ORU. Data tables were prepared by ORU. The survey was in the field in July 2021. The survey fieldwork coincided with the beginning of a COVID-19 lockdown in the Greater Sydney area.

The target population for this research was the women of Sydney.

The survey was completed by n=1030 respondents. The effective sample size after weighting is n=1022.

This data was weighted to ABS for women in Sydney.

The survey was designed by Rebecca Huntley and Kate Whelan in conjunction with the client. The analysis of this data was conducted by Rebecca Huntley and Kate Whelan.

SPSS and Excel were used to analyse the results. Open-ended questions were analysed manually.

This project repeats a survey conducted in June 2018 using the same questionnaire and project design. The sample for the 2018 project was n=1043.

The second part was 10 depth interviews with Sydney women from across the south (2), north (2), east (2), west (3) and inner city (1). These women ranged in age from late teens to mid-70s, with a mix of employment status (studying, casual, part and full

time, retired), socio-economic status and CALD status. There was a mix in terms of women in relationships, single, with and without dependent and adult children, renting and home-owners. The interviews were conducted by Rebecca Huntley, Angelica Ojinnaka and Cecelia Anthony in late September and early October.

### **3. Reflections on the findings**

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The inaugural Sydney Women's Fund Portrait Research in 2018 presented a challenging picture of a city divided, where significant numbers of women were unable to enjoy the choices, independence and equity that they need and deserve. It showed us the extent of their concerns about their financial future, housing security, experience of discrimination and alienation from the decision-making processes that govern their lives. And yet it wasn't all grim reading. Despite the impediments, the research showed Sydney women were, on all the whole, optimistic about the future, loved living where they were living and were contributing in all kinds of ways to the prosperity, health and happiness of their families and their communities.

Three years on, and in the midst of a pandemic, the insights from the first Portrait have been confirmed, with some important shifts in sentiment. This 2021 research shows the strength and capacity of Sydney women and some improvement in financial wellbeing but reaffirms many Sydney women hold fears for their health, mental wellbeing ( 41%) and financial security (44% )as barriers to realizing their life choices ,aspirations and goals.

Cost of living is a keen concern for the women of Sydney as 67% said they were concerned about maintaining an adequate income. Yet 64% say as Sydney has become a wealthier city in the past 10 years, and so have they.

Most manage the family finances and 82% say they feel in control.

As well as caring, earning half the income in couple households they are running the family budget and making the key decisions, with only 7% relying on spouses and partner for this.

Half (50%) said their income was the main source of income for their household. Women with partners said men mostly earned more and their future security depended on their relationship continuing into retirement life.

**Sydney for Women ... A City of More, More, More ...**

The research shows Sydney for women can be described as a *City of More*. For women there is mostly more to manage , more to do , more expenses , more to worry about and yet , more to love.

In the intervening years and since the onset of the global pandemic, the cost of housing has escalated beyond economist predictions. This has added a national wave of housing stress and reduced housing choice for many in capital cities and the most desirable places to live outside the cities.

**Sydney leads the rising cost of housing, but despite these costs most Sydney women love living in Sydney and especially their particular corner of it.** Women are concerned about not being able to afford to stay in Sydney, loving the lifestyle it offers and most want to be near family.

Younger women are saving super – perhaps so they can stay to enjoy the retirement most want to access.

In the qualitative research women all spoke of the challenges of living in a city with insecure and expensive housing, the importance of living in a local community that is supportive, being near green space and amenities, the joy of friends and family and the big challenge of planning for a financially secure future, when the cost of living in Sydney is so high and when you have 'chosen' to work part-time time in order to manage health and family commitments.

Sydney women felt the ability to form a sense of community and 'sisterhood' in local areas that consist of women from similar backgrounds or minority experiences, was positive and essential for overall social connectedness and in turn mental health. The news to celebrate is that the majority of Sydney women (72%) are satisfied with their lives overall, in particular their personal and family life. This satisfaction has, for some, been deepened by the pandemic. Many of them – 67% - feel optimistic about the future and feel as if they can achieve the things they want (63%).

Beneath this positive outlook, however, there is a list of worries and concerns that paint a more nuanced picture of insecurity and lack of choice. For example, 41% of Sydney women feel overwhelmed by their responsibilities. And only around a half say they are happier in their life now than they were 10 years ago. Sydney has become a city of "more", a city moving faster with more expenses to manage...

***“In Sydney, life goes at 100 miles per hour.. everything is bigger and more expensive, and more, more, more everything. More stress, more self-centeredness, more what looks like more money but is really not. And to be honest, I don’t enjoy living in Sydney”.***

## **Retiring well**

When it comes to funding retirement, the women with partners acknowledged that any feelings of security relied on remaining in a partnership. Those who felt economically secure acknowledged that they would not feel that way without their partner’s income, which was full-time and higher paid. But even those in partnerships understood that it didn’t necessarily guarantee financial security in retirement.

Not surprising, given the pandemic, health stands out as an area that has changed in the last three years, with fewer Sydney women in 2021 satisfied with their health than in 2018 and over half (53%) concerned about their own personal health and wellbeing. Interestingly, the actual fear or worry about catching Covid-19 and the possible health impacts (either for themselves or for friends and family) was mentioned only a handful of times in the open-ended section of the survey. The research reveals instead that women are worried about their mental and physical health in a more general sense, compromised as it is by their sometimes overwhelming and stressful lives, exacerbated by the social and financial impacts of the pandemic.

Indeed, it is these economic and social impacts of the pandemic on women’s lives that stand out in this research, highlighting the already significant divisions between disadvantage and opportunity evident in the 2018 findings.

The pandemic has brought improvements to some women’s working lives with the rise in the option to work from home (23%, up from 8% in 2018). Women responding to the survey who could work from home reported having more time to focus on themselves, to balance paid work and caring for others and the ability to save money on transport and other work-related costs. And yet not all women have been able to access this option.

Just 7% of those that described their finances as ‘struggling or poor’ work from home, compared to 19% of those getting along and 27% of those who describe themselves as ‘comfortable’.

Positive impacts of the pandemic and subsequent lockdowns in Sydney led women to applaud:

- More time with and a closer connection to family

- Working from home
- More time at home to focus on the things they care about (hobbies, renovating, physical and mental health)
- Saving money

**. “Having the flexibility in life like I can drive my kids to school, and I don’t need to have that hour come down after work, I literally can then switch to being a mum straight away without any stress or having to look at my emails which is ridiculous in life these days I think”.**

Given just 45% of women in Sydney are satisfied with their work life. One in three (33%) women in Sydney would like to be engaged in more paid work, an increase of 4% from 2018, the potential to improve the satisfaction of women's working lives by less commute and working at home may be there for some. The pandemic has brought improvements to some women's working lives with the rise in the option to work from home (23%, up from 8% in 2018). Women responding to the survey who could work from home reported having more time to focus on themselves, to balance paid work and caring for others and the ability to save money on transport and other work-related costs. And yet the least well-paid women have been mostly unable to access the option of working from home.

Just 7% of those that described their finances as 'struggling or poor' work from home, compared to 19% of those getting along and 27% of those who describe themselves as 'comfortable'.

More good news is that the Financial Wellbeing of women is slightly improving. The 2018 report highlighted the economic vulnerability of women with only about 54% of women in work and 48% of them earning \$34,000 or less. In this report one in three 33% of Sydney women are earning \$34,000 or less. Vulnerability was particularly amongst those with dependent children and those living in the western suburbs of Sydney. In the 2021 survey women with dependent children say they are struggling (51%). The small rise in independence and financial security is not being enjoyed by Sydney women across the board: 41% are struggling or just getting by and just 54% of women in Sydney are satisfied with their finances.

Women right across Sydney say they are struggling or just getting along.

- The city 33%
- Inner Sydney 36%
- North Sydney 41%
- Western Sydney 44%
- South Sydney 47%

In this second report, there are some small but significant signs of financial independence including more women, especially younger women with super which is positive in terms of reducing future numbers of homeless older women in Sydney.

Over half (56%) of women in this survey described themselves as 'comfortable' financially. This is an increase of +5% on the 2018 results (where 51% described themselves as comfortable). Almost half (48%) of women in Sydney plan to use their own superannuation to fund their retirement, a huge increase on the 2018 results (39% planned on using their own superannuation). This figure was even higher for younger women, with 54% of those aged under 36 planning on funding their retirement with their own superannuation. Just 7% plan to use their partners superannuation, a drop from 10% in 2018.

However, this rise in independence and financial security is not being enjoyed by Sydney women across the board: 41% are struggling or just getting by and just 54% of women in Sydney are satisfied with their finances. Almost one in three said that they would be at risk financially if their relationship were to break down. However, over half (53%) of women are either not sure or believe they will not have adequate income from their superannuation and investments to live a comfortable lifestyle when they retire.

Indeed, in terms of particular groups of Sydney women facing disadvantage, the report shows two groups who are particularly struggling. Unsurprisingly in a city with such a high cost of living and housing stress, those women on low incomes, who describe themselves as 'struggling or poor', are finding it difficult and one of the groups most likely to report negative impacts of covid in terms of finances, work and mental health. The vast majority - 80% - of those who would describe their finances as 'struggling or poor' said that they either did not know or would not have enough income from their super and investment to retire on. This compares to just 36% who said they were comfortable financially. Those who indicated that they are struggling or poor (56%) were also more likely to indicate that they would like to be working more. This compares to 43% who said they were just getting along and 24% who said they were comfortable. 53% of those who indicated that their financial position is 'struggling or poor' said that they had undertaken one of the caring items listed. This compares to just 32% who said they were 'comfortable'.

Women with dependent children also stood out in terms of work and finances. Close to half (42%) of women with dependent children at home said they would like to work more. Over half (51%) of those with dependent children at home said they

were struggling or just getting along compared to 39% of those with no dependent children at home. And 55% of those with dependent children at home, compared to just 30% of those without are in housing stress. Those with dependent children at home are far more likely to believe it is harder to live in Sydney now with 87% agreeing with this statement compared to 78% of those without dependent children.

### The Hopes Fears and Dreams of Sydney Women

In addition to the quantitative survey of Sydney women, as part of this research we interviewed ten women from across Sydney. They ranged in age from late teens to mid-seventies. There were women born in Sydney who had never left, those who had come from the country and other countries, attracted to the city's job opportunities, people and culture. Women who were single, in couples, with and without children, renting or homeowners, studying, working part-time or casually or full-time. The sample of 10 is diverse rather than representative but their experiences of living, caring and working in Sydney speak directly to the themes of the quantitative research. Namely, the challenges of living in a city with insecure and expensive housing, the importance of living in a local community that is supportive, near green space and amenities, friends and family and the challenges of planning for a financially secure future when the cost of living in Sydney is so high and when you have 'chosen' to work part-time time in order to manage health and family commitments.

Both the qualitative and the quantitative show that Sydney women love this city and their own familiar corner of it. But for some, particularly those who are younger and more economically secure, they struggle to see a secure financial future on their own terms. These women have continued to work and care for others during COVID – some working harder than ever during this supposed lockdown – but aren't always seeing the rewards for their hard work. For Sydney to have a bright future, the potential and opportunities for all Sydney women, regardless of where they live and what they do, needs to be realized

## **4. Main themes**

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### **Life satisfaction**

Overall, almost three-quarters of women in Sydney (72%) are satisfied with their life overall.

Slightly more (73%) are satisfied with their personal/family life and 67% feel optimistic about their future. Almost as many (63%) feel they will achieve the things they want in life.

However, significantly fewer (63%) are satisfied with their health. Over half (53%) are concerned about their own personal health and wellbeing.

While not a majority, the results also show that a significant number of the women of Sydney feel overwhelmed and burdened, with little time for themselves:

- 41% feel overwhelmed by their responsibilities (work, family and social)
- 37% feel as though they have few choices in their life and are stuck in their current situation
- 40% don't have time to pursue the things that interest them personally
- 53% said they are happier in their life now than they were 10 years ago.
- 47% said they are leading the life they wanted for themselves 10 years ago.

