

# *Doing it Tough:*

**How Australians are  
experiencing the cost of  
living crisis**

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**The Centre for Future Work at the Australia Institute**

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# Introduction

This report documents the results of a recent survey of Australian adults regarding their experience of the cost of living crisis. Australian workers are doing it tough. Costs are increasing faster than wages and incomes. Those with less are doing it the toughest. The decline in real living standards of Australian workers since 2021, and the corresponding growth of poverty and inequality in Australia, are well documented (Cortis & Blaxland 2022, 2023; ACOSS 2023, 2024; Economic Inclusions Advisory Committee 2024; Interim Economic Inclusion Advisory Committee 2023). The Australians we surveyed want action on grocery prices, the costs of utilities, the costs of medical bills, and they want wages to increase more rapidly.

Following the pandemic with all its economic and social disruptions (including higher inflation), cost of living concerns rank firmly at the top of Australians' list of concerns. However, policy responses to date have not adequately alleviated the cost of living pressure experienced by most Australians. Conventional policy responses to this crisis rely on the application of monetary austerity to suppress spending power, deliberately increase unemployment, and thus slow inflation. This approach, followed to the letter by the Reserve Bank of Australia, assumes that the problem arises from excess aggregate demand, largely originating from an overheated labour market. However, a concentration on wages and consumer spending as the factors driving inflation, and therefore the crisis, ignores how corporate profits (Stanford 2023) and business pricing affect the cost of living (Fels 2024a). It also belies the evidence of wage stagnation and real wage decline that firmly disprove the claim that wages are driving inflation (Jericho 2024). An approach to the crisis driven by monetary austerity also pays no attention to the distributional consequences of both inflation itself, and orthodox responses to it.

The current cost of living crisis in Australia has two components - the incomes that people receive, and the prices they pay for goods and services. This is what Alan Fels has recently referred to as the "two faces" of the crisis (Fels 2024b). Action to protect the living standards of Australians must address both faces of the crisis.

As part of a broader research initiative investigating the human costs of the crisis and the impact of austerity on Australian workers, the Australia Institute's Carmichael Centre/Centre for Future Work surveyed a nationally representative sample of 1014 adults living in Australia about their household income and the costs of living. The results show that:

- Almost three-quarters (72%) of respondents felt their wages had grown slower than prices over the previous year.
- Over half of respondents (53%) said their household's financial situation was worse than it was two years ago.
- The cost of living crisis has had differential impacts. Over half of those with household incomes of lower than \$60 000 reported their incomes had grown much slower than costs. This contrasts with one-third (33%) of those with household income over \$100 000 who indicated their incomes had grown much slower than costs. Women (31%) were more likely than men (13%) to describe their household's financial situation as much worse than two years ago. Because it has affected lower-income Australians most severely, the cost of living crisis has exacerbated inequality.
- Respondents identified higher grocery prices as the most visible source of the increased cost of living. Six out of 10 (60%) of respondents identified groceries as the purchase where they have most noticed higher prices followed by utilities (21%) and transport (7%).
- There was strong support for measures across a broad range of policy areas to address the costs of living. 64% of respondents said it was very important to lower utility costs to reduce cost of living pressures. 64% said it was very important to increase supermarket competition, 60% to lower medical costs, and 58% to increase the pace of wages growth.

The respondents to this survey supported a suite of policy initiatives designed to both reduce the cost of living, and to increase wages and income supports. In their view, addressing the cost of living crisis requires a multi-dimensional approach, rather than a singular reliance on high interest rates to slow inflation.

# Income

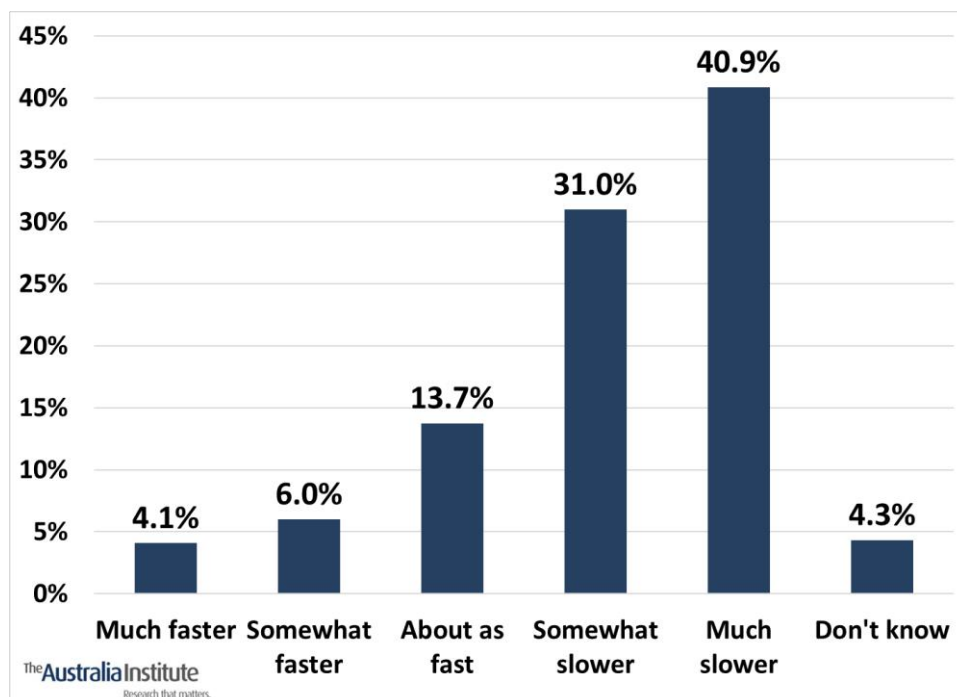
Since the Covid-19 pandemic the acceleration of inflation has undermined the real purchasing power of most workers (Jericho & Stanford 2024). The survey results show that respondents overwhelmingly felt that rising prices of goods and services were outstripping their incomes. This was particularly true for those who rely on government income supports (like JobSeeker or the Age Pension). The increase in living costs is having a disproportionate impact on lower-income households. Over half of respondents (53%) felt their household's financial position was worse than two years ago.

## Stagnant household income

As shown in Figure 1, most Australians report their incomes had grown much slower than the costs of living.

- Seven in 10 (72%) respondents reported their income had grown slower, or much slower, than prices over the past year.
- One in 10 (10%) thought their incomes had grown faster than prices.

**Figure 1. Growth of incomes versus growth of prices.**

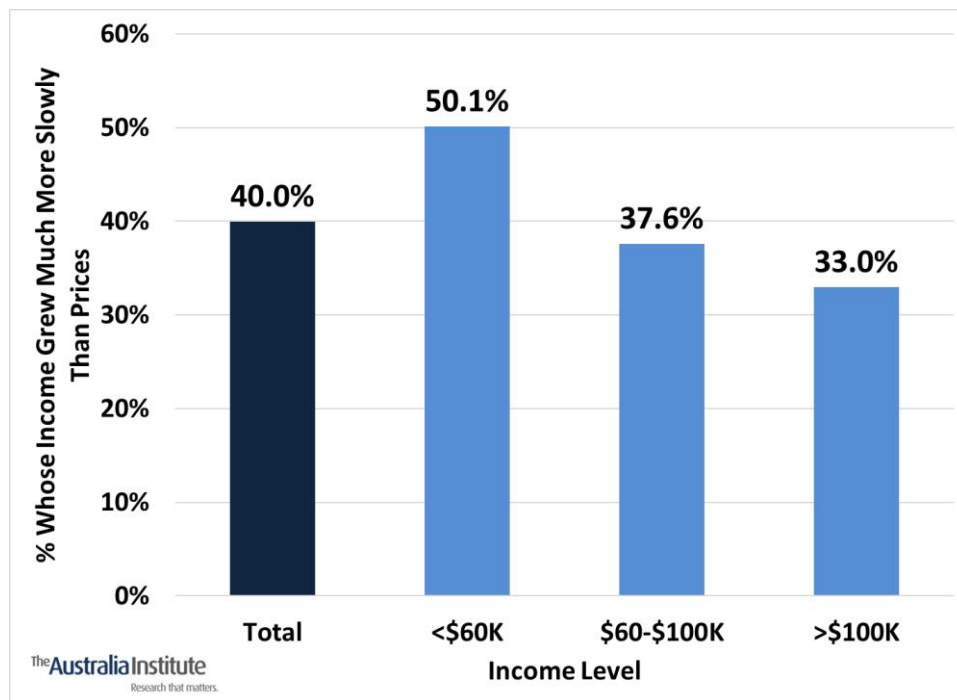


Source: Survey results, as described in text.

As shown in Figure 2, those in lower-income households are most likely to report that their incomes have grown much slower than prices in the last year.

- Half (50%) of those with household income under \$60,000 reported their incomes had grown much slower than prices, versus one-third (33%) of those with household income over \$100,000.
- This suggests the increase in living costs is having a disproportionate effect on lower-income households.

