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REAL AND IMAGINED HARDSHIP IN AUSTRALIA

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There is a tendency for people to believe that they need more money than they have no matter how wealthy they happen to be, a belief that is reinforced by an unceasing flow of messages from the media and advertisers. However, a range of studies has shown that when people reach the financial goals to which they aspire they do not feel any happier (see Kasser 2002, Chapter 7; and Frey and Stutzer (2002, Chapter 4). In their review of the evidence, Frey and Stutzer conclude: 'It is not the absolute level of income that matters most, rather one's position relative to other people' (2002, p. 85). If one's expectations continue to rise in advance of one's actual income, one never has a level of income that satisfies. Easterlin, who did much of the early work in this field, referred to a 'hedonic treadmill' in which people have to keep running in order to keep up with the others, but they never go forward (Easterlin 1974).

Economists have developed the concept of 'prestige goods' (also known as 'positional goods'), the possession of which signals social status. Such goods serve their function as long as they are not available to others. The 'democratisation of luxury' over the last two decades has undermined the positional signaling of many goods previously reserved for the very rich, a trend that is due partly to rising incomes and partly to the marketing strategies of luxury brands which include the introduction of entry-level products in order to increase market share. In the absence of new prestige goods, the erosion of the status of prestige goods would mean a decline in the well-being of the very rich. For the middle classes, rising incomes over the last decades have been accompanied by an equal or greater increase in the levels of expectation about what is needed to

live a decent life (Frank 1999). Since the level of expectation always stays in advance of actual incomes, many people, who by any historical or international standard have high incomes, feel themselves to be experiencing hardship.

How Much is Enough?

The extent of this effect – which might be called the ‘middle-class battler’ syndrome – has been documented in the US by Juliet Schor (Schor 1998, pp. 6-7). A 1995 survey asked Americans whether they agreed