The interviews reflected a general focus on physical and mental health, particularly during the pandemic. As always, living close to good health infrastructure remained important especially to older women but being close to friends and family and green spaces was important to all of the women and highly influenced where they wanted to live and remain living. For Judy from the eastern suburbs, living in close proximity to a good hospital which she has to attend frequently was hugely important. The ability to form a sense of community and 'sisterhood' in local areas that consisted of women from similar backgrounds or minority experiences, was considered essential for overall social connectedness and in turn mental health. Isabella expressed an assurance that she fitted in in Sydney. "Having grown up in a school where there were other people, like other ethnic people as well who also called themselves Australian, was very helpful in helping me find that sense of belonging in the community".

Many of the women interviewed cited managing their health as a driver for opting for part-time work or working from home. Despite a desire for full-time work in her field to maintain financial responsibilities, for young women like Leane, making significant adjustments to balance mental health, work, and education commitments was important to reduce the risk of being overworked. "I'm in a situation where I can't be a full-time Uni student right now, simply because of all the financial responsibilities I have". Many of the women reflected on the fact that having the option to work from home was a better way of living, avoiding the commute and being able to manage their caring and household responsibilities with less stress.

COVID and lockdown has shown working from home can work for employees and employers and so all hoped some flexibility around that would continue. Although, there was concern shared about the systemic challenges experienced by women in their varying diversities. In fact, it was cited that the lockdown has exacerbated unnecessary challenges and inflexibility to accessing government supports and

initiatives due to exclusions based on migration and familial status. For some participants, a sense of satisfaction came from being included as they are, in the supports offered to address their needs.

Overall, the women interviewed appreciated all that Sydney had to offer in terms of its physical and cultural assets, job and social opportunities and general beauty and dynamism. However, there were significant barriers facing many of the women to fully enjoying and appreciating this and achieving real life satisfaction in a city that was so expensive to live in and seemed, both in times and crisis and calm, divided between the lucky and the not-so-lucky. One participant observed that Sydney was becoming a city of “more”, a city moving faster with more expenses to manage. Reflecting on their own satisfaction in Sydney they shared that “In Sydney, life goes at 100 miles per hour, which is very true. And everything is bigger and more expensive, and more, more, more everything. More stress, more self-centeredness, more what looks like more money but is really not. And to be honest, I don't enjoy living in Sydney”. The experiences shared highlight that Sydney as it is now, may not be conducive of a simple lifestyle that some women may want, because of compounding social and financial disadvantage they may experience.

### **Cath, eastern suburbs, 50s**

#### **“I feel so lucky to live where I live.”**

I grew up in Wagga Wagga. Mum was a music teacher and dad managed the local theatre. I went to the local high school, went on exchange to the Philippines for 12 months and then moved to Sydney to study arts, majoring in geography and Indonesian. I also completed a Diploma of Education. Looking back, Sydney was just always the place I was going to go.

I've lived in the eastern suburbs now for many years. My husband and I own our house, ten minutes' walk from the beach, and our sons aged 20 and 22 live with us.

We're in a pretty safe and secure pocket of the city. I live in an area that's beautiful, with access to the beach and to parks and has a fabulous neighbourhood. I'm just so thankful that I live here. We have all been working through the pandemic. We haven't had a house full of people getting on each other's nerves.

In terms of my work as a school learning support officer, I decided a while ago I didn't want to go back and have the full-on pressure a full-time teacher. I took this job which doesn't pay excessively well but I walk in at 9 and leave at 3 and basically

have a very satisfying job. It would be good if it was permanent and not a contract that is renewed annually.

My actual work has changed immensely because a lot of the kids that I would normally support in the classroom are just not at school, they're at home. We're trying to supplement with Zoom but it's all dependent on whether parents have time to help them, and a lot don't. It's really changed the nature of work and the relationship between teachers and students.

I see myself working for at least another ten years, just to get the superannuation up to a point. It's about building up enough to live reasonably comfortably and do some things that we want to do. I'm very lucky that my husband earns a good wage because if I was left alone now there's no way I would survive on what I'm earning. I have friends who do the same job that support themselves with extra things like working at the races, working at the soccer, you know doing extra stuff, working two jobs.

### **Participant, inner west suburbs, 40s**

**“Even a simple life in Sydney, is an expensive life.”**

I've pretty much been a single parent most of my life in Australia. It's been quite a challenging journey from parenting as a single parent, single migrant; and for black African migrant women in Australia, it's quite a challenge. I basically got support through those informal networks, informal channels like friends at church and in the African community volunteered their time to come and be basically babysitters if I had to do a lot of work.

There's rarely like black people, let alone black middle-aged women like me; we are in the minority of minorities. So, it is very hard to get that kind of community, that sisterhood, that black sisterhood is very much missing.

I've never really felt at home in Sydney. So, when people ask me where are you from, my response is still Adelaide.

People work longer hours in order to make more money and in order to live a certain lifestyle and they do it mostly in isolation, because everyone is doing their own little thing in their own corner. And so, you get very isolated people I reckon, if not

physically isolated, then mentally isolated. I find in Sydney on a life satisfaction scale for me it would rate very low.

I have started to plan for retirement and that plan requires, well is 100% predicated in leaving Sydney. And is also 100% dependent on me downsizing and living a simpler, simpler life. Even a simple life in Sydney, is an expensive life.

Those women who might retire as poor, they will retire better off than me because I didn't get my super until later. I am nobodies' radar. And how do I know this? Because I lived it. I had no systemic support from the beginning. And so, I was on nobody's radar then and I will be on nobody's radar in retirement. And so, I have got to take the situation into my own hands. But it's a fight. And honestly, a lot of women of colour that I speak to, the one word that is so common is exhaustion.

## Work and care

Just 45% of women in Sydney are satisfied with their work life.

One in three (33%) women in Sydney would like to be engaged in more paid work, and increase of +4% on 2018. Close to half (42%) of women with dependent children at home said they would like to work more. The most commonly selected reasons stopping women from working more were:

- 'Can't find suitable job or opportunity' (28%)
- 'Employers won't offer more work or hours' (24%)
- 'I won't have the same flexibility' (22%)
- 'It would be just too hard to manage (i.e. the commute is too long – too much)' (13%)
- 'Care responsibilities (i.e. looking after children, parents)' (13%)

In terms of caring responsibilities, more than one in three women (38%) reported that they care for someone else on a regular basis, with those aged 36-55 being most likely (45%).

Almost an equal number (36%) reported that care responsibilities had had an impact on their career, most commonly the need to reduce work hours (21%) or taking a significant amount of time off work (14%).

Paid work – and balancing that with caring responsibilities - was a major part of the discussion across all the interviews.

Some women in paid work expressed the pressures of maintaining workplaces expectations and having to work within increasingly stressful work environments during COVID and the lockdown. As one participant stated: "I have just been in that default of state of distress. But I wasn't even really giving attention to or giving weight to. But the other side of that grief was the uncertainty of people losing their jobs". In contrast, some women expressed leaving a job or having limited hours of work during a COVID-19 lockdown offered a unique opportunity to reorient priorities.

In terms of work, the women across the board continued to balance the need for a decent income with the kind of flexibility they need and want to care for children and themselves. Andrea was working part time so should could manage her health issues and work for a longer period. "I've had some health issues, and that's also why I work part-time. So, I haven't been able to earn the income that would've enabled me to buy a house". Kath had decided she didn't want the pressure of a full-time teacher. "I took this job which doesn't pay excessively well because I walk in at 9 and leave at 3 and still have a very satisfying job". The mums of the group with younger children were also working part time in order to be able to manage school drop offs and pickups. "Having the flexibility in life like I can drive my kids to school and I don't need to have that hour come down after work, I literally can then switch to being a mum straight away without any stress or having to look at my emails which is ridiculous in life these days I think".

However, among some of the older women there was a concern or a regret around their attachment to the work force. There was also high levels of concern and some experience with age discrimination. They wanted more work, or more secure work but not full-time work because they couldn't sustain it and remain physically healthy. For an older woman like Andrea, there was also insecurity around keeping her job given the increasing reliant in the workplace on technology. "I think I am valued, but I know with new technologies coming in – and now we're doing virtual meetings with people – I really struggle with the technology, and the young ones don't because they've been doing this since they were ten or younger".

### **Kirra, southern suburbs, 30s**

**"There are so many benefits working from home. It's a much better quality of life".**

I grew up in the Shire, went to school and business college here. We own our own home and live here with our three kids, aged 5, 7 and 9. My husband works in

construction and owns his own business. I always thought I'd leave the Shire but never did. It's such a nice place. I feel like the house we're in we'll probably retire in.

I've been working for the same company for the past 20 years. I started off as a personal assistant working full time and now I work three days a week as a paralegal. Even outside COVID, I worked from home. I occasionally go into the office but on an ad-hoc basis. The commute to the office involves a bus and two trains and it would be really hard to do that all the time with the kids.

I enjoy my work, particularly the team I work with, the personal growth, and the flexibility. My role in the company has changed a lot, I've gone from being a secretary and being told what to do, to sort of almost having my own things that I kind of do. The role's grown with me, I think that if that hadn't happened, I wouldn't still be in it. I can be very flexible with work, so if I want to change a day or work four days one week and two the next, I'm okay to do that, so I don't really want to give up that flexibility if I was full time.

The benefits [of working from home] are that it's a much better quality of life. I have a lot of health issues, which working from home has helped me manage those really well. For work-life balance, I think it's great, it's fabulous. But I do find going into the office once in a while really good because I feel like I get a connection. I think how COVID has changed other people's perspectives on what working from home is really like. It's helped them understand what working from home means.

### **Judy, eastern suburbs, 70s**

**“It's laughable to think that you would get a job as an older person”.**

I lived in regional NSW for a period but for the last 40 years I've lived in the same house in the eastern suburbs with my partner and my ex-husband who lives in a flat underneath the house. Everyone gets on very well together. In a normal year my partner and I would also spend some time up in Cairns in his house, but we haven't been able to do that. It's strange to be in the same place for all this time.

I grew up in Bellevue Hill in a very conventional, upper middle-class family. My father ran the family's advertising agency, and my mother was a housewife. I went to a private girls' school then went to a business college to learn shorthand and typing. In my late twenties I went back to university to study to be a teacher. Then at 65 years of age I finished my law degree at UNSW.

I currently work as an immigration lawyer. In the last few years, I've been charging a fee, but I certainly don't charge regular rates and regular amounts. The work is mainly with asylum seekers and refugees which involve unravelling their issues with the Department of Immigration, getting them out of detention and dealing with the underdogs that nobody will take up, that's my client base basically. The refugee and asylum seeker women I work with, I see the impact of judgement and prejudice on them all the time. It's just a racial prejudice, simple as that. It doesn't shift even though nobody will admit to it.

When I think about the future challenges for women in Sydney, the attitude towards older women is a big one. The invisibility of older women. How do you overcome that? The whole attitude to older people. It's laughable to think that you would get a job as an older person.

## Finances

Over half (56%) of women in this survey would describe themselves as 'comfortable' financially. This is an increase of +5% on the 2018 results (where 51% described themselves as comfortable). 41% are struggling or just getting by. This is underscored by the fact that just 54% of women in Sydney are satisfied with their finances.

More than one in three (37%) of women in this survey are their households only (25%) or main (12%) income earner. Combined with those that said they were a joint income earner within the household (30%), there is at least two-thirds (67%) of women in Sydney who are at least the equal if not the greater income earner in their household.

Half (50%) of women said that their income was the main source of income for their household. Almost half (47%) say they are solely responsible for the management of household finances (an increase from 43%) in 2018. Just 7% said that their spouse/partner handles their finances.