**Figure 2. Incomes versus prices by household income level.**

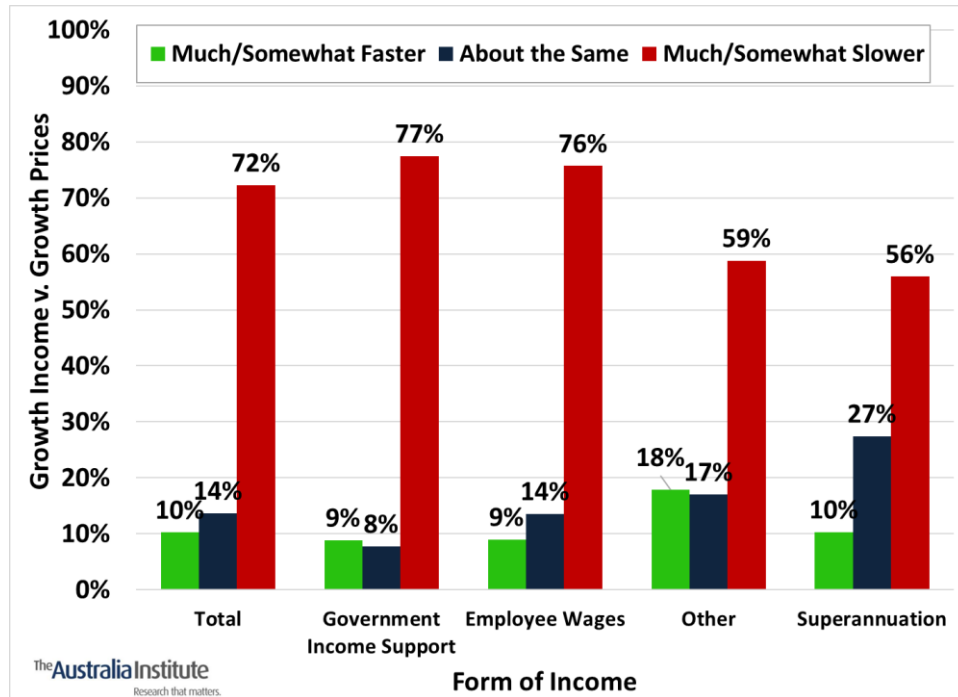


*Source: Survey results, as described in text.*

People who rely mostly on government income supports (like JobSeeker or the Age Pension) were most likely to report that their incomes had grown much more slowly than prices. As shown in Figure 3:

- 77% of those on government income supports reported their income had grown more slowly, or much more slowly, than prices.
- 76% of waged employees also reported their incomes had grown more slowly, or much more slowly, than prices.
- Superannuation pensioners (56%) and business owners and others (59%) were less likely to report that their incomes had grown more slowly, or much more slowly, than prices.

**Figure 3. Incomes versus prices by source of income.**



Source: Survey results, as described in text.

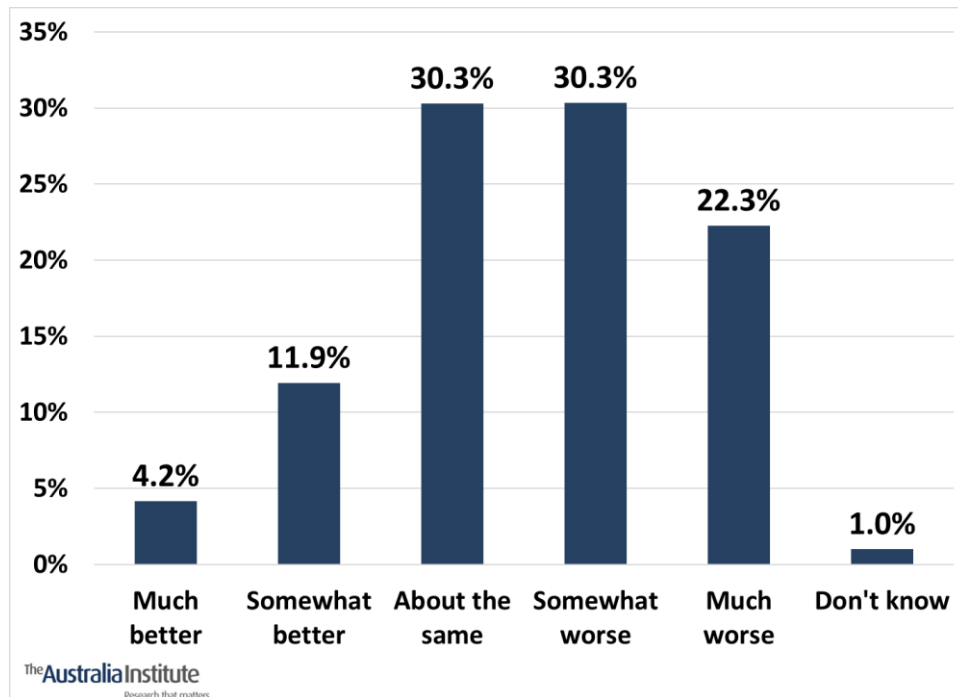
## Going backwards

It is not surprising that respondents felt that their household financial position has deteriorated when compared to two years ago. As set out in Figure 4:

- Over half of respondents (53%) said their household’s financial situation was somewhat or much worse than it was two years ago.
- Only 16% reported their household’s financial situation was somewhat or much better than it was two years ago.



**Figure 4. Compared to two years ago, is your household's financial situation:**



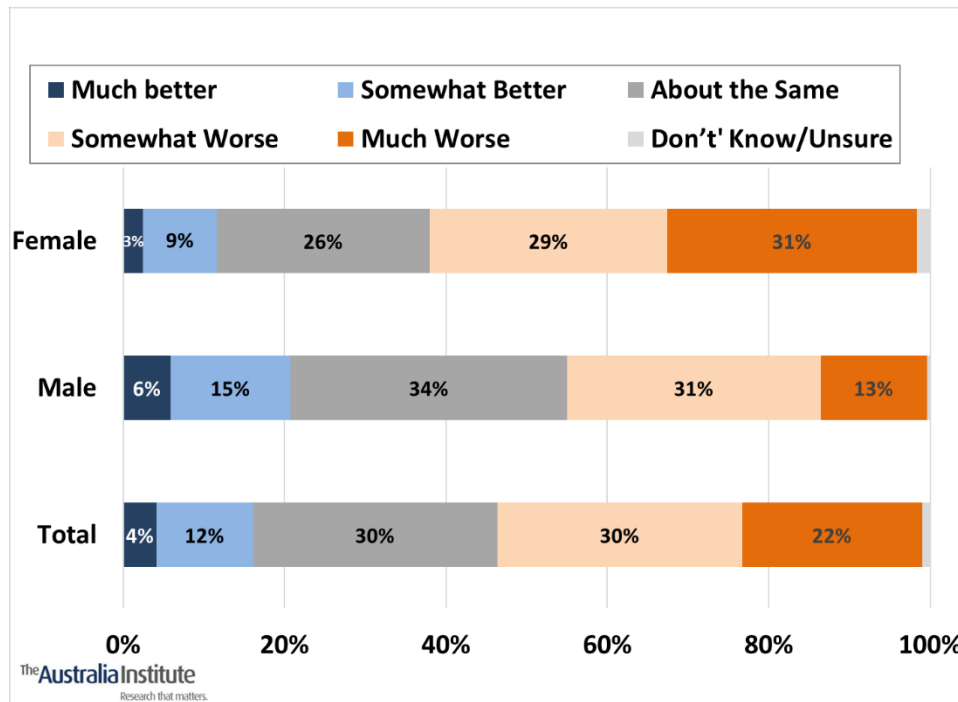
Source: Survey results, as described in text.

## Differential impact

There were significant differences between men and women regarding changes in their household's financial position compared to two years ago. Figure 5 shows that:

- Women are more likely to report that their household's financial situation is much worse, and less likely to report that their household's financial situation is better.
- 31% of female respondents reported their household finances were much worse, compared to 13% of male.

**Figure 5. Compared to two years ago, are your household’s finances:**

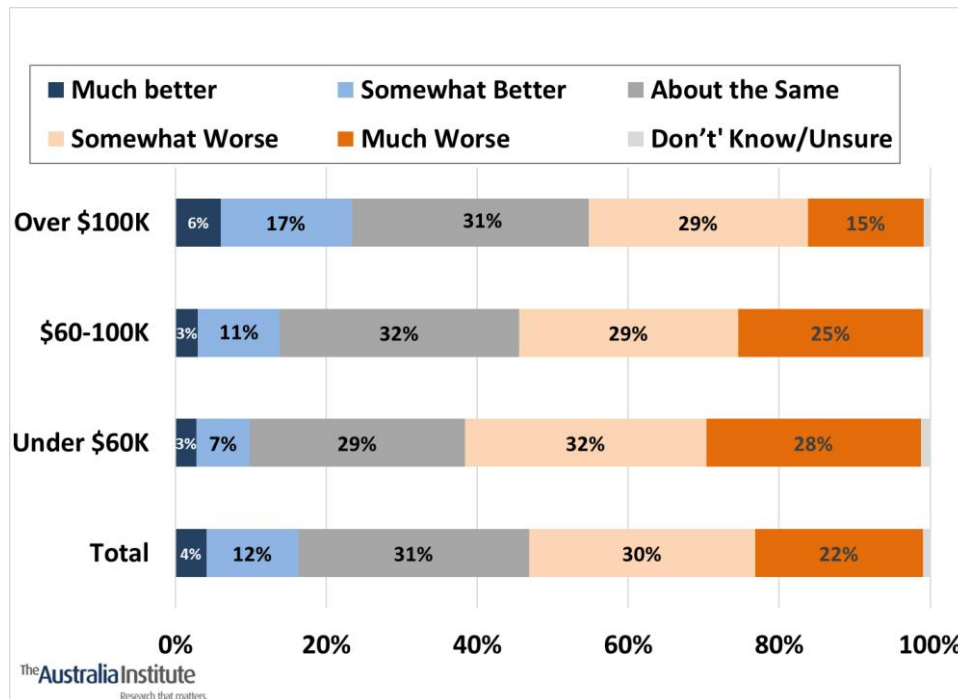


Source: Survey results, as described in text.