64% - or almost three-quarters of women in Sydney – said they are more financially stable than they were 10 years ago. A very large majority (82%) feel that they are in control of their finances. While there are signs of financial independence for many women in Sydney, 27% (or almost one in three) said that they would be at risk financially if their relationship were to break down.

Cost of living is a keen concern for the women of Sydney as 67% said they were concerned about maintaining an adequate income. The cost-of-living expenses women in this survey were most commonly concerned about were:

- Housing (41%)
- Electricity or gas (32%)
- Medical or dental (32%)

Insurance (23%) and fresh food (20%) were also commonly selected.

The high cost of living – beyond the price of housing – was seen as the major barrier to enjoying the benefits of living in Sydney and planning for a future here. This was a real issue for the low-income, single women and renters in the group. As Nicole put it: “Sydney is my favourite place. I absolutely love it but it’s stressful living here. You always feel like you’re at war almost trying to keep the roof over your head, just trying to be financially stable. I joined health insurance just before the pandemic for I could get glasses and dental work and even though it was just \$20 a week, I felt it.”

### **Nicole, inner city, 40s**

**“I want my bank account to be healthy again. It’s going to take a while though to recover from this pandemic.”**

“My mum was born in Orange, she’s a white Australian. My dad was born in Crown Street Hospital. He’s Aboriginal. Dad’s from Bundjalung Country, Baryulgil specifically. I grew up in Sydney and I’ve lived in Glebe for most of my life.

After school worked for a few Aboriginal not-for-profit organisations and went back to TAFE at 23 to study commercial cookery. I’m a pastry chef and have worked at various restaurants and pubs over the years. I am at the moment I’ve got a job cleaning because obviously when the lockdown hit my job in hospitality ceased. That and Jobkeeper kept me going. The plan is to continue to clean in the mornings and go back to my job before lockdown cooking in a pub kitchen. I don’t mind working in a pub kitchen. The hours are better. When you work in a restaurant it’s just not great hours.”

My employers aren’t the greatest. A lot of the time in hospitality you get women on visas or specifically Southeast Asian women and they get exploited. That’s very difficult to be around. I’ve been in a few places that have exploited people on visas, primarily women. That’s really the worst thing.

Because of lockdown I don't feel particularly secure financially. In the beginning so I was able to juggle my housing costs but the more it went on the more my savings dwindled. I want my bank account to be healthy again. The benefits don't necessarily cover everything. It's going to take a while though to recover from this pandemic.

## Housing and Commute

Compared to 2018, there has been a slight reduction in the percentage of women experiencing housing stress (i.e. paying more than 30% of their household income on housing), with this figure dropping from 39% in 2018 to 36% in 2021.

However, this still means that more than one in three women in Sydney are paying more than 30% of their household income on housing. Over half (52%) are concerned about having stable and secure housing. Given the cost and perceived instability in housing, it is not surprising that 61% of women in this survey selected housing affordability as the one of the most pressing issues to be addressed at the moment (second only to 'cost of living' at 63%).

Housing stress is highest in the inner city with 57% of women reporting that they pay more than 30% of their household income on housing.

While 80% agree that it is still harder to live a comfortable life in Sydney than it was 10 years ago, just slightly more (81%) are satisfied with where they live.

There has unsurprisingly been a significant increase in the number of women working from home (23%, up from 8% in 2018).

Housing cost and security was the common thread across all the interviews. The owners consistently described themselves as 'lucky' to be owners. Taylor reflected on the fact that while the cost of living in Sydney is "insane", she feels lucky to have bought, especially given housing has increased during the pandemic, not decreased in her area. Of course, even the most financially secure owners worry about the next generations chances of owning and wonder if they will be able to assist them at all. Taylor felt "really scared for my kids and anybody that I know who hasn't already bought a house". "We're not really in a position to be able to help our kids do that, so what happens to them? I mean we've got three kids, you can't give them all a deposit on a house, so that does stress me out a little bit".

The renters were in constant state of anxiety about housing security. This included older women who were on fixed incomes or concerned about how long they would

be able to work. As Andrea's story shows, security as a renter can be reliant on if you have a benevolent landlord. Her sense of safety and happiness is tied up in her immediate environment. "There's a feeling of safety as well, as a woman. I continue to feel safe here, protected."

As a single woman working in hospitality with care responsibilities for an older mother, Nicole's experience with and reflections on housing reflects some of the complex issues some women face with housing in Sydney. Nicole owns a property outside of Sydney, which she bought very cheaply and rents out. She herself rents an apartment close to her mother and can't afford to buy in Sydney anywhere near her. "Mum lives in social housing and she's lived at this property for over twenty years. It's comfortable and safe because it's on a 99-year lease, which is very different to a lot of the housing around Glebe at the moment because they're selling a lot of it off. If we were living in a different property in Glebe, then you probably wouldn't be feeling safe. "Even though she works two jobs, Nicole can't secure housing close to her mother's secure housing. She is forced to choose between being close to her mother and her mother's housing security and her own desires to buy into the housing market in Sydney.

### **Andrea, north shore, 60s**

**"I'm so lucky to be here because the landlord keeps the rent down."**

My parents came to Australia from England when I was 1 year old. We lived in a migrant hostel in Matraville, then moved to Rockdale. I studied social work at UNSW and moved to the North Shore. I fell in love with the area.

I'm single with no children and for the past 13 years I have been renting a one-bedroom apartment in Cammeray. I'm so lucky to be here. The landlord keeps the rent down; I couldn't afford to live here if it was more expensive, but I can because the landlord's been very good with me. I'm nervous because if I had to move out of here, I couldn't afford to live on the North Shore. I continue to feel safe here, protected. I look at the view outside my window, in two minutes I can walk to the water at Primrose Park. I feel like a millionaire, I really do.

I have been working since she was 15 years old. I've always been working, in hospitals, at TAFE, in the corporate world as a trainer. I have a very challenging job in health care and so working part time, it gives me longevity. Financially it would obviously be better if I worked more and got more money, but I've put finances secondary to health.

For the first time in my life, I feel in control of my finances. About five years ago I started to take my financial planning seriously. I committed, and I did it. I feel so proud, and I feel much more confident because I know how much super I need. The challenge is going to be housing because if this place doesn't last, and it's not going to last forever, I'd be really stuffed. I've had some health issues, and that's also why I work part-time. So, I haven't been able to earn the income that would've enabled me to buy a house.

## Retirement

Almost half (48%) of women in Sydney plan to use their own superannuation to fund their retirement, a huge increase on the 2018 results (39% planned on using their own superannuation). This figure was even higher for younger women, with 54% of those aged under 36 planning on funding their retirement with their own superannuation. Just 7% plan to use their partners superannuation, a drop from 10% in 2018.

However, over half (53%) of women are either not sure or believe they will not have adequate income from their superannuation and investments to live a comfortable lifestyle when they retire. Although a decrease from 2018 (59%), this still amounts to a significant proportion of the women of Sydney who do not believe they have enough superannuation to retire on comfortably.

Another common thread across the groups was around planning for the future. As has been noted, while homeowners felt reasonably secure in their housing, they worried for their children and doubted if they could assist them into the housing market in the future if it remained as expensive as it is today. As Judy reflected, "I can't see my daughter being able to move out of her tiny two-bedroom unit... Unless there's a big lump of money coming from me". This concern for affordable housing and management of future responsibilities was shared amongst young women interviewed themselves. Leane It was expressed by young women interviewed that there is an unsurety as to what to plan for when it comes to retirement and these discussions are often not facilitated.

When it came to funding retirement, the women with partners acknowledged that any feelings of security relied on remaining in a partnership. Those who felt economically secure acknowledged that they would not feel that way without their partner's income, which was full-time and higher paid. But even those in partnerships understood that it didn't necessarily guarantee financial security in retirement. For Kirra, who works part time and whose husband runs his own business, there is some anxiety around planning for retirement. "Until recently we haven't really paid into my husband's super, we did actually try to catch up on it which was quite a lot of

money that we were missing. That kind of worries me that we don't have a handle on it. It's a crap excuse but we've just been too busy to kind of get our head around it. My husband is in his 40s and I'm almost there so we're kind of starting to really think about that and how that is going to affect us, so that does give me a bit of anxiety, more than him probably".

For older women, while they wanted to retire around 65 they saw themselves having to work for longer. That was why women like Andrea were opting for part-time over full-time, even though it meant less income they believed it would prolong their engagement with paid work, making it more sustainable. "My preference would be to retire sooner because I'm quite tired. If I can keep the part-time work, I'm thinking 67, but if I feel like I do feel exhausted then I will do it earlier".

For some of the women, the only option for a more financially secure future was to leave Sydney. Nicole reflected that when she hits her mid 40s she would start to think about whether or not staying in Sydney was an option. "It's so expensive and if I could go to the central coast like everyone else I'll be happy." Similar reflections were shared by one participant who stated, "I have started plan for retirement and that plan requires, well is 100% predicated in leaving Sydney. And is also 100% dependent on me downsizing and living a simpler, simpler life."

### **Clare, northern suburbs, 60s**

**"We should have planned for retirement a bit better, but things just sort of happen and sometimes you can't avoid it".**

I grew up in South Africa and in the mid-1980s my husband and I moved here to the north shore. We thought maybe the opportunities would be better and we chose this area because that's where his job had its offices.

We are now both retired and live in an apartment in the lower north shore. We've been renting for the past four years. We love where we live. You can walk to the shops, all the medical professionals we need are in this area. But you're never secure in rental accommodation because you never know what's going to happen. We've been in various accommodations where they've been sold, so you have no control.

I volunteer for the National Trust and I really enjoy that, the social interaction counts for a lot. I say I'm retired but that's not really a choice. As you get on it's more difficult to find positions for oneself. I mean finding a job is not easy at the best of times, but I think as you get older, I just felt that they weren't interested. We both quite frankly would love like a one or two day a week job but they are hard to find. We should

have planned [for retirement] a bit better, but things just sort of happen and sometimes you can't avoid it.

## **Obstacles in life & Issues of Concern**

Almost two-thirds (62%) of women in Sydney believe that there are significant obstacles that still make it harder for women to get ahead than men. This is a slight increase on the 2018 results (61%).

39% of women in this survey experienced some form of intolerance in the past 12 months, with sexism (21%), ageism (19%) and racism (13%) being the most commonly experienced.

For those women who had experienced an intolerance in the past 12 months, 73% reported this having a negative impact on a key area of their life, most commonly:

- Their mental health (45%)
- Their career (37%)
- Their income (20%)
- Their personal relationships (18%)

For the women in this survey the most pressing issues they believe should be addressed at the moment are:

1. Cost of living (63%)
2. Housing affordability (61%)
3. More funding for health (39%)
4. Family violence (38%)
5. Creating jobs and reducing unemployment (37%)

When asked to reflect on the issues of pressing importance for Sydney women, the women in the interviews highlighted the same issues raised in the survey: more secure housing, better income and quality jobs with flexibility and improvement to social and community services supporting women's employment opportunities, health and wellbeing. They were all concerned about family violence and women's safety and recognised more public focus on these issues had not necessarily meant an improvement in service delivery.

### **Leane, western suburbs, 20s**

#### **“Having that access, I believe that ties in with belonging”**

I actually was born in the Philippines. I grew up half of my life there. I came to Australia when I was 11, and my dad has been living here for a while, I think I believe 90s or early 2000s. So, he's been working here, and in 2009, my brother and I came along and started moving here. When we first arrived here in Australia, we actually

lived with our Aunty. And then eventually, we moved in with our dad when we found a house. At the moment we're currently renting as well. The three of us are obviously, sharing in terms of rent payments. I would say our home at the moment is, comfortable, and I'd say it's just a little bit over our budget, but we're still making it.