Differences also appear between lower and higher income households, suggesting that the cost of living crisis is having a greater impact on those in lower-income households. Again, this indicates that the cost of living crisis is exacerbating existing inequality. As illustrated in Figure 6:

- Australians in higher-income households are more likely to report their household finances have improved in the last two years (23%), and less likely to report that their household finances are much worse (15%).
- Few Australians in lower-income households (10%) report their household finances are much or somewhat better than two years ago, but they were more likely (28%) to report that their household finances are much worse.

Figure 6. Compared to two years ago, is your household's financial situation:



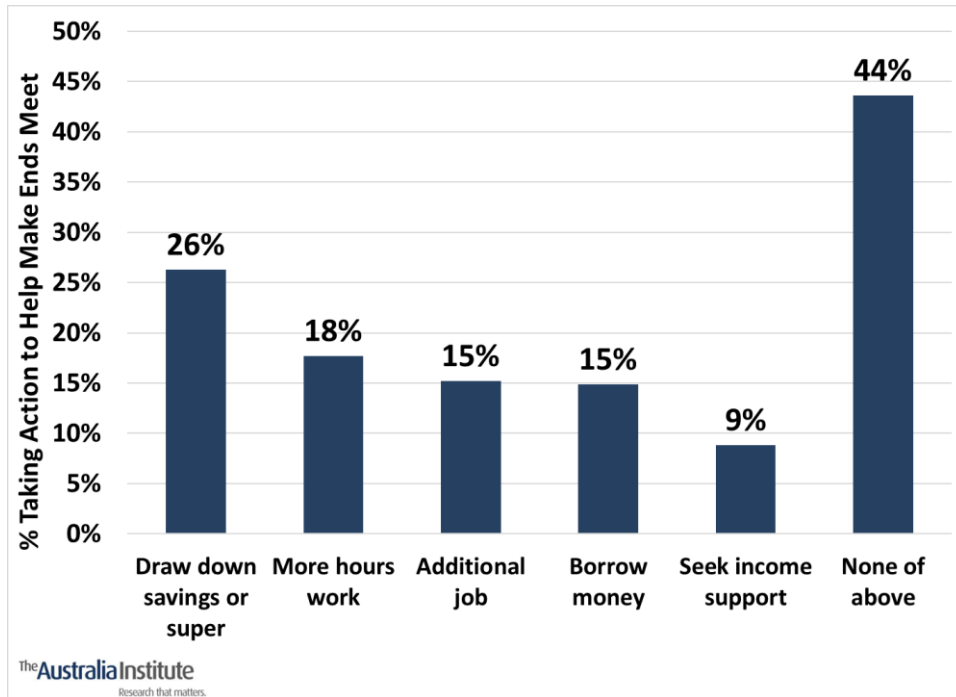
Source: Survey results, as described in text.

## Strategies to cope

Australians are adopting a variety of strategies to raise additional funds to help meet cost of living challenges in the past year including drawing down on savings and superannuation and undertaking more hours of work. While this indicates a high degree of self-reliance of Australians in grappling with the crisis in living standards, this likely comes at a cost of reduced superannuation savings and capacity to get through future periods of financial stress. As shown in Figure 7:

- The most common strategy adopted by respondents was drawing down savings or superannuation balances (26%).
- Next most common was undertaking more paid work: either working more hours in an existing role (18%), or taking on a second or additional job (15%).
- 15% of Australians borrowed money to help cover higher expenses.

Figure 7. In the past 12 months have you supplemented your income by:



Source: Survey results, as described in text.

# Costs

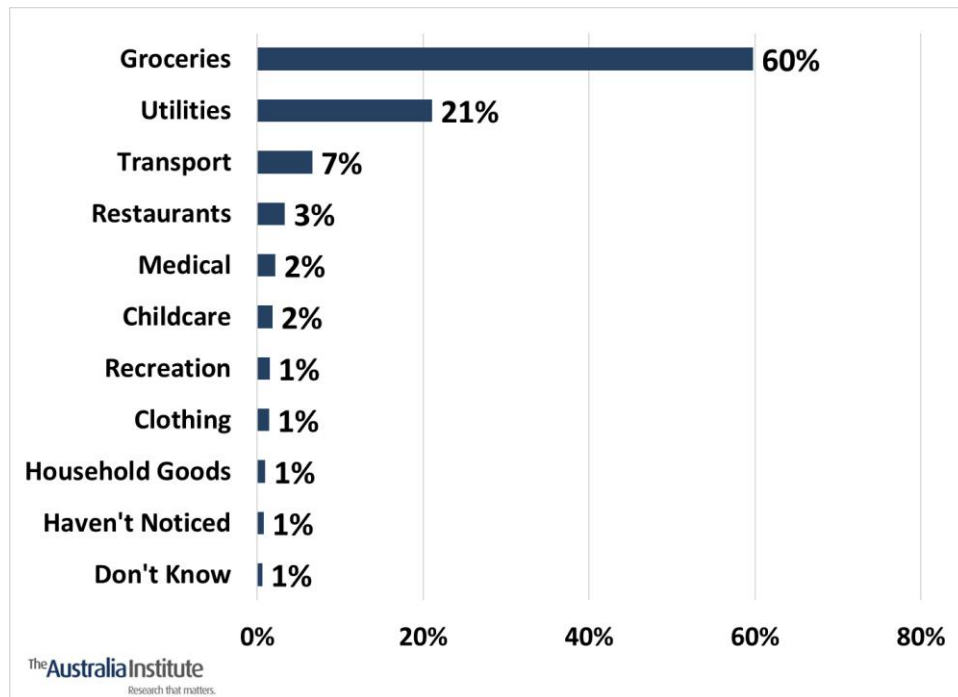
The issue of grocery prices and the marketing practices of large supermarket chains has been the subject of media reports, public inquiries (Fels 2024), and now legal action by the Australian Consumer and Competition Commission (ACCC 2024). Respondents were asked to identify where they most noticed price increases. Grocery prices and the costs of utilities were the most visible sources of the higher cost of living. The current public and regulatory focus on grocery prices and the practices of large supermarket chains is consistent with Australians' concern, as reflected in the results in this survey. Higher costs for basics and necessities have led households to cut back spending on discretionary items over the past year. For some, those cutbacks have even included essential services such as home heating and cooling, healthy food, and visits to the doctor. Australians identified supermarkets and energy companies as the groups they blame the most for cost-of living pressures.

## Cost increases

Increases in grocery prices and utilities are those costs that respondents noticed the most. As set out in Figure 8:

- 60% of respondents selected groceries as the purchase where they have most noticed higher prices.
- Utility bills (21%) and transportation costs (7%) were also highly visible sources of higher prices.

**Figure 8. Where have you most noticed price increases?**



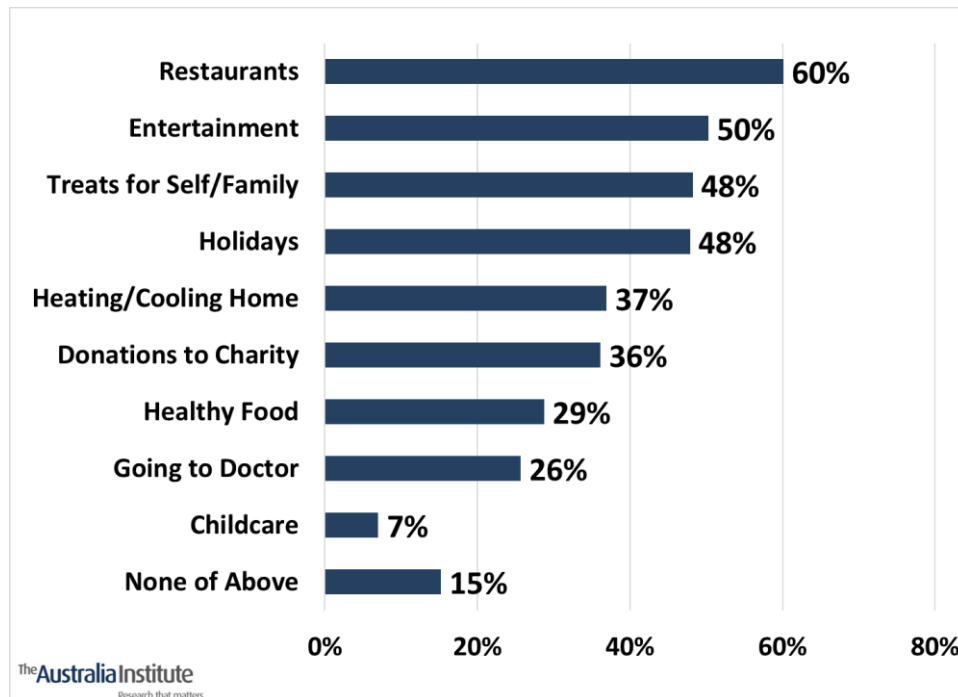
Source: Survey results, as described in text.

## Cutting Costs

Most Australians are cutting back on discretionary spending as a way of coping with cost-of-living pressures. Some households are even cutting back on essential services in response to higher prices and cost of living pressures. As shown in Figure 9:

- 60% of respondents have reduced their spending on eat-in or take-out restaurant food.
- About half have reduced spending on other discretionary items: entertainment (such as shows or movies, 50%), family treats (48%), and holidays (48%).
- However, essential services have also been sacrificed as a result of higher prices, including home heating and cooling (37%), healthy food (29%), and visits to the doctor (26%).

**Figure 9. Have you spent less on any of the following over the past year?**



Source: Survey results, as described in text.

## Attributing blame

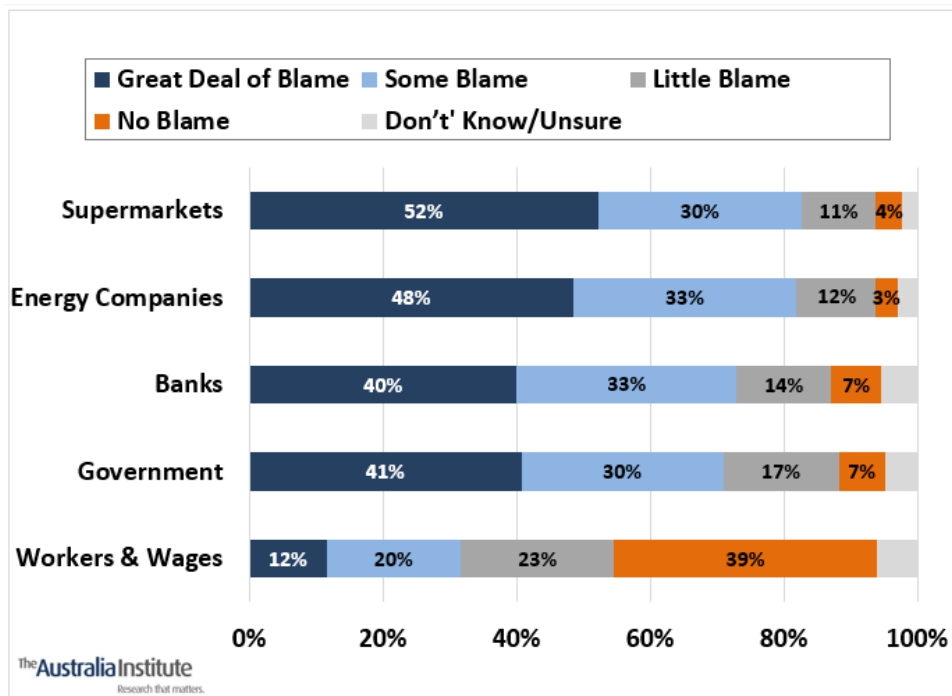
Respondents were asked to consider how much blame various groups deserve for the increase in the cost of living pressures. Supermarkets and energy companies were identified as the most responsible forces behind cost of living challenges. Conventional arguments that inflation has been the result of a ‘wage-price spiral’ are not believed by most respondents.

The relative extent to which respondents blame different potential culprits for cost of living challenges can be ranked, by combining the proportion of respondents who indicated each sector deserved much blame or some blame for the problem. As set out in Figure 10:

- 83% of respondents ascribed some blame or a great deal of blame to supermarkets, and 82% to energy companies, for causing cost of living challenges.
- Banks and government were seen as only slightly less responsible, with 73% of respondents ascribing some blame or a great deal of blame to banks, and 71% to government.

- In contrast only one in three Australians (32%) ascribed some blame or a great deal of blame to workers and their wage demands for causing cost of living challenges.

**Figure 10. How much blame do these groups deserve for cost of living pressures?**



Source: Survey results, as described in text.



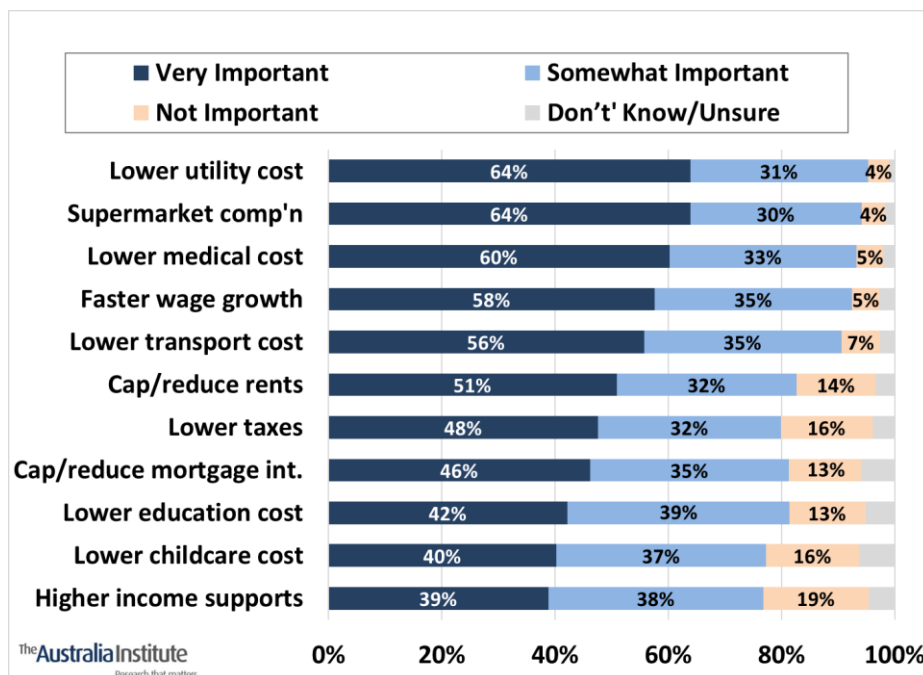
# Action

The previous sections of this report document how those surveyed are experiencing the cost of living crisis. Survey participants were also asked how they felt about certain actions that could be taken to reduce cost of living pressures. There was strong support for all the potential remedies to cost of living pressures surveyed in the poll. This may indicate Australians favour a multi-dimensional approach to addressing the cost of living crisis – rather than viewing a single policy tool (such as higher interest rates from the Reserve Bank of Australia) as the key solution.

## Multidimensional strategy

Support for the various options for action included in the survey can be ranked according to the proportion of respondents who see each option as being very important in addressing cost of living challenges (see Figure 11). Strongest support by this measure was expressed for lower utility costs, stronger supermarket competition, lower medical costs, and faster wage growth. Whilst nearly half (48%) of respondents indicated that reducing taxes was very important in reducing cost of living pressures, this action was not the highest ranked measure.

**Figure 11. How important are the following to reduce cost of living pressures?**



Source: Survey results, as described in text.

# Conclusion

Many Australians are doing it tough with costs of living outstripping wages and incomes since 2022. This survey examined the lived experience of the crisis amongst everyday Australians. The responses demonstrate that Australians have been tightening their belts and taking measures to reduce personal costs at the expense of things that provide the 'quiet enjoyment' of life like eating out and going on holidays. Particularly concerning is the cutting back on essential items like heating and cooling, healthy food, and visits to the doctor.

For some respondents the gap in wages growth and the increase in the costs of goods and services has been breached by working extra hours or taking on an additional job. Drawing down on savings and superannuation are mechanisms that have also been deployed. Like putting off seeing the doctor, reducing savings and superannuation has potential long terms costs for both individuals and society.

The survey results demonstrate that respondents are aware of the many dimensions of the costs of living crisis and that they expect action across all those dimensions. Respondents want to see supermarket power reduced to reduce the costs of food however they also want increases in wages and income supports, as well as regulations on things like utility costs, transit fees, education, and health costs. Conventional arguments that inflation has been the result of a 'wage-price spiral' are not believed by most respondents.