My mom, she lives in the Philippines. We're currently financially supporting her as well... my brother and I have been sharing that, because she's currently not working right now and she's going through some health issues. I've met a lot of Filipinos who are by themselves, who came from the Philippines, to come here and work so that they can provide for their family in the Philippines. One of their struggles is, they're actually dentists, and nurses in the Philippines. But it's not acknowledged here in Australia. So, they have to start over again.

Due to the COVID situation, I had to make adjustments. I had to prioritize my finances, work. I had to go part-time with uni, just so I can have that sufficient income to help my family with everything. I envisioned myself to be graduated at this point and doing full-time work in the media and marketing.

Having that access, I believe that ties in with belonging. As a Uni student, so the metro train goes directly to my uni. But you know, before the whole COVID thing, when we can still go to Uni, it was so convenient that you know that was around.

I would much prefer to go, and I guess you know retire wherever it is much cheaper. But at the same time the sacrifice you have to make is that the people like your loved ones are in this city... so, it's a bit of a dilemma. I guess, being financially stable as well, and having a little bit of financial freedom as well... that's the ultimate goal.

### **The impact of the COVID-19 global pandemic**

Just over half (56%) of women reported that the impact of the pandemic on them had been mostly negative. 22% said the impact had been mostly positive, while 14% reported no impact (6% were not sure and 2% said they would rather not say)

In terms of the positive impacts of the pandemic and subsequent lockdown, women in this survey pointed to:

- More time with and a closer connection to family
- Working from home
- More time at home to focus on the things they care about (hobbies, renovating, physical and mental health)
- Saving money

The three key negative impacts however were:

- Financial impacts (lost jobs, reduced hours or being forced onto JobKeeper)
- Social isolation
- Mental health impacts

Some women interviewed had had a reasonably easy time of it during lockdown: they had kept their jobs, their home relationships were strong and supportive, they were surrounded by friends, family and green spaces within walking distance and lived in a house conducive to work and play. Others had lost their jobs, chose to leave work due to work conditions, been separated from friends and family and found the social isolation and uncertainty very difficult.

All of the women recognized that COVID and lockdown had highlighted and exacerbated the problems, inequities and divisions within Sydney. As Andrea put it, "anything you were before the pandemic will be exaggerated. It was bad before the pandemic, and now it's exploded". One participant expressed that there was a heightened level of grief that was experienced because of compounding isolation in movement for minority communities and loss of security and happiness (within work and family).

These divisions were seen as rooted in both location (women pointed to the hardship of those in LGA with tighter lockdown restrictions) and economics (those who were in precious work or had lost their jobs). As Cath put it, "I think it [COVID] has just reinforced that little bracket at the top, they haven't suffered financially at all and they're just going for it".

All the women highlighted how women dealing with family violence were particularly impacted. They also pointed to women trying to educate their children at home, with or without help from a partner and with or without having to work in or outside the home.

Fundamentally, COVID and lockdown had reinforced to the women interviewed the elements required to live a fulfilling life, even in an expensive and competitive city like Sydney: secure of income and housing, support and harmony within the home including spaces within the home to 'escape' for time alone, to work and to play, safe and green spaces in the immediate community to interact with friends and family, a sense of belonging.

### **'Taylor', southern suburbs, 40s**

**"I've actually liked the slower pace of lockdown to be honest."**

I've lived in the Shire for most of my life. I lived for a short time in the inner west when I first met my husband and I studied on the Gold Coast for a while but then I came back here to do an advanced diploma of marketing. My husband works in

pharmaceuticals and we bought a house here nearly three years ago. We have two young children.

I've working in a variety of role for tourism, travel and sport. I'm working now for Meals on Wheels. I applied for it because I thought it won't be so stressful, and it will be true part-time, which it is. I have the flexibility to drive my kids to school and I literally come home and switch to being a mum straight away without any stress or having to look at my emails. The unexpected benefits are that I have found that I love talking to the elderly. I feel like I'm a real value-add to people's lives.

There's no one you would speak to that hasn't been affected by this situation, but I think we are 100% blessed where we live and our house and that we are both working. We live in a safe environment where people look out for one another. We've got a pool and a big backyard. I've actually really liked the slower pace, to be honest. There's been some nice things that I've found from iso like learning the value of friendships.

One of the worst aspects of Sydney is that the cost of living is insane. I feel very lucky that we got into the housing market when we did. I just can't believe the prices. I find that that's stressful. I think my kids will be living with us for a long time.

### **Isabella, northwest suburbs, late teens**

#### **"You can just smell the privilege"**

I've grown up in The Hills; been a Hills girl all my life. I just went to the local school that was in Castle Hill. In my family, it's just me, my mom, dad, brother. The Hills in general I feel like is pretty relatively calm and not much happening. It's really safe and it's very convenient. And there's a lot of people that I know who live in this area as well, it does feel like there's definitely that community there. The biggest impact COVID's had on my family is just not being able to go see extended family because we'd probably see each other every two weeks. You can just smell the privilege.

I definitely do feel like I belong in Sydney, although I am still really pretty in touch to my background, to my culture, and being a Malaysian Singaporean. Me finding that I belong here, was definitely helped by having a lot of other people who look like me around. And even the Hills area, I think I pretty much see myself staying here. Across school, primary school, high school, Uni, across work, communities, church and community sport, all of that has been very inclusive.

I don't also have that many expenses either considering that I'm staying at home and I'm studying, and I've got HECS. One thing I've done to get some quick cash is just sell some stuff... so I've just been selling old clothes and things. That's funded some of my purchases this lockdown.

I feel like a lot of us who are better off are kind of blind to all of the hardships of the people in the low SES communities. I think the image of Sydney, and the people that reside here, the main focus is placed on the better half. You can just smell the privilege.

I hope that more like-minded people, and people who understand the struggles and the happenings of our generation, will move into positions of power to be able to help us more.

If there's one thing I can be really, really sure about in life other than the existence of God, is that I am meant to be a teacher. I'm actually also studying in degree in primary education. I teach piano and I travelled to my students' houses. Because of COVID I haven't been working.

## 5. Survey results in detail

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### Section 1: Household and Care Responsibilities

#### 1.1 Household Composition

Question: What is the composition of your current household?

	2021	2018
<i>Person living alone</i>	21%	18%
<i>Single person with children</i>	4%	4%
<i>Couple only</i>	28%	30%
<i>Couple with children</i>	25%	26%
<i>Group/share household</i>	7%	7%
<i>I live with parents or extended family</i>	13%	13%
<i>Other</i>	2%	1%

#### 1.2 Household Composition

Question: Specifically, do you have any of the following living with you?

2021	Yes, all of the time	Yes, some of the time (on a regular basis)	TOTAL "Yes"	No
<i>Dependent children (&lt; 18 years)</i>	24%	1%	26%	74%
<i>A person with a disability</i>	5%	1%	6%	94%
<i>Older children (aged 19 or older)</i>	13%	4%	17%	83%
<i>Your parent/s or your partner/s parents</i>	14%	3%	18%	82%

2018	Yes, all of the time	Yes, some of the time (on a regular basis)	TOTAL "Yes"	No
Dependent children (< 18 years)	25%	2%	27%	73%
A person with a disability	7%	3%	9%	91%
Older children (aged 19 or older)	15%	3%	18%	82%
Your parent/s or your partner/s parents	15%	3%	18%	82%

### 1.3 Care Responsibilities

Question: And, regardless of whether they live with you, do you care for any of the following on a regular basis?

	2021	2018
Your or your partners grandchildren	7%	9%
Your or your partners children	14%	14%
Your spouse/partner	11%	12%
Another family member	13%	12%
A friend	3%	2%
None of these	62%	60%

#### Additional Comments

- Those aged 36-55 were the age group most likely to have care responsibilities, with 45% selecting at least one of the above compared to 34% aged under 36 and 35% aged 56+.

## Section 2: Finances

### 2.1 Position in household

Question: Would you describe yourself as your household's:

	2021	2018
<i>Only income earner</i>	25%	21%
<i>Main income earner</i>	12%	13%
<i>Joint income earner</i>	30%	26%
<i>Supplementary income earner</i>	19%	25%
<i>Currently not earning an income</i>	14%	15%

### 2.2 Main source of income

Question: What is the main source of your household income?

	2021	2018
<i>Income from your paid work</i>	50%	43%
<i>Income from your partners paid work</i>	19%	23%
<i>The government funded aged pension</i>	7%	9%
<i>Other government payment</i>	3%	4%
<i>Superannuation</i>	10%	6%
<i>Combination of paid work and super</i>	2%	3%
<i>Investments (property, shares etc.)</i>	4%	4%
<i>Inheritance</i>	<1%	<1%
<i>No income I live off my savings</i>	2%	1%
<i>No income</i>	1%	1%
<i>Other</i>	4%	5%

### 2.3 Cost of living concerns

Question: Which three of the following costs of living are you most concerned about?

	2021	2018
<i>Electricity and gas</i>	32%	45%
<i>Housing – mortgage or rent</i>	41%	42%
<i>Medical, dental</i>	32%	32%
<i>Fresh food – fruit, vegetables, meat</i>	20%	17%
<i>Transport; fuel, public transport</i>	12%	21%
<i>Insurance</i>	23%	23%
<i>Education</i>	8%	10%
<i>Childcare</i>	4%	4%
<i>Water</i>	4%	6%
<i>Packaged food</i>	3%	2%
<i>Clothing</i>	2%	1%
<i>Interest on personal debt (i.e. credit cards)</i>	6%	8%
<i>Car repayments</i>	4%	3%
<i>All of them – no one cost of living in particular</i>	15%	15%
<i>None of them</i>	11%	5%

## 2.4 Description of finances

Question: Given your current needs and financial responsibilities, would you describe yourself as:

	2021	2018
<b>TOTAL Comfortable</b>	<b>56%</b>	<b>51%</b>
<b>TOTAL Struggling or just getting by</b>	<b>41%</b>	<b>47%</b>
Very comfortable	8%	8%
Comfortable	48%	43%
Just getting along	33%	36%
Struggling	8%	9%
Poor	1%	2%
Don't know	<1%	1%
I'd rather not say	2%	1%

	City	Inner	North	South	West
<b>TOTAL Comfortable</b>	<b>67%</b>	<b>62%</b>	<b>57%</b>	<b>51%</b>	<b>51%</b>
<b>TOTAL Struggling or just getting by</b>	<b>33%</b>	<b>36%</b>	<b>41%</b>	<b>47%</b>	<b>44%</b>
Very comfortable	7%	9%	11%	8%	5%
Comfortable	60%	53%	46%	43%	46%
Just getting along	32%	29%	34%	36%	33%
Struggling	2%	6%	7%	9%	11%
Poor	<1%	<1%	<1%	2%	<1%
Don't know	<1%	1%	2%	<1%	1%
I'd rather not say	<1%	1%	<1%	2%	4%

### Additional Comments

- Compared to 2018 slightly more women reported being 'comfortable' (56% compared to 51% or +5%).
- Those in the South of Sydney were the most likely to report 'struggling or just getting along' (47%) followed by those in the West (44%). This was compared to 41% in the north, 36% in Inner Sydney and 33% in the City.
- Those aged 55 and younger (45%) were more likely than those aged 56+ (37%) to report that they were 'struggling or just getting along'.
- Single women (49%) were also more likely than those in relationships (38%) or widowed (38%) to report that they were 'struggling or just getting along'.

- Over half (51%) of those with dependent children at home said they were struggling or just getting along compared to 39% of those with no dependent children at home.

## 2.5 Person responsible for managing finances

Question: Which of the following best describes who manages your household finances (that is your income, paying bills and loans, keeping track of savings and/or investment)?

	2021	2018
<i>I am solely responsible</i>	47%	43%
<i>I share the responsibility with my spouse/partner</i>	33%	35%
<i>My spouse/partner handles our finances</i>	7%	8%
<i>I share the responsibility with my family</i>	7%	7%
<i>My family handles my finances on my behalf</i>	4%	3%
<i>Other</i>	2%	3%

## Section 3: Finances

### 3.1 Amount spent on housing

Question: How much of your household income is spent on housing?