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# Appendix A - Method

## Method

### Short disclosure statement

Panel provider	Dynata
Research company	The Australia Institute
Fieldwork dates	10 July 2024 to 16 July 2024
Mode of data collection	Online recruited from research panel
Target population	Australian adults aged 18+
Sample size	1014 + 498 South Australian boost, weighted
Australian Polling Council compliant	Yes
Voting intention published	No
Long disclosure statement	See below

### Long disclosure statement

Effective sample size after weighting applied	1030
Margin of error associated with effective sample size	±3%
Variables used in weighting	Age, gender, state/territory based on Australian Bureau of Statistics <a href="#">“National, state and territory population”</a> data
Gender identity categorisation	Those who answered the gender identity question as “Non-binary”, “I use a different term”, or “Prefer not to answer” had their responses included with females for the purpose of reporting, due to constraints from weighting data availability
Weighting method used	Raking method
Full question text, responses categories and randomisation	See below
Source of online sample	Dynata’s online panel
Positioning of voting intention questions in questionnaire	Immediately after demographics, before policy questions Lower house voting intention was asked first, followed by upper house voting intention]
How were undecided voters handled?	Respondents who answered “Don’t know / Not sure” for voting intention were then asked a leaning question; these leanings are included in voting intention crosstabs
Method of calculating 2PP	NA
Voting intention categorisation	Voting crosstabs show voting intentions for the House of Representatives. “Coalition” includes separate responses for Liberal and National. “Other” refers to Independent/Other, and minor parties in cases where they were included in the voting intention but represent too small a sample to be reported separately in the crosstabs
Location results	Results are shown only for larger states



## Appendix B – Detailed Results

No preceding questions in the poll are expected to have influenced the results of the questions published here.

### What is your main source of personal income?

	<i>Total</i>	Male	Female	NSW	QLD	SA	VIC	WA
Wages as an employee	51%	49%	54%	56%	47%	42%	55%	49%
Payment as a business owner or contractor	6%	9%	4%	5%	9%	4%	8%	4%
Government income support payment (e.g. JobSeeker, disability payment, pension)	25%	23%	26%	22%	28%	31%	22%	33%
Superannuation	8%	10%	7%	8%	8%	10%	7%	8%
Investments	4%	6%	2%	5%	4%	3%	3%	4%
Other (please specify)	3%	2%	4%	3%	2%	6%	4%	1%
Don't know / not sure	2%	1%	3%	2%	2%	3%	2%	1%

	<i>Total</i>	\$60,000 or less	\$60,001 - \$100,000	More than \$100,000
Wages as an employee	51%	24%	53%	76%
Payment as a business owner or contractor	6%	5%	7%	8%
Government income support payment (e.g. JobSeeker, disability payment, pension)	25%	51%	19%	7%
Superannuation	8%	10%	12%	4%
Investments	4%	4%	4%	3%
Other (please specify)	3%	4%	3%	1%
Don't know / not sure	2%	3%	2%	1%

	<i>Total</i>	<i>Labor</i>	<i>Coalition</i>	<i>Greens</i>	<i>One Ntn</i>	<i>Other</i>
Wages as an employee	51%	55%	50%	55%	47%	43%
Payment as a business owner or contractor	6%	5%	7%	10%	7%	4%
Government income support payment (e.g. JobSeeker, disability payment, pension)	25%	24%	25%	26%	24%	29%
Superannuation	8%	9%	10%	4%	8%	9%
Investments	4%	4%	5%	1%	7%	1%
Other (please specify)	3%	2%	2%	4%	5%	7%
Don't know / not sure	2%	2%	2%	0%	2%	7%

**How do you think your income in the past year has compared to the increase in the cost of living?**

	<i>Total</i>	<i>Male</i>	<i>Female</i>	<i>NSW</i>	<i>QLD</i>	<i>SA</i>	<i>VIC</i>	<i>WA</i>
My income has grown much faster than the cost of living	4%	6%	2%	6%	3%	2%	2%	2%
My income has grown somewhat faster than the cost of living	6%	6%	6%	6%	7%	6%	5%	6%
My income has grown about as fast as the cost of living	14%	20%	8%	15%	15%	15%	12%	12%
My income has grown somewhat slower than the cost of living	31%	35%	27%	31%	30%	32%	30%	38%
My income has grown much slower than the cost of living	41%	32%	49%	39%	39%	42%	47%	37%
Don't know / Not sure	4%	1%	7%	3%	6%	4%	4%	5%

	<i>Total</i>	<i>\$60,000 or less</i>	<i>\$60,001 - \$100,000</i>	<i>More than \$100,000</i>
My income has grown much faster than the cost of living	4%	3%	3%	7%
My income has grown somewhat faster than the cost of living	6%	4%	8%	7%
My income has grown about as fast as the cost of living	14%	9%	13%	19%

My income has grown somewhat slower than the cost of living	31%	29%	35%	30%
My income has grown much slower than the cost of living	41%	51%	37%	34%
Don't know / Not sure	4%	5%	4%	4%

	<i>Total</i>	Labor	Coalition	Greens	One Ntn	Other
My income has grown much faster than the cost of living	4%	6%	3%	7%	0%	0%
My income has grown somewhat faster than the cost of living	6%	7%	6%	8%	1%	4%
My income has grown about as fast as the cost of living	14%	17%	15%	11%	5%	9%
My income has grown somewhat slower than the cost of living	31%	33%	34%	22%	25%	30%
My income has grown much slower than the cost of living	41%	33%	40%	50%	67%	43%
Don't know / Not sure	4%	5%	3%	2%	2%	13%

**In the past twelve months have you supplemented your main source of income by doing any of the following?**

	<i>Total</i>	Male	Female	NSW	QLD	SA	VIC	WA
Taking on a second or additional job	15%	16%	14%	18%	13%	13%	15%	16%
Increasing your working hours	18%	15%	20%	18%	15%	15%	19%	17%
Seeking income support or other assistance from a government agency or charity	9%	10%	7%	11%	6%	6%	8%	14%
Drawing down on your savings or superannuation	26%	25%	27%	28%	22%	22%	30%	22%
Borrowing money	15%	12%	17%	15%	17%	14%	15%	12%
None of the above	44%	46%	41%	40%	50%	49%	40%	50%



	<i>Total</i>	\$60,000 or less	\$60,001 - \$100,000	More than \$100,000
Taking on a second or additional job	15%	10%	20%	17%
Increasing your working hours	18%	10%	21%	22%
Seeking income support or other assistance from a government agency or charity	9%	11%	10%	6%
Drawing down on your savings or superannuation	26%	29%	29%	22%
Borrowing money	15%	21%	14%	11%
None of the above	44%	46%	39%	45%

	<i>Total</i>	Labor	Coalition	Greens	One Ntn	Other
Taking on a second or additional job	15%	15%	14%	24%	18%	9%
Increasing your working hours	18%	14%	17%	29%	20%	16%
Seeking income support or other assistance from a government agency or charity	9%	9%	7%	14%	8%	8%
Drawing down on your savings or superannuation	26%	24%	30%	24%	26%	25%
Borrowing money	15%	14%	11%	29%	18%	12%
None of the above	44%	51%	42%	27%	36%	51%

**Where have you most noticed price increases?**

	<i>Total</i>	Male	Female	NSW	QLD	SA	VIC	WA
Groceries	60%	57%	63%	60%	59%	57%	65%	59%
Transport (petrol, public transport, tolls, etc)	7%	9%	4%	6%	9%	6%	5%	9%
Medical fees and medicines	2%	2%	3%	1%	2%	4%	3%	4%
Clothing and footwear	1%	2%	1%	2%	2%	1%	0%	1%
Recreation, entertainment and culture	1%	2%	1%	2%	3%	1%	0%	1%
Eating out and ordering in	3%	3%	3%	5%	2%	4%	1%	6%
Utility bills (water, electricity, gas, etc)	21%	21%	22%	20%	19%	25%	23%	15%
Furniture, whitegoods and other household items	1%	2%	0%	1%	3%	1%	0%	0%
Childcare	2%	2%	2%	1%	1%	1%	1%	3%
I haven't noticed price increases	1%	1%	0%	1%	0%	1%	2%	1%
Don't know / Not sure	1%	0%	1%	0%	1%	1%	0%	0%

	<i>Total</i>	\$60,000 or less	\$60,001 - \$100,000	More than \$100,000
Groceries	60%	67%	58%	55%
Transport (petrol, public transport, tolls, etc)	7%	6%	5%	8%
Medical fees and medicines	2%	3%	3%	1%
Clothing and footwear	1%	1%	2%	1%
Recreation, entertainment and culture	1%	1%	2%	2%
Eating out and ordering in	3%	3%	4%	4%
Utility bills (water, electricity, gas, etc)	21%	16%	26%	23%
Furniture, whitegoods and other household items	1%	0%	1%	2%
Childcare	2%	0%	1%	3%
I haven't noticed price increases	1%	2%	0%	0%
Don't know / Not sure	1%	1%	0%	1%

	<i>Total</i>	<i>Labor</i>	<i>Coalition</i>	<i>Greens</i>	<i>One Ntn</i>	<i>Other</i>
Groceries	60%	60%	58%	62%	54%	67%
Transport (petrol, public transport, tolls, etc)	7%	7%	7%	6%	7%	7%
Medical fees and medicines	2%	2%	2%	4%	0%	2%
Clothing and footwear	1%	1%	2%	1%	0%	0%
Recreation, entertainment and culture	1%	2%	1%	1%	0%	2%
Eating out and ordering in	3%	3%	3%	3%	4%	4%
Utility bills (water, electricity, gas, etc)	21%	22%	22%	17%	34%	14%
Furniture, whitegoods and other household items	1%	0%	2%	2%	0%	0%
Childcare	2%	2%	1%	4%	0%	3%
I haven't noticed price increases	1%	1%	1%	0%	0%	0%
Don't know / Not sure	1%	0%	1%	0%	0%	3%