	2021	2018
<b>TOTAL Housing stress (30%+ income on housing)</b>	<b>36%</b>	<b>39%</b>
Nothing (I don't pay for housing)	31%	30%
Less than 30%	23%	21%
30-50%	27%	26%
50-80%	7%	11%
80%+	2%	2%
Don't know	11%	10%

	City	Inner	North	South	West
<b>TOTAL Housing stress (30%+ income on housing)</b>	57%	26%	43%	39%	35%
Nothing (I don't pay for housing)	15%	34%	22%	28%	40%
Less than 30%	24%	29%	25%	21%	17%
30-50%	50%	23%	26%	28%	23%
50-80%	5%	2%	11%	9%	8%
80%+	2%	1%	5%	2%	3%
Don't know	5%	11%	10%	12%	9%

#### Additional Comments

- Over half (57%) of women living in the City of Sydney pay more than 30% of their income on housing (i.e. are under housing stress). A significant proportion of those in the North (43%) are also under housing stress.
- Almost half of those aged 36-55 (48%) and younger than 36 (45%) are in housing stress, compared to just 16% of those aged 56+.
- 55% of those with dependent children at home, compared to just 30% of those without are in housing stress.
- 56% of those who said they were 'struggling or just getting along' said they were in housing stress, compared to 25% who said they were comfortable.

## Section 4: Retirement

#### 4.1 Amount spent on housing

Question: How will you mainly fund your retirement – or if you are already retired, how are you currently mainly funding your retirement?

	2021	2018
<i>My superannuation</i>	48%	39%
<i>My partner's superannuation</i>	7%	10%
<i>My savings and investments</i>	15%	13%
<i>My partner's savings and investments</i>	2%	2%
<i>Government Pension</i>	11%	13%
<i>Inheritance</i>	2%	1%
<i>I really haven't thought about it</i>	12%	15%
<i>My partner handles this, so I'm not sure</i>	2%	3%
<i>Other</i>	3%	3%

#### Additional Comments

- Compared to 2018 (39%) there has been a considerable increase in the number of women planning to or currently retiring on their superannuation (48% in 2021).
- The younger the respondent, the more likely they were to indicate that they were planning to retire on their own super with 54% of those aged under 36, 48% of those aged 26-55 and 41% of those aged 56+ selecting this option.
- 51% who said they were comfortable financially said they would be retiring on their own super. This drops to 46% for those 'just getting along' and 38% for those who are struggling.

## 4.2 Adequate funding for retirement

Question: Do you think you will have adequate income from your superannuation and investments to live a comfortable lifestyle when you chose to stop working?

	2021	2018
<b>TOTAL No or Not Sure</b>	<b>53%</b>	<b>59%</b>
Yes – definitely	12%	11%
Yes – probably	34%	31%
No – probably not	25%	27%
No - definitely not	13%	15%
Not sure	15%	17%

	35 and under	36 - 55	56+
<b>TOTAL No or Not Sure</b>	<b>55%</b>	<b>62%</b>	<b>44%</b>
Yes – definitely	7%	9%	21%
Yes – probably	38%	30%	35%
No – probably not	30%	30%	15%
No - definitely not	11%	14%	15%
Not sure	14%	17%	14%

### Additional Comments

- Compared to 2018, there has been a small drop in the percentage of women who said that they will not have adequate or are not sure if they will have adequate income to retire on (59% in 2018 compared to 53% in 2021).
- Almost two-thirds (62%) of those aged 36-55 are either not sure or don't think they will have adequate income in retirement. This figure was also high amongst those aged younger than 36 years (55%) and lower amongst those aged 56+ (44%).
- 80% of those who would describe their finances as 'struggling or poor' said that they either did not know or would not have enough income from their super and investment to retire on. This compares to just 36% who said they were comfortable financially.

## Section 5: Work and Study

### 5.1 Studying status

Question: Are you currently enrolled in any government approved study?

	2021	2018
Yes, secondary schooling	1%	<1%
Yes, TAFE/Traineeship/Apprentice	4%	1%
Yes, University (Undergraduate level)	8%	8%
Yes, University (Postgraduate level)	4%	4%
No, I am not currently studying	83%	86%

### 5.2 Satisfaction with work commitments

Question: And, in terms of paid work, would you like to:

	2021	2018
<b>TOTAL Work More</b>	<b>33%</b>	<b>29%</b>
<b>TOTAL Work Less</b>	<b>17%</b>	<b>24%</b>
Work a lot more	11%	12%
Work a little more	22%	17%
Keep your level of work the same	51%	48%
Work a little less	15%	20%
Work a lot less	2%	4%

### Additional Comments

- Compared to 2018 +4% women said they would like to work more than they currently are (33% in 2021 compared to 29% in 2018). There has also been a significant reduction in the percentage who said they would like to work less, from 24% to 17%.
- Close to half (42%) of those with dependent children at home said they would like to work more, with 15% of these saying they would like to work a lot more. This compares to just 29% of those without dependent children at home who said they would like to work more.
- 45% of those aged younger than 36 years said that they would like to work more, compared to 24% of those aged 36+.
- Those who indicated that they are struggling or poor (56%) were also more likely to indicate that they would like to be working more. This compares to 43% who said they were just getting along and 24% who said they were comfortable.

Q. You have said you would like to work more than you currently do. What are the key reasons stopping you from working more?

N=230	2021	2018
<b>Care responsibilities (i.e. looking after children, parents)</b>	11%	15%
<b>Partners career or work takes precedence</b>	4%	4%
<b>Partner is opposed to me working/working more</b>	3%	4%
<b>Can't find suitable childcare</b>	2%	3%
<b>Cost of childcare</b>	6%	5%
<b>Can't find a suitable job or opportunity</b>	28%	24%
<b>Employers won't offer more work or hours</b>	24%	31%
<b>I have a disability or impairment that prevents me from working more</b>	1%	2%
<b>I would be financially worse off if I worked more</b>	4%	3%
<b>I don't have the right skills or education</b>	9%	5%
<b>I don't have the confidence</b>	6%	5%
<b>I won't have the same flexibility</b>	22%	24%
<b>It would be just too hard to manage (i.e. the commute is too long – too much)</b>	13%	14%
<b>Health issues</b>	8%	7%
<b>Other (please specify)</b>	10%	11%

Q. You have said you would like to work less than you currently do. What are the key reason stopping you from working less?

N=120	2021	2018
<b>Financial reasons</b>	50%	46%
<b>Partner has an expectation that I will work as much as I do</b>	1%	3%
<b>My employer can't or won't offer a different working arrangement</b>	10%	13%
<b>I can't find a different suitable job with less hours</b>	20%	13%
<b>My workload is too great</b>	40%	26%
<b>In my industry or profession not many part-time jobs exist</b>	16%	10%
<b>Other (please specify)</b>	7%	12%

### 5.3 Impact of caring responsibilities on work

Question: Have you ever done any of the following in order to care for a child or family members?

	2021	2018
<b>TOTAL who reported an impact</b>	<b>36%</b>	<b>40%</b>
<i>Reduced work hours</i>	21%	23%
<i>Taken a significant amount of time off</i>	14%	18%
<i>Resigned from your job</i>	8%	10%
<i>Turned down a promotion</i>	5%	5%
<i>Have never been in paid work</i>	2%	<1%
<i>None of these</i>	64%	60%

#### Additional Comments

- 43% of women aged 36-55 reported an impact on their work or career due to caring for a child or family members. This compares to 35% of those aged 56+ and just 29% of those aged younger than 36 years.
- 53% of those who indicated that their financial position is 'struggling or poor' said that had undertaken one of the items listed. This compares to just 32% who said they were 'comfortable'.

- 62% of those with a dependent child at home reported an impact.
- 

#### 5.4 Length of commute

Question: How long does your commute to work take?

N=699	2021	2018
Work from home	23%	8%
Less than 15 minutes	12%	13%
15 to less than 30 minutes	25%	28%
30 minutes to less than 1 hour	26%	31%
1 hours to less than 1.5 hours	10%	15%
1.5 hours to less than 2 hours	2%	3%
2 hours to less than 2.5 hours	<1%	<1%
2.5 to less than 3 hours	<1%	1%
3+ hours	1%	1%
Work interstate	<1%	<1%

#### Additional Comments

- Unsurprisingly there has been a significant increase in the number of women in Sydney who work from home: 23% in 2021 compared to 8% in 2018.
- Just 7% of those that described their finances as 'struggling or poo) work from home, compared to 19% of those getting along and 27% of those who describe themselves as 'comfortable'.
- Younger respondents are also less likely to work from home with 19% of those aged 36 or younger doing this compared to 25% of those aged 36-55 and 26% of those aged 56+.

## Section 6: Health and Wellbeing

### 6.1 Satisfaction with health and wellbeing

Question: Thinking about your own personal situation, how satisfied are you with the following aspects of your life?

	TOTAL Satisfied	TOTAL Dissatisfied	Very satisfied	Satisfied	Neither	Dissatisfied	Very dissatisfied	Not sure
Your personal/family life	<b>73%</b>	<b>10%</b>	23%	50%	17%	8%	2%	1%
Your life overall	<b>72%</b>	<b>11%</b>	16%	56%	17%	9%	2%	1%
Your social life	<b>57%</b>	<b>19%</b>	13%	44%	23%	16%	3%	1%
Your spiritual life	<b>53%</b>	<b>7%</b>	15%	38%	35%	6%	1%	5%
Your work life	<b>45%</b>	<b>19%</b>	8%	37%	31%	15%	4%	5%
Your health	<b>63%</b>	<b>18%</b>	9%	54%	18%	15%	3%	1%
Your finances	<b>54%</b>	<b>24%</b>	8%	46%	21%	18%	6%	2%

2018	TOTAL Satisfied	TOTAL Dissatisfied
Your personal/family life	<b>73%</b>	<b>9%</b>
Your life overall	<b>71%</b>	<b>8%</b>
Your social life	<b>58%</b>	<b>16%</b>
Your spiritual life	<b>53%</b>	<b>7%</b>
Your work life	<b>45%</b>	<b>16%</b>
Your health	<b>61%</b>	<b>19%</b>
Your finances	<b>48%</b>	<b>26%</b>

#### Additional Comments

- Despite the upheaval of the past 18 months due to the Covid-19 global pandemic, satisfaction with the listed health and wellbeing items have not shifted significantly. For example satisfaction with their personal or family life remains at 73%.

Those more likely to be satisfied with their life overall are:

- Aged 56+ (79%)

- Married or De fact (81%)
- Comfortable financially (84%)

Those less likely to be satisfied with their life overall are:

- Aged younger than 56 years (70%)
- Single (61%)
- Struggling or just getting by financially (49%)

## 6.2 Agreement with statements about their life

Question: Please indicate if you agree or disagree with the following statements:

	TOTAL Agree	TOTAL Disagree	Strongly agree	Agree	Disagree	Strongly	Not sure	N A
<i>I often feel overwhelmed by my responsibilities (work, family and social commitments)</i>	<b>41%</b>	<b>47%</b>	8%	33%	37%	10%	7%	4%
<i>I feel optimistic about my future</i>	<b>67%</b>	<b>19%</b>	10%	57%	14%	5%	14%	1%
<i>I am more financially stable than 10 years ago</i>	<b>64%</b>	<b>24%</b>	17%	47%	15%	9%	8%	3%
<i>If my relationship were to breakdown I would be at risk financially</i>	<b>27%</b>	<b>46%</b>	8%	19%	30%	16%	8%	19%
<i>I am happier in my life than I was 10 years ago</i>	<b>53%</b>	<b>26%</b>	10%	43%	19%	7%	17%	4%
<i>I feel as though I have few choices in my life and am stuck in my current situation</i>	<b>37%</b>	<b>52%</b>	5%	32%	37%	15%	8%	3%
<i>I am leading the life I wanted for myself 10 years ago</i>	<b>47%</b>	<b>33%</b>	7%	40%	22%	11%	17%	3%
<i>I feel confident that I am or I will achieve the things that I want with my life</i>	<b>63%</b>	<b>19%</b>	11%	52%	13%	6%	16%	3%
<i>I feel as though the needs of others are usually placed above my own</i>	<b>51%</b>	<b>36%</b>	8%	43%	30%	6%	9%	4%
<i>I feel as though the education I have received has been put to good use in my life or career</i>	<b>68%</b>	<b>20%</b>	17%	51%	15%	5%	8%	4%

<i>I don't have enough time to pursue the things that interest me personally</i>	<b>40%</b>	<b>49%</b>	7%	33%	40%	9%	7%	4%
<i>I feel part of a safe and welcoming community</i>	<b>74%</b>	<b>13%</b>	9%	65%	10%	3%	10%	2%

2018	TOTAL Agree	TOTAL Disagree	Agree shift
<i>I often feel overwhelmed by my responsibilities (work, family and social commitments)</i>	<b>43%</b>	<b>45%</b>	-2%
<i>I feel optimistic about my future</i>	<b>66%</b>	<b>19%</b>	1%
<i>I am more financially stable than 10 years ago</i>	<b>58%</b>	<b>32%</b>	6%
<i>If my relationship were to breakdown I would be at risk financially</i>	<b>32%</b>	<b>40%</b>	-5%
<i>I am happier in my life than I was 10 years ago</i>	<b>51%</b>	<b>30%</b>	2%
<i>I feel as though I have few choices in my life and am stuck in my current situation</i>	<b>38%</b>	<b>51%</b>	-1%
<i>I am leading the life I wanted for myself 10 years ago</i>	<b>46%</b>	<b>36%</b>	1%
<i>I feel confident that I am or I will achieve the things that I want with my life</i>	<b>62%</b>	<b>19%</b>	1%
<i>I feel as though the needs of others are usually placed above my own</i>	<b>56%</b>	<b>30%</b>	-5%
<i>I feel as though the education I have received has been put to good use in my life or career</i>	<b>67%</b>	<b>21%</b>	1%
<i>I don't have enough time to pursue the things that interest me personally</i>	<b>46%</b>	<b>46%</b>	-6%
<i>I feel part of a safe and welcoming community</i>	<b>73%</b>	<b>14%</b>	1%

### 6.3 Attitude towards living in Sydney

Question: Based on what you know or have experienced, do you agree or disagree that it is harder to live a comfortable life in Sydney that it was 10 years ago?

	2021	2018
<b>TOTAL Agree</b>	<b>80%</b>	<b>82%</b>
<b>TOTAL Disagree</b>	<b>10%</b>	<b>7%</b>
<i>Strongly agree</i>	34%	42%
<i>Agree</i>	46%	40%
<i>Disagree</i>	9%	6%
<i>Strongly disagree</i>	1%	1%
<i>Don't know</i>	10%	10%

#### Additional Comments

- Those aged 36-55 were more likely to agree that it is harder to live a comfortable life in Sydney now than 10 years ago (84% compared to 80% of those aged younger than 36 years and 77% of those aged 56+).
- Those in the North of Sydney (84%) were more likely to agree it is now harder to live in Sydney, while those in the City (69%) were less likely. 76% of those in the East, 80% in the West and 81% in the South agree that it is harder to live a comfortable life in Sydney now than it was 10 years ago.
- Those with dependent children at home are far more likely to believe it is harder to live in Sydney now with 87% agreeing with this statement compared to 78% of those without dependent children.
- Interestingly, the difference between those who say they are 'struggling/poor/just getting by' (85%) financially and those that are 'comfortable' (78%) is just +8%.

## 6.4 Control over life

Question: How much power do you feel you have currently over the following aspects of your life

	TOTAL Control	TOTAL No Control	A lot of control	A little control	Not much control at all	No control at all	Not sure
<i>How much you work</i>	<b>69%</b>	<b>24%</b>	29%	40%	17%	7%	7%
<i>Your finances</i>	<b>82%</b>	<b>16%</b>	40%	42%	11%	5%	3%
<i>Your health</i>	<b>83%</b>	<b>14%</b>	41%	42%	11%	3%	3%
<i>How much time you have to do the things you really enjoy</i>	<b>77%</b>	<b>19%</b>	31%	46%	16%	3%	4%
<i>The culture of your community</i>	<b>36%</b>	<b>49%</b>	8%	28%	35%	14%	14%
<i>Your ability to affect change or improvements in your community</i>	<b>32%</b>	<b>56%</b>	5%	27%	40%	16%	12%
<i>The environment</i>	<b>43%</b>	<b>49%</b>	5%	38%	36%	13%	8%
<i>Local, State and Federal political decisions</i>	<b>18%</b>	<b>74%</b>	3%	15%	39%	35%	7%

2018	TOTAL Control	TOTAL No Control	Control Shift
<i>How much you work</i>	<b>66%</b>	<b>29%</b>	3%
<i>Your finances</i>	<b>77%</b>	<b>21%</b>	5%
<i>Your health</i>	<b>77%</b>	<b>21%</b>	6%
<i>How much time you have to do the things you really enjoy</i>	<b>72%</b>	<b>24%</b>	5%
<i>The culture of your community</i>	<b>33%</b>	<b>55%</b>	3%
<i>Your ability to affect change or improvements in your community</i>	<b>29%</b>	<b>61%</b>	3%
<i>The environment</i>	<b>39%</b>	<b>55%</b>	4%
<i>Local, State and Federal political decisions</i>	<b>17%</b>	<b>79%</b>	1%

## 6.5 Concern about future issues

Question: Living in Sydney, what is your level of concern about the following issues in your future?

	TOTAL Concerned	TOTAL Not Concerned	Very concerned	Somewhat concerned	Not very concerned	Not at all concerned	Not sure	NA	2018 TOTAL Concerned	2018 TOTAL Not Concerned
Maintaining an adequate income	<b>67%</b>	<b>27%</b>	21%	46%	21%	6%	3%	3%	<b>73%</b>	<b>21%</b>
Having stable and secure housing	<b>52%</b>	<b>43%</b>	20%	32%	25%	18%	3%	2%	<b>58%</b>	<b>37%</b>
My own personal safety	<b>40%</b>	<b>55%</b>	10%	31%	41%	14%	3%	1%	<b>56%</b>	<b>40%</b>
My own personal health and wellbeing	<b>53%</b>	<b>44%</b>	12%	41%	33%	10%	3%	1%	<b>63%</b>	<b>35%</b>
Progressing my career	<b>37%</b>	<b>37%</b>	12%	25%	23%	14%	3%	22%	<b>40%</b>	<b>39%</b>
The health and wellbeing of my family	<b>66%</b>	<b>28%</b>	17%	48%	22%	6%	3%	4%	<b>71%</b>	<b>23%</b>

## 6.6 Satisfaction with life

Question: How satisfied are you with the following aspects of your life?

	TOTAL Satisfied	TOTAL Dissatisfied	Very satisfied	Somewhat satisfied	Neither	Somewhat dissatisfied	Very dissatisfied	NA	2018 TOTAL Satisfied	2018 TOTAL Dissatisfied
How your career is progressing	<b>38%</b>	<b>16%</b>	9%	29%	20%	11%	5%	26%	<b>37%</b>	<b>16%</b>
Where you live	<b>81%</b>	<b>9%</b>	37%	44%	10%	7%	2%	1%	<b>75%</b>	<b>13%</b>
Your relationship with your partner	<b>57%</b>	<b>7%</b>	32%	25%	6%	4%	3%	30%	<b>57%</b>	<b>6%</b>
Your relationship with your children	<b>47%</b>	<b>5%</b>	28%	19%	4%	4%	1%	44%	<b>51%</b>	<b>3%</b>

## 6.7 Attitude towards gender equality

Question: Which of the following statements is closest to your view?

	2021	2018
<i>Significant obstacles still make it harder for women to get ahead than men</i>	63%	61%
Obstacles that made it harder for women to get ahead are largely gone	21%	21%
<i>Don't know</i>	17%	18%

## 6.8 Experience of discrimination

Question: Have you personally experienced any of the following forms of intolerance in the past 12 months? Please select all that apply

	2021	2018
<i>Racism</i>	13%	15%
<i>Sexism</i>	21%	24%
<i>Homophobia</i>	2%	4%
<i>Religious intolerance</i>	4%	8%
<i>Ageism</i>	19%	17%
<i>None of these</i>	61%	56%

## 6.9 Impact of discrimination

Question: If yes, did this experience have a negative impact on any of the following areas (please select all that apply):

<b>N=395</b>	<b>2021</b>	<b>2018</b>
<i>Your career</i>	37%	31%
<i>Your personal relationships</i>	18%	17%
<i>Your mental health</i>	45%	32%
<i>Your physical health</i>	13%	11%
<i>Your access to education</i>	1%	3%
<i>Your income</i>	20%	20%
<i>Your access to housing</i>	4%	3%
<i>None of these</i>	27%	39%

## 6.10 Issues of importance

Question: Which of the following do you feel are the most pressing issues that should be addressed at the moment? Please select all that apply.

	2021	2018
<i>Family violence</i>	38%	39%
<i>Cost of living</i>	63%	69%
<i>Job security</i>	27%	27%
<i>Improving our health system</i>	47%	51%
<i>Creating jobs and reducing unemployment</i>	37%	40%
<i>Housing affordability</i>	61%	62%
<i>National security and terrorism</i>	21%	34%
<i>Quality of education</i>	25%	32%
<i>Quality of and access to childcare</i>	16%	18%
<i>More funding for health</i>	39%	48%
<i>Better public transport</i>	23%	39%
<i>Closing the gender pay gap</i>	33%	33%
<i>Other</i>	7%	4%
<i>None of these</i>	4%	2%

## Section 7: Impact of the COVID-19 pandemic

### 7.1 Impact of the Covid-19 pandemic

Question: On balance, has the impact on you of the Covid-19 pandemic and subsequent lockdowns been?

2021	
<b>TOTAL Positive</b>	<b>22%</b>
<b>TOTAL Negative</b>	<b>56%</b>
Very positive	3%
Somewhat positive	19%
No impact	14%
Somewhat negative	40%
Very negative	16%
Not sure	6%
I'd rather not say	2%

#### Additional Comments

- Overall, just over half of women in Sydney reported the impact on them of the Covid-19 pandemic and the subsequent lockdowns as being 'negative'. Although the majority of each segment reported the impact of Covid-19 on them as being negative, those more likely to report a negative impact were:
  - In Sydney's East (62%, compared to 59% in the City, 58% in the north, 55% in the West and 49% in the South).
  - Older women (62% of those aged 56+ compared to 52% of those aged 36-55 and 55% of those aged younger than 36 years).
  - Those with no dependent children at home (57% compared to 52% of those with dependent children).
  - Those who indicated that their financial position is 'struggling or poor' (67% compared to 60% of those just getting along and 53% of those that are comfortable).

## 7.2 Comments on the Impact of the Covid-19 pandemic

The Covid-19 pandemic has affected Australians in many different ways. These questions focus on your personal experience.