**Has the higher cost of living caused you to spend less on any of the following over the past year?**

	<i>Total</i>	<i>Male</i>	<i>Female</i>	<i>NSW</i>	<i>QLD</i>	<i>SA</i>	<i>VIC</i>	<i>WA</i>
Going to the doctor	26%	18%	33%	23%	25%	27%	26%	29%
Heating or cooling your home	37%	29%	45%	36%	27%	35%	46%	38%
Buying healthy food like fruit and vegetables	29%	23%	34%	29%	26%	26%	29%	31%
Buying treats for yourself or family members	48%	40%	56%	44%	43%	46%	56%	45%
Donating to charity	36%	35%	38%	34%	33%	31%	41%	39%
Going on holiday	48%	44%	51%	46%	48%	48%	54%	44%
Going to movies, shows, concerts or other entertainment	50%	44%	56%	48%	45%	49%	59%	50%
Eating out and ordering in	60%	53%	67%	56%	62%	60%	66%	52%
Childcare	7%	8%	6%	7%	8%	6%	4%	8%
None of the above	15%	19%	11%	17%	14%	17%	13%	16%

	<i>Total</i>	\$60,000 or less	\$60,001 - \$100,000	More than \$100,000
Going to the doctor	26%	28%	24%	26%
Heating or cooling your home	37%	42%	38%	32%
Buying healthy food like fruit and vegetables	29%	33%	27%	27%
Buying treats for yourself or family members	48%	51%	44%	50%
Donating to charity	36%	36%	37%	36%
Going on holiday	48%	49%	46%	47%
Going to movies, shows, concerts or other entertainment	50%	53%	44%	52%
Eating out and ordering in	60%	60%	57%	63%
Childcare	7%	6%	6%	8%
None of the above	15%	16%	18%	13%

	<i>Total</i>	Labor	Coalition	Greens	One Ntn	Other
Going to the doctor	26%	21%	23%	34%	44%	29%
Heating or cooling your home	37%	33%	35%	46%	49%	37%
Buying healthy food like fruit and vegetables	29%	21%	27%	46%	40%	33%
Buying treats for yourself or family members	48%	45%	49%	57%	52%	44%
Donating to charity	36%	35%	34%	44%	56%	25%
Going on holiday	48%	46%	47%	56%	53%	44%
Going to movies, shows, concerts or other entertainment	50%	49%	49%	60%	55%	42%
Eating out and ordering in	60%	60%	62%	60%	59%	56%
Childcare	7%	6%	7%	12%	8%	3%
None of the above	15%	18%	16%	6%	7%	22%

**How important are the following actions in reducing the costs of living pressures?**

**a) Improving supermarket competition to reduce food prices**

	<i>Total</i>	Male	Female	NSW	QLD	SA	VIC	WA
Very important	64%	60%	68%	62%	67%	66%	63%	63%
Somewhat important	30%	33%	27%	31%	28%	29%	31%	31%
Not important	4%	6%	3%	5%	3%	3%	4%	6%
Don't know / Not sure	2%	1%	3%	1%	2%	2%	2%	1%

	<i>Total</i>	\$60,000 or less	\$60,001 - \$100,000	More than \$100,000
Very important	64%	66%	61%	65%
Somewhat important	30%	30%	31%	30%
Not important	4%	2%	6%	5%
Don't know / Not sure	2%	2%	1%	1%

	<i>Total</i>	Labor	Coalition	Greens	One Ntn	Other
Very important	64%	66%	58%	73%	68%	64%
Somewhat important	30%	31%	35%	22%	22%	28%
Not important	4%	3%	5%	4%	7%	6%
Don't know / Not sure	2%	1%	2%	1%	3%	2%

**b) Supporting wages keeping up with inflation**

	<i>Total</i>	Male	Female	NSW	QLD	SA	VIC	WA
Very important	58%	48%	67%	56%	55%	57%	59%	64%
Somewhat important	35%	44%	26%	36%	38%	34%	34%	29%
Not important	5%	7%	3%	6%	3%	6%	4%	6%
Don't know / Not sure	3%	1%	4%	2%	3%	3%	3%	1%

	<i>Total</i>	\$60,000 or less	\$60,001 - \$100,000	More than \$100,000
Very important	58%	52%	57%	63%
Somewhat important	35%	40%	37%	30%
Not important	5%	5%	4%	5%
Don't know / Not sure	3%	3%	3%	1%

	<i>Total</i>	Labor	Coalition	Greens	One Ntn	Other
Very important	58%	60%	47%	78%	56%	60%
Somewhat important	35%	36%	40%	16%	37%	34%
Not important	5%	2%	7%	6%	4%	4%
Don't know / Not sure	3%	1%	5%	0%	3%	2%

**c) Increasing income support payments (such as Jobkeeper and youth allowance)**

	<i>Total</i>	Male	Female	NSW	QLD	SA	VIC	WA
Very important	39%	37%	41%	37%	38%	38%	40%	35%
Somewhat important	38%	39%	37%	42%	35%	39%	37%	41%
Not important	19%	20%	17%	17%	22%	18%	19%	18%
Don't know / Not sure	5%	4%	5%	3%	5%	4%	4%	6%

	<i>Total</i>	\$60,000 or less	\$60,001 - \$100,000	More than \$100,000
Very important	39%	53%	38%	30%
Somewhat important	38%	32%	39%	42%
Not important	19%	12%	21%	23%
Don't know / Not sure	5%	4%	2%	6%

	<i>Total</i>	Labor	Coalition	Greens	One Ntn	Other
Very important	39%	41%	28%	61%	37%	44%
Somewhat important	38%	42%	42%	26%	35%	29%
Not important	19%	12%	26%	13%	26%	17%
Don't know / Not sure	5%	5%	4%	0%	3%	10%

**d) Capping or reducing mortgage interest rates**

	<i>Total</i>	Male	Female	NSW	QLD	SA	VIC	WA
Very important	46%	36%	56%	43%	43%	49%	55%	42%
Somewhat important	35%	39%	31%	35%	40%	37%	29%	37%
Not important	13%	19%	7%	15%	13%	8%	11%	15%
Don't know / Not sure	6%	6%	6%	7%	4%	7%	6%	6%

	<i>Total</i>	\$60,000 or less	\$60,001 - \$100,000	More than \$100,000
Very important	46%	45%	43%	50%
Somewhat important	35%	35%	36%	34%
Not important	13%	13%	15%	11%
Don't know / Not sure	6%	7%	6%	4%

	<i>Total</i>	<i>Labor</i>	<i>Coalition</i>	<i>Greens</i>	<i>One Ntn</i>	<i>Other</i>
Very important	46%	46%	43%	57%	49%	45%
Somewhat important	35%	37%	37%	29%	31%	33%
Not important	13%	11%	15%	11%	12%	11%
Don't know / Not sure	6%	6%	5%	3%	8%	11%

**e) Capping or reducing rent**

	<i>Total</i>	<i>Male</i>	<i>Female</i>	<i>NSW</i>	<i>QLD</i>	<i>SA</i>	<i>VIC</i>	<i>WA</i>
Very important	51%	44%	58%	50%	51%	51%	53%	50%
Somewhat important	32%	35%	29%	31%	34%	34%	30%	29%
Not important	14%	18%	10%	15%	13%	10%	14%	19%
Don't know / Not sure	3%	3%	4%	4%	1%	6%	4%	3%

	<i>Total</i>	<i>\$60,000 or less</i>	<i>\$60,001 - \$100,000</i>	<i>More than \$100,000</i>
Very important	51%	57%	48%	48%
Somewhat important	32%	28%	34%	35%
Not important	14%	12%	15%	14%
Don't know / Not sure	3%	4%	3%	2%

	<i>Total</i>	<i>Labor</i>	<i>Coalition</i>	<i>Greens</i>	<i>One Ntn</i>	<i>Other</i>
Very important	51%	50%	42%	74%	56%	53%
Somewhat important	32%	35%	36%	19%	20%	30%
Not important	14%	11%	18%	7%	21%	13%
Don't know / Not sure	3%	3%	4%	0%	3%	4%

**f) Reducing the costs of transport (such as petrol, public transport and tolls)**

	<i>Total</i>	<i>Male</i>	<i>Female</i>	<i>NSW</i>	<i>QLD</i>	<i>SA</i>	<i>VIC</i>	<i>WA</i>
Very important	56%	48%	63%	53%	55%	53%	63%	55%
Somewhat important	35%	39%	31%	36%	38%	40%	30%	36%
Not important	7%	10%	4%	7%	6%	5%	6%	7%
Don't know / Not sure	3%	3%	3%	3%	1%	2%	2%	2%

	<i>Total</i>	\$60,000 or less	\$60,001 - \$100,000	More than \$100,000
Very important	56%	60%	54%	54%
Somewhat important	35%	33%	33%	37%
Not important	7%	5%	9%	7%
Don't know / Not sure	3%	2%	3%	2%

	<i>Total</i>	Labor	Coalition	Greens	One Ntn	Other
Very important	56%	52%	52%	67%	67%	60%
Somewhat important	35%	40%	37%	23%	28%	31%
Not important	7%	7%	7%	8%	2%	7%
Don't know / Not sure	3%	1%	4%	2%	3%	3%

**g) Reducing the costs of medical fees and medicines**

	<i>Total</i>	Male	Female	NSW	QLD	SA	VIC	WA
Very important	60%	50%	70%	58%	58%	62%	62%	66%
Somewhat important	33%	40%	26%	35%	36%	33%	33%	24%
Not important	5%	8%	1%	5%	4%	3%	3%	7%
Don't know / Not sure	2%	2%	2%	2%	2%	2%	1%	4%

	<i>Total</i>	\$60,000 or less	\$60,001 - \$100,000	More than \$100,000
Very important	60%	66%	58%	57%
Somewhat important	33%	29%	32%	37%
Not important	5%	3%	7%	4%
Don't know / Not sure	2%	2%	3%	1%

	<i>Total</i>	Labor	Coalition	Greens	One Ntn	Other
Very important	60%	58%	57%	71%	62%	67%
Somewhat important	33%	35%	37%	24%	28%	27%
Not important	5%	5%	5%	2%	8%	2%
Don't know / Not sure	2%	2%	1%	3%	2%	4%



**h) Reducing the costs of education (including early child education, schools, vocational education, and universities)**

	<i>Total</i>	Male	Female	NSW	QLD	SA	VIC	WA
Very important	42%	35%	49%	41%	41%	41%	43%	45%
Somewhat important	39%	40%	38%	37%	43%	41%	44%	35%
Not important	13%	19%	8%	17%	13%	12%	7%	16%
Don't know / Not sure	5%	6%	5%	5%	4%	5%	6%	5%

	<i>Total</i>	\$60,000 or less	\$60,001 - \$100,000	More than \$100,000
Very important	42%	43%	41%	43%
Somewhat important	39%	37%	39%	41%
Not important	13%	14%	17%	11%
Don't know / Not sure	5%	6%	3%	5%

	<i>Total</i>	Labor	Coalition	Greens	One Ntn	Other
Very important	42%	41%	36%	61%	43%	43%
Somewhat important	39%	43%	42%	26%	26%	42%
Not important	13%	11%	16%	11%	24%	8%
Don't know / Not sure	5%	5%	6%	2%	7%	7%

**i) Reducing the costs of childcare**

	<i>Total</i>	Male	Female	NSW	QLD	SA	VIC	WA
Very important	40%	34%	47%	42%	42%	39%	39%	35%
Somewhat important	37%	39%	35%	39%	36%	40%	38%	36%
Not important	16%	21%	12%	14%	18%	14%	16%	21%
Don't know / Not sure	6%	6%	6%	5%	4%	6%	8%	7%

	<i>Total</i>	\$60,000 or less	\$60,001 - \$100,000	More than \$100,000
Very important	40%	42%	38%	41%
Somewhat important	37%	33%	38%	39%
Not important	16%	16%	19%	15%
Don't know / Not sure	6%	9%	4%	5%

	<i>Total</i>	Labor	Coalition	Greens	One Ntn	Other
Very important	40%	41%	34%	55%	43%	40%
Somewhat important	37%	41%	40%	26%	26%	35%
Not important	16%	14%	19%	14%	20%	15%
Don't know / Not sure	6%	5%	7%	5%	10%	10%

**j) Reducing or capping the costs of utilities (such as water, electricity and gas)**

	<i>Total</i>	Male	Female	NSW	QLD	SA	VIC	WA
Very important	64%	55%	72%	63%	59%	68%	68%	64%
Somewhat important	31%	38%	25%	32%	37%	28%	28%	32%
Not important	4%	6%	1%	5%	3%	3%	3%	3%
Don't know / Not sure	1%	1%	1%	1%	0%	1%	1%	1%

	<i>Total</i>	\$60,000 or less	\$60,001 - \$100,000	More than \$100,000
Very important	64%	71%	62%	60%
Somewhat important	31%	26%	33%	34%
Not important	4%	2%	4%	5%
Don't know / Not sure	1%	1%	0%	1%

	<i>Total</i>	Labor	Coalition	Greens	One Ntn	Other
Very important	64%	60%	60%	76%	79%	68%
Somewhat important	31%	36%	35%	19%	17%	28%
Not important	4%	3%	5%	5%	2%	3%
Don't know / Not sure	1%	2%	1%	0%	1%	2%

**k) Reducing taxes**

	<i>Total</i>	Male	Female	NSW	QLD	SA	VIC	WA
Very important	48%	38%	57%	48%	49%	46%	49%	46%
Somewhat important	32%	36%	28%	32%	33%	35%	32%	33%
Not important	16%	23%	9%	16%	15%	14%	13%	19%
Don't know / Not sure	4%	2%	5%	4%	3%	4%	5%	2%

	<i>Total</i>	\$60,000 or less	\$60,001 - \$100,000	More than \$100,000
Very important	48%	45%	45%	52%
Somewhat important	32%	31%	35%	31%
Not important	16%	18%	17%	15%
Don't know / Not sure	4%	6%	3%	2%

	<i>Total</i>	<i>Labor</i>	<i>Coalition</i>	<i>Greens</i>	<i>One Ntn</i>	<i>Other</i>
Very important	48%	44%	45%	57%	66%	46%
Somewhat important	32%	34%	37%	24%	18%	30%
Not important	16%	17%	15%	17%	14%	17%
Don't know / Not sure	4%	5%	3%	2%	2%	6%

**If you have a mortgage, in the last two years have the interest charges:**

	<i>Total</i>	<i>Male</i>	<i>Female</i>	<i>NSW</i>	<i>QLD</i>	<i>SA</i>	<i>VIC</i>	<i>WA</i>
Increased a lot	28%	23%	32%	24%	24%	23%	38%	23%
Increased a little	12%	15%	9%	13%	13%	10%	9%	15%
Not changed	5%	7%	4%	6%	3%	4%	4%	8%
Decreased a little	1%	2%	0%	2%	1%	1%	0%	0%
Decreased a lot	0%	0%	0%	0%	0%	0%	0%	0%
I do not have a mortgage	54%	53%	55%	55%	59%	62%	48%	54%

	<i>Total</i>	<i>\$60,000 or less</i>	<i>\$60,001 - \$100,000</i>	<i>More than \$100,000</i>
Increased a lot	28%	14%	23%	43%
Increased a little	12%	3%	17%	16%
Not changed	5%	5%	6%	6%
Decreased a little	1%	1%	1%	2%
Decreased a lot	0%	0%	0%	0%
I do not have a mortgage	54%	77%	52%	34%

	<i>Total</i>	<i>Labor</i>	<i>Coalition</i>	<i>Greens</i>	<i>One Ntn</i>	<i>Other</i>
Increased a lot	28%	28%	27%	34%	29%	20%
Increased a little	12%	12%	14%	15%	4%	4%
Not changed	5%	5%	6%	3%	3%	8%
Decreased a little	1%	1%	0%	2%	2%	0%
Decreased a lot	0%	0%	0%	0%	0%	0%
I do not have a mortgage	54%	53%	53%	46%	62%	68%

If you have an outstanding credit card balance, in the last two years have the interest charges:

	<i>Total</i>	Male	Female	NSW	QLD	SA	VIC	WA
Increased a lot	11%	12%	11%	12%	7%	8%	13%	10%
Increased a little	17%	19%	16%	19%	18%	12%	15%	18%
Not changed	14%	18%	10%	14%	14%	12%	15%	15%
Decreased a little	1%	1%	1%	1%	1%	2%	1%	0%
Decreased a lot	0%	0%	0%	0%	1%	0%	0%	0%
I do not have an outstanding credit card balance	56%	50%	62%	53%	59%	67%	57%	57%

	<i>Total</i>	\$60,000 or less	\$60,001 - \$100,000	More than \$100,000
Increased a lot	11%	9%	9%	16%
Increased a little	17%	12%	22%	19%
Not changed	14%	13%	15%	15%
Decreased a little	1%	1%	2%	1%
Decreased a lot	0%	0%	0%	0%
I do not have an outstanding credit card balance	56%	66%	52%	50%

	<i>Total</i>	Labor	Coalition	Greens	One Ntn	Other
Increased a lot	11%	10%	12%	18%	12%	3%
Increased a little	17%	16%	20%	22%	7%	13%
Not changed	14%	17%	15%	7%	15%	11%
Decreased a little	1%	1%	1%	1%	0%	1%
Decreased a lot	0%	0%	0%	0%	0%	0%
I do not have an outstanding credit card balance	56%	56%	52%	52%	65%	71%

If you have an outstanding loan for a car or other vehicle, in the last two years have the interest charges:

	<i>Total</i>	Male	Female	NSW	QLD	SA	VIC	WA
Increased a lot	7%	8%	7%	9%	8%	3%	7%	5%
Increased a little	9%	11%	7%	13%	8%	7%	7%	7%
Not changed	9%	10%	8%	8%	7%	7%	6%	14%
Decreased a little	1%	1%	0%	0%	1%	1%	0%	2%
Decreased a lot	0%	0%	0%	0%	0%	0%	0%	0%
I do not have an outstanding loan for a car or other vehicle	74%	70%	78%	69%	77%	81%	79%	72%