*Question: What, if anything, have been the positive impacts of the Covid-19 pandemic and subsequent lockdowns on you personally?*

Although around one third of women responded to this question by saying there had been no positive impacts as a result of the pandemic and subsequent lockdowns, many pointed to the following themes:

- More time and a closer connection with **family** (including their children or partners). Additionally, a significant proportion said that even though they were separated, they felt a greater connection to family through more zoom calls or WhatsApp groups – many commented that they now made the effort to contact relatives overseas.
- **Working from home** in general was a key positive listed by many. This included being able to spend more time with family, have more time to focus on themselves (i.e. more time to exercise) and the ability to save money on transport and other work-related costs.
- Having to spend **more time at home** in general (either because of working at home or social distancing) has also allowed women to make positive adjustments to their life including: more time to focus on their physical and mental health or recover from trauma (physical or mental), more time to spend on hobbies or house projects (renovating/spring cleaning), to learn new skills/study or just to slow down.
- Many women also commented on **improved finances** due to not having to pay for transport, no longer traveling for leisure or simply not going out so much.
- While some had experienced forced redundancies or job losses, several commented that this had allowed (or had forced) them to **pursue alternative careers**, and they had found themselves enjoying their new professions more.
- A final key theme was one of **appreciation**; this included appreciation of where they lived (both their local community and Australia more broadly) and also the 'simple things' in life they hoped to return to (catching up with friends, traveling etc). Linked to this was an appreciation of the greater connection they now had to their local area or neighbourhood – several commented on how they had stronger relationships with neighbours or how they now frequented their local shops rather than large chains.

There were also a number of women who commented that the lockdowns had allowed them to 'indulge' in unpopular lifestyle choices such as working more, being

alone and simply having an excuse to not socialise at all. Others commented on how increased hygiene in public places was also something they appreciated.

*Question: What, if anything, have been the negative impacts of the Covid-19 pandemic and subsequent lockdowns on you personally?*

The three key themes that emerged from these comments were financial, social isolation and mental health impacts:

- **Financial impacts** were felt not only by those who had lost their job, but by those who had had to stop working or reduce work due to care arrangements (i.e. home schooling in the current outbreak). Others also commented on house prices rising as their wages were decreasing (due to being moved onto part-time wages, having to change jobs or reliance on JobKeeper).
- **Social isolation** was commented on not only as an inability to see friends and family in a regular setting, but also not being able to visit people interstate or overseas, or even terminally ill friends or family in hospital or aged care settings. Others commented on feeling isolated from the community groups they relied upon such as their church community or craft groups.
- In terms of **mental health**, this presented as increased anxiety, a feeling of hopelessness, feeling like a prisoner or for those living with others (either family or in share households) the inability to be alone at home.

The secondary negative impacts were all linked to the above, but appeared specifically as:

- Missing **family events** such as weddings or birthdays, or mothers day. Linked to this was the hassle of **having to change plans**, and the feeling that they should give up making plans altogether.
- An inability to **travel** internationally or even interstate, and the uncertainty of when that would change.
- Simply, '**boredom**'
- A lack of interest in or ability to **exercise** or take care of themselves, or '**gaining weight**' was also mentioned by several women.
- **Job insecurity** was also mentioned by several, in both a financial and mental health frame.
- Worry about the **impacts on their children's** mental health and education (though this was mentioned surprisingly few times).
- While working from home was seen as a positive for many, for some it **blurred the lines** between work and home leading to a type of burn out.

The actual fear or worry about catching Covid-19 and the possible health impacts (either for themselves or for friends/family) was mentioned only a handful of times.

## 6. Demographics

Demographics	%
<b>Age</b>	
18 to 25	
26 to 30	
31 to 35	
36 to 40	
41 to 45	
46 to 50	
51 to 55	
56 to 60	
61 to 65	
66 to 70	
71+	
<b>Length of residency in Sydney</b>	
Less than a year	
1 to 2 years	
3 to 5 years	
6 to 10 years	
21+ years	
<b>Education</b>	
Year 10 or below	
Year 11 or equivalent	
Year 12 or equivalent	
Still attending school	
Trade certificate or apprenticeship	
Diploma, Certificate etc	
Bachelor or Honours degree	
Post-graduate qualifications (eg Masters, PhD)	
Other	
<b>Language</b>	
No, speak English only	
Mandarin	
Arabic	
Cantonese	
Mandarin	
Italian	
Greek	
Vietnamese	
Spanish	
Hindi	
Other (please specify)	
<b>ATSI Status</b>	
No	
Yes, Aboriginal	

Yes, Torres Strait Islander	
Yes, both Aboriginal and Torres Strait Islander	
Prefer not to say	
<b>Cultural Background</b>	
Australian	
European	
Asian	
Middle Eastern	
African	
North American	
South American	
Other	
I'd rather not say	
<b>Marital Status</b>	
Married	
De Facto or Partnered	
Single, never been married	
Single, separated or divorced	
Widowed	
I'd rather not say	
<b>Sexuality</b>	
Attracted to men (heterosexual)	
Attracted to women (homosexual)	
Attracted to people regardless of gender (bi-sexual)	
Other	
I'd prefer not to say	
<b>Religion</b>	
No, I do not consider myself religious	
Catholic	
Buddhist	
Anglican	
Christian	
Greek Orthodox	
Hinduism	
Islam	
Presbyterian and Reformed	
Uniting Church	
Judaism	
Other	
<b>Disability Status</b>	
I am a person with disability	
I am the primary carer for a person with a disability	
None of these	

<b>Household Income</b>	
Nil income	
\$1-\$149 (\$1-\$7,799)	
\$150-\$299 (\$7,800-\$15,599)	
\$300-\$399 (\$15,600-\$20,799)	
\$400-\$499 (\$20,800-\$25,999)	
\$500-\$649 (\$26,000-\$33,799)	
\$650-\$799 (\$33,800-\$41,599)	
\$800-\$999 (\$41,600-\$51,999)	
\$1,000-\$1,249 (\$52,000-\$64,999)	
\$1,250-\$1,499 (\$65,000-\$77,999)	
\$1,500-\$1,749 (\$78,000-\$90,999)	
\$1,750-\$1,999 (\$91,000-\$103,999)	
\$2,000-\$2,999 (\$104,000-\$155,999)	
\$3,000 or more (\$156,000 or more)	
<b>Personal Income</b>	
Nil income	
\$1-\$149 (\$1-\$7,799)	
\$150-\$299 (\$7,800-\$15,599)	
\$300-\$399 (\$15,600-\$20,799)	
\$400-\$499 (\$20,800-\$25,999)	
\$500-\$649 (\$26,000-\$33,799)	
\$650-\$799 (\$33,800-\$41,599)	
\$800-\$999 (\$41,600-\$51,999)	
\$1,000-\$1,249 (\$52,000-\$64,999)	
\$1,250-\$1,499 (\$65,000-\$77,999)	
\$1,500-\$1,749 (\$78,000-\$90,999)	
\$1,750-\$1,999 (\$91,000-\$103,999)	
\$2,000-\$2,999 (\$104,000-\$155,999)	
\$3,000 or more (\$156,000 or more)	
<b>Housing</b>	
I own my home outright	
I have a mortgage on my home in my name only	
I share a mortgage with my partner	
I share a mortgage with someone else (i.e. parents)	
I rent on my own	
I rent with my partner	
I rent with friends or with other people	
I live with family	
I live in public housing	
I live in an assisted living or aged care facility or similar	
I am homeless	
Other	

Employment	
Employed, working Full-time	
Self Employed, working Full-time	
Employed, working Part-time	
Self Employed, working part-time	
Casual	
Unemployed looking for work	
Not employed and not looking for work	
Student	
Retired	
Raising children full time/family duties/full-time at home	
Other please specify	
I'd rather not say	

## 7. Appendix: Survey

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### Block 1: Demographics

To begin, please answer a few short questions about yourself. Your answers will remain confidential, and will only be used to assist in the analysis of results.

1. To begin with, which of the following do you identify as? **SR**
  - a. Male
  - b. Female
  - c. Other
  
2. And what is your approximate age? **SR**
  - a. Under 18 [**TERMINATE**]
  - b. 18 to 25
  - c. 26 to 30
  - d. 31 to 35
  - e. 36 to 40
  - f. 41 to 45
  - g. 46 to 50
  - h. 51 to 55
  - i. 56 to 60
  - j. 61 to 65
  - k. 66 to 70
  - l. 71+
  
3. What is the postcode where you live? **OE**
  
4. How long have you lived in Sydney? **SR**
  - a. Less than a year
  - b. 1 to 2 years
  - c. 3 to 5 years
  - d. 6 to 10 years
  - e. 11 to 20 years
  - f. 21+ years
  
5. What is the highest level of education you have attained? **SR**
  - a. Year 10 or below
  - b. Year 11 or equivalent
  - c. Year 12 or equivalent
  - d. Still attending school
  - e. Trade certificate or apprenticeship
  - f. Diploma, Certificate etc
  - g. Bachelor or Honours degree
  - h. Post-graduate qualifications (eg Masters, PhD)
  - i. Other
  
6. Do you speak a language other than English at home? **SR**
  - a. No, speak English only
  - b. Mandarin
  - c. Arabic
  - d. Cantonese
  - e. Mandarin
  - f. Italian
  - g. Greek
  - h. Vietnamese
  - i. Spanish
  - j. Hindi
  - k. Other (please specify)
  
7. Do you identify as being of Aboriginal or Torres Strait Islander descent? **SR**
  - a. No
  - b. Yes, Aboriginal
  - c. Yes, Torres Strait Islander
  - d. Yes, both Aboriginal and Torres Strait Islander
  - e. Prefer not to say
  
8. What cultural backgrounds do you identify with? Please select all that apply to you. **MR**
  - a. Australian
  - b. European
  - c. Asian
  - d. Middle Eastern
  - e. African
  - f. North American
  - g. South American

- h. Other
- i. I'd rather not say

9. Are you: **SR**

- a. Married
- b. De Facto or Partnered
- c. Single, never been married
- d. Single, separated or divorced
- e. Widowed
- f. I'd rather not say

10. Which of the following generally describes you? **SR**

- a. Attracted to men (heterosexual)
- b. Attracted to women (homosexual)
- c. Attracted to people regardless of gender (bi-sexual)
- d. Other
- e. I'd prefer not to say

11. What is the composition of your current household? **SR**

- a. Person living alone
- b. Single person with children
- c. Couple only
- d. Couple with children
- e. Group/share household
- f. I live with parents or extended family
- g. Other

12. Do you identify with any of the following religions?

- a. No, I do not consider myself religious
- b. Catholic
- c. Buddhist
- d. Anglican
- e. Christian
- f. Greek Orthodox
- g. Hinduism
- h. Islam
- i. Presbyterian and Reformed
- j. Uniting Church
- k. Judaism
- l. Other

13. Specifically, do you have any of the following living with you? **SR PER ROW**  
SCALE: Yes, all of the time/Yes, some of the time (on a regular basis)/No

- a. Dependent children (aged under 18 and younger)
- b. A person with a disability
- c. Older children (aged 19 or older)
- d. Your parent/s or your partners parents

14. And, regardless of whether they live with you, do you care for any of the following on a regular basis? Select all that apply. **MR**

- a. Your or your partners grandchildren
- b. Your or your partners children
- c. Your spouse/partner
- d. Another family member
- e. A friend
- f. None of these [**EXCLUSIVE OPTION**]

15. Do any of the following apply to you? Select all that apply. **MR**

- a. I am a person with disability
- b. I am the primary carer for a person with a disability
- c. None of these

## Block 2: Finances

16. What is your total **household** income? Listed below are per week figures with per annum included in brackets. (if you live in a share house please include the income for yourself and your partner if you live with them) **SR**

- a. Nil income
- b. \$1-\$149 (\$1-\$7,799)
- c. \$150-\$299 (\$7,800-\$15,599)
- d. \$300-\$399 (\$15,600-\$20,799)
- e. \$400-\$499 (\$20,800-\$25,999)
- f. \$500-\$649 (\$26,000-\$33,799)
- g. \$650-\$799 (\$33,800-\$41,599)

- h. \$800-\$999 (\$41,600-\$51,999)
- i. \$1,000-\$1,249 (\$52,000-\$64,999)
- j. \$1,250-\$1,499 (\$65,000-\$77,999)
- k. \$1,500-\$1,749 (\$78,000-\$90,999)
- l. \$1,750-\$1,999 (\$91,000-\$103,999)
- m. \$2,000-\$2,999 (\$104,000-\$155,999)
- n. \$3,000 or more (\$156,000 or more)

17. What is your total **personal** income? **SR**

- a. Nil income
- b. \$1-\$149 (\$1-\$7,799)
- c. \$150-\$299 (\$7,800-\$15,599)
- d. \$300-\$399 (\$15,600-\$20,799)
- e. \$400-\$499 (\$20,800-\$25,999)
- f. \$500-\$649 (\$26,000-\$33,799)
- g. \$650-\$799 (\$33,800-\$41,599)
- h. \$800-\$999 (\$41,600-\$51,999)
- i. \$1,000-\$1,249 (\$52,000-\$64,999)
- j. \$1,250-\$1,499 (\$65,000-\$77,999)
- k. \$1,500-\$1,749 (\$78,000-\$90,999)
- l. \$1,750-\$1,999 (\$91,000-\$103,999)
- m. \$2,000-\$2,999 (\$104,000-\$155,999)
- n. \$3,000 or more (\$156,000 or more)

18. Would you describe yourself as your household's: **SR**
- a. Only income earner
  - b. Main income earner
  - c. Joint income earner (you contribute the same amount roughly as others in the household)
  - d. Supplementary income earner
  - e. Currently not earning an income

19. What is the **main** source of your **household** income? **SR**
- a. Income from your paid work
  - b. Income from your partners paid work
  - c. The government funded aged pension
  - d. Other government payment
  - e. Superannuation (from industry, retail or public sector funds)
  - f. Combination of paid work and super
  - g. Investments (property, shares etc.)
  - h. Inheritance
  - i. No income I live off my savings
  - j. No income
  - k. Other

20. Which three of the following costs of living are you most concerned about? **MR SELECT UP TO THREE**
- a. Electricity and gas
  - b. Housing – mortgage or rent
  - c. Medical, dental
  - d. Fresh food – fruit, vegetables, meat
  - e. Transport; fuel, public transport
  - f. Insurance
  - g. Education
  - h. Childcare
  - i. Water
  - j. Packaged food
  - k. Clothing
  - l. Interest on personal debt (i.e. credit cards)
  - m. Car repayments

- n. All of them – no one cost of living in particular [**EXCLUSIVE OPTION**]
- o. None of them [**EXCLUSIVE OPTION**]

21. Given your current needs and financial responsibilities, would you describe yourself as: **SR**
- a. Very comfortable
  - b. Comfortable
  - c. Just getting along
  - d. Struggling
  - e. Poor
  - f. Don't know
  - g. I'd rather not say

22. What best describes you current housing arrangement? **SR**
- a. I own my home outright
  - b. I have a mortgage on my home in my name only
  - c. I share a mortgage with my partner
  - d. I share a mortgage with someone else (i.e. parents)
  - e. I rent on my own
  - f. I rent with my partner
  - g. I rent with friends or with other people
  - h. I live with family
  - i. I live in public housing
  - j. I live in an assisted living or aged care facility or similar
  - k. I am homeless
  - l. Other

23. How much of your **household** income is spent on housing? **SR**
- If you need help figuring this out, please take your total monthly rent or mortgage bill and divide it by your monthly income.
- a. Nothing (I don't pay for housing)
  - b. Less than 30%
  - c. 30-50%

- d. 50-80%
- e. 80%+
- f. Don't know

24. Which of the following best describes who manages your household finances (that is your income, paying bills and loans, keeping track of savings and/or investment)? **SR**

- a. I am solely responsible
- b. I share the responsibility with my spouse/partner
- c. My spouse/partner handles our finances
- d. I share the responsibility with my family
- e. My family handles my finances on my behalf
- f. Other

25. How will you mainly fund your retirement – or if you are already retired, how are you currently mainly funding your retirement? **SR**

- a. My superannuation
- b. My partner's superannuation
- c. My savings and investments
- d. My partner's savings and investments
- e. Government Pension
- f. Inheritance
- g. I really haven't thought about it
- h. My partner handles this, so I'm not sure
- i. Other

26. Do you think that you will have adequate income from your superannuation and investments to live a comfortable lifestyle when you choose to stop working? **SR**

- a. Yes – definitely
- b. Yes – probably
- c. No – probably not
- d. No – definitely not
- e. Not sure

### Block 3: Work

27. Are you currently enrolled in any government approved study? **SR**

- a. Yes, secondary schooling
- b. Yes, TAFE/Traineeship/Apprentice
- c. Yes, University (Undergraduate level)
- d. Yes, university (Postgraduate level)
- e. No, I am not currently studying

28. What is your current employment status? **SR**

- j. Employed, working Full-time
- k. Self Employed, working Full-time
- l. Employed, working Part-time
- m. Self Employed, working part-time
- n. Casual
- o. Unemployed looking for work
- p. Not employed and not looking for work [SKIP Q29]
- q. Student [SKIP Q29]
- r. Retired [SKIP Q29]
- s. Raising children full time/family duties/full-time at home [SKIP Q29]
- t. Other please specify **OE** [SKIP Q29]
- u. I'd rather not say

29. And, in terms of paid work, would you like to: **SR**

- a. Work a lot more [ASK i.]
- b. Work a little more [ASK i.]
- c. Keep your level of work the same
- d. Work a little less [ASK ii.]
- e. Work a lot less [ASK ii.]
  - i. You have said you would like to work more than you currently do. What are the key reasons stopping you from working more? **MR**
- a. Care responsibilities (i.e. looking after children, parents)
- b. Partners career or work takes precedence

- c. Partner is opposed to me working/working more
  - d. Can't find suitable childcare [**DISPLAY TO THOSE WITH DEPENDENT CHILDREN IN Q13**]
  - e. Cost of childcare [**DISPLAY TO THOSE WITH DEPENDENT CHILDREN IN Q13**]
  - f. Can't find a suitable job or opportunity
  - g. Employers won't offer more work or hours
  - h. I have a disability or impairment that prevents me from working more
  - i. I would be financially worse off if I worked more
  - j. I don't have the right skills or education
  - k. I don't have the confidence
  - l. I won't have the same flexibility
  - m. It would be just too hard to manage (i.e. the commute is too long – too much)
  - n. Health issues
  - o. Other (please specify)
- ii. You have said you would like to work less than you currently do. What are the key reason stopping you from working less? **MR**
- a. Financial reasons
  - b. Partner has an expectation that I will work as much as I do
  - c. My employer can't or won't offer a different working arrangement
  - d. I can't find a different suitable job with less hours
  - e. My workload is too great
  - f. In my industry or profession not many part-time jobs exist
  - g. Other (please specify)
30. [**ASK IF Q27 = a, b, c, d**] How long does your commute to work take? **SR**
- a. Work from home
  - b. Less than 15 minutes

- c. 15 to less than 30 minutes
- d. 30 minutes to less than 1 hour
- e. 1 hours to less than 1.5 hours
- f. 1.5 hours to less than 2 hours
- g. 2 hours to less than 2.5 hours
- h. 2.5 to less than 3 hours
- i. 3+ hours
- j. Work interstate

31. Have you ever done any of the following in order to care for a child or family members? Select all that apply.

**MR**

- a. Reduced work hours
- b. Taken a significant amount of time off
- c. Resigned from your job
- d. Turned down a promotion
- e. Have never been in paid work
- f. None of these

**Block 4: Health and Wellbeing**

32. Thinking about your own personal situation, how satisfied are you with the following aspects of your life? **SR PER ROW**

SCALE: Very satisfied, satisfied, neither satisfied nor dissatisfied, dissatisfied, very dissatisfied, not sure

- a. Your personal/family life
- b. Your life overall
- c. Your social life
- d. Your spiritual life
- e. Your work life
- f. Your health
- g. Your finances

33. Please indicate if you agree or disagree with the following statements:

**SR PER ROW, ROTATE LIST**

SCALE: Strongly agree, agree, disagree, strongly disagree, not sure, NA

- a. I often feel overwhelmed by my responsibilities (work, family and social commitments)
- b. I feel optimistic about my future
- c. I am more financially stable than 10 years ago
- d. If my relationship were to breakdown I would be at risk financially
- e. I am happier in my life than I was 10 years ago
- f. I feel as though I have few choices in my life and am stuck in my current situation
- g. I am leading the life I wanted for myself 10 years ago
- h. I feel confident that I am or I will achieve the things that I want with my life
- i. I feel as though the needs of others are usually placed above my own
- j. I feel as though the education I have received has been put to good use in my life or career
- k. I don't have enough time to pursue the things that interest me personally

34. Based on what you know or have experienced, do you agree or disagree that it is harder to live a comfortable life in Sydney than it was 10 years ago? **SR**

- a. Strongly agree
- b. Agree
- c. Disagree
- d. Strongly disagree
- e. Don't know

35. How much power do you feel you have currently over the following aspects of your life? **SR PER ROW**  
SCALE: A lot of control, a little control, not much control, no control at all, not sure

- a. How much you work
- b. Your finances
- c. Your health
- d. How much time you have to do the thing you really enjoy
- e. The culture of your community
- f. Your ability to affect change or improvements in your community
- g. The environment
- h. Local, State and Federal Political decisions

36. Living in Sydney, what is your level of concern about the following issues in your future? **SR PER ROW**

SCALE: Very concerned, somewhat concerned, not very concerned, not at all concerned, not sure. NA

- a. Maintaining an adequate income
- b. Having stable and secure housing
- c. My own personal safety
- d. My own personal health and wellbeing
- e. Progressing my career
- f. The health and wellbeing of my family

37. How satisfied are you with the following aspects of your life? **SR PER ROW**

SCALE: Very satisfied, somewhat satisfied, neither, somewhat dissatisfied, very dissatisfied, NA

- a. How your career is progressing
- b. Where you live
- c. Your relationship with your partner
- d. Your relationship with your children

38. Which of the following statements is closest to your view? **SR**

- a. Significant obstacles still make it harder for women to get ahead than men
- b. Obstacles that made it harder for women to get ahead are largely gone
- c. Don't know

39. Have you personally experienced any of the following forms of intolerance in the past 12 months? *Please select all that apply.* **MR**

- a. Racism
- b. Sexism
- c. Homophobia
- d. Religious intolerance
- e. Ageism
- f. None of these

40. **[ASK IF a, b, c, d or e IS SELECTED IN Q38]** If yes, did this experience have a negative impact on any of the following areas (please select all that apply): **MR**

- a. Your career
- b. Your personal relationships
- c. Your mental health
- d. Your physical health
- e. Your access to education
- f. Your income
- g. Your access to housing
- h. None of these

41. Which of the following do you feel are the most pressing issues that should be addressed at the moment? **MR,**

**ROTATE LIST**

- a. Family violence
- b. Cost of living
- c. Job security
- d. Improving our health system
- e. Creating jobs and reducing unemployment
- f. Housing affordability
- g. National security and terrorism
- h. Quality of education
- i. Quality of and access to childcare
- j. More funding for health
- k. Better public transport
- l. Closing the gender pay gap
- m. Other (OE)

n. None of these

### **Block 5: Impact of Covid-19**

The Covid-19 pandemic has affected Australians in many different ways. These questions focus on your personal experience.

42. What, if anything, have been the positive impacts of the Covid-19 pandemic and subsequent lockdowns on you personally?

43. What, if anything, have been the negative impacts of the Covid-19 pandemic and subsequent lockdowns on you personally?

44. On balance, has the impact on you of the Covid-19 pandemic and subsequent lockdowns been:

- a. Very positive
- b. Somewhat positive
- c. No impact
- d. Somewhat negative
- e. Very negative
- f. Not sure
- g. I'd rather not say