	<i>Total</i>	\$60,000 or less	\$60,001 - \$100,000	More than \$100,000
Increased a lot	7%	5%	7%	10%
Increased a little	9%	6%	8%	13%
Not changed	9%	4%	12%	12%
Decreased a little	1%	0%	1%	1%
Decreased a lot	0%	0%	0%	0%
I do not have an outstanding loan for a car or other vehicle	74%	85%	73%	65%

	<i>Total</i>	Labor	Coalition	Greens	One Ntn	Other
Increased a lot	7%	7%	8%	10%	6%	4%
Increased a little	9%	9%	10%	12%	6%	2%
Not changed	9%	10%	9%	9%	5%	7%
Decreased a little	1%	0%	1%	2%	0%	0%
Decreased a lot	0%	0%	0%	0%	0%	0%
I do not have an outstanding loan for a car or other vehicle	74%	74%	71%	67%	83%	87%

**How much blame do each of the following groups deserve for the increase in cost-of-living?**

**a) Energy companies (by raising the price of energy)**

	<i>Total</i>	Male	Female	NSW	QLD	SA	VIC	WA
A great deal of blame	48%	48%	49%	47%	48%	56%	50%	44%
Some blame	33%	31%	36%	32%	36%	32%	35%	34%
Little blame	12%	15%	8%	12%	10%	7%	11%	15%
No blame	3%	4%	3%	5%	3%	1%	1%	3%
Don't know / Not sure	3%	1%	5%	3%	3%	3%	3%	3%

	<i>Total</i>	\$60,000 or less	\$60,001 - \$100,000	More than \$100,000
A great deal of blame	48%	52%	48%	46%
Some blame	33%	30%	32%	37%
Little blame	12%	10%	16%	12%
No blame	3%	3%	3%	4%
Don't know / Not sure	3%	6%	2%	1%

	<i>Total</i>	Labor	Coalition	Greens	One Ntn	Other
A great deal of blame	48%	43%	49%	55%	63%	49%
Some blame	33%	37%	34%	31%	22%	29%
Little blame	12%	14%	13%	6%	8%	11%
No blame	3%	3%	3%	8%	1%	1%
Don't know / Not sure	3%	3%	2%	0%	6%	10%

**b) Supermarkets (by raising the cost of food)**

	<i>Total</i>	Male	Female	NSW	QLD	SA	VIC	WA
A great deal of blame	48%	48%	49%	47%	48%	56%	50%	44%
Some blame	33%	31%	36%	32%	36%	32%	35%	34%
Little blame	12%	15%	8%	12%	10%	7%	11%	15%
No blame	3%	4%	3%	5%	3%	1%	1%	3%
Don't know / Not sure	3%	1%	5%	3%	3%	3%	3%	3%

	<i>Total</i>	\$60,000 or less	\$60,001 - \$100,000	More than \$100,000
A great deal of blame	48%	57%	51%	49%
Some blame	33%	25%	33%	33%
Little blame	12%	10%	11%	13%
No blame	3%	3%	5%	4%
Don't know / Not sure	3%	5%	1%	1%

	<i>Total</i>	<i>Labor</i>	<i>Coalition</i>	<i>Greens</i>	<i>One Ntn</i>	<i>Other</i>
A great deal of blame	48%	31%	37%	22%	24%	20%
Some blame	33%	11%	11%	11%	11%	15%
Little blame	12%	4%	4%	6%	4%	1%
No blame	3%	2%	2%	0%	3%	9%
Don't know / Not sure	3%	31%	37%	22%	24%	20%

**c) Banks (by increasing debt charges)**

	<i>Total</i>	<i>Male</i>	<i>Female</i>	<i>NSW</i>	<i>QLD</i>	<i>SA</i>	<i>VIC</i>	<i>WA</i>
A great deal of blame	40%	35%	45%	39%	38%	44%	45%	35%
Some blame	33%	34%	32%	31%	37%	33%	32%	34%
Little blame	14%	17%	12%	16%	15%	16%	11%	19%
No blame	7%	12%	3%	10%	6%	3%	5%	7%
Don't know / Not sure	6%	2%	9%	5%	5%	5%	7%	5%

	<i>Total</i>	<i>\$60,000 or less</i>	<i>\$60,001 - \$100,000</i>	<i>More than \$100,000</i>
A great deal of blame	40%	40%	38%	40%
Some blame	33%	30%	31%	36%
Little blame	14%	14%	18%	13%
No blame	7%	6%	8%	9%
Don't know / Not sure	6%	10%	4%	3%

	<i>Total</i>	<i>Labor</i>	<i>Coalition</i>	<i>Greens</i>	<i>One Ntn</i>	<i>Other</i>
A great deal of blame	40%	40%	34%	48%	58%	42%
Some blame	33%	34%	37%	32%	17%	26%
Little blame	14%	15%	16%	10%	11%	11%
No blame	7%	7%	8%	7%	6%	6%
Don't know / Not sure	6%	4%	5%	4%	7%	14%

**d) Governments (by raising or not lowering taxes)**

	<i>Total</i>	<i>Male</i>	<i>Female</i>	<i>NSW</i>	<i>QLD</i>	<i>SA</i>	<i>VIC</i>	<i>WA</i>
A great deal of blame	41%	35%	46%	39%	40%	39%	49%	35%
Some blame	30%	29%	31%	28%	29%	33%	27%	40%
Little blame	17%	24%	11%	19%	18%	17%	15%	16%
No blame	7%	10%	4%	8%	6%	5%	6%	4%
Don't know / Not sure	5%	2%	8%	5%	6%	6%	3%	5%

	<i>Total</i>	\$60,000 or less	\$60,001 - \$100,000	More than \$100,000
A great deal of blame	41%	42%	36%	41%
Some blame	30%	26%	34%	32%
Little blame	17%	17%	19%	18%
No blame	7%	6%	8%	7%
Don't know / Not sure	5%	9%	3%	2%

	<i>Total</i>	Labor	Coalition	Greens	One Ntn	Other
A great deal of blame	41%	29%	44%	52%	54%	44%
Some blame	30%	33%	31%	24%	26%	30%
Little blame	17%	23%	16%	15%	9%	11%
No blame	7%	10%	5%	9%	5%	4%
Don't know / Not sure	5%	5%	5%	0%	6%	12%

**e) Workers (by demanding higher wages)**

	<i>Total</i>	Male	Female	NSW	QLD	SA	VIC	WA
A great deal of blame	12%	13%	11%	14%	11%	13%	9%	10%
Some blame	20%	26%	14%	20%	20%	21%	22%	20%
Little blame	23%	25%	21%	19%	25%	25%	27%	27%
No blame	39%	34%	45%	41%	39%	35%	37%	39%
Don't know / Not sure	6%	3%	10%	7%	6%	6%	6%	4%

	<i>Total</i>	\$60,000 or less	\$60,001 - \$100,000	More than \$100,000
A great deal of blame	12%	11%	12%	11%
Some blame	20%	21%	22%	19%
Little blame	23%	22%	21%	25%
No blame	39%	36%	41%	41%
Don't know / Not sure	6%	11%	4%	3%

	<i>Total</i>	Labor	Coalition	Greens	One Ntn	Other
A great deal of blame	12%	9%	17%	14%	5%	3%
Some blame	20%	17%	26%	15%	21%	16%
Little blame	23%	25%	28%	9%	25%	16%
No blame	39%	43%	24%	62%	42%	48%
Don't know / Not sure	6%	6%	5%	1%	8%	17%



**Compared to two years ago, would you describe your household's financial situation as:**

	<i>Total</i>	Male	Female	NSW	QLD	SA	VIC	WA
Much better	4%	6%	3%	6%	3%	2%	2%	3%
Somewhat better	12%	15%	9%	13%	12%	12%	10%	11%
About the same	30%	34%	26%	32%	31%	32%	29%	33%
Somewhat worse	30%	31%	29%	30%	33%	30%	31%	30%
Much worse	22%	13%	31%	18%	19%	22%	29%	22%
Don't know / Not sure	1%	0%	2%	1%	1%	2%	1%	1%

	<i>Total</i>	\$60,000 or less	\$60,001 - \$100,000	More than \$100,000
Much better	4%	3%	3%	6%
Somewhat better	12%	7%	11%	18%
About the same	30%	29%	32%	30%
Somewhat worse	30%	32%	29%	30%
Much worse	22%	29%	24%	16%
Don't know / Not sure	1%	1%	1%	1%

	<i>Total</i>	Labor	Coalition	Greens	One Ntn	Other
Much better	4%	5%	5%	3%	2%	0%
Somewhat better	12%	14%	12%	14%	6%	5%
About the same	30%	35%	29%	24%	13%	36%
Somewhat worse	30%	25%	34%	28%	37%	32%
Much worse	22%	19%	18%	30%	42%	25%
Don't know / Not sure	1%	2%	0%	0%	0%	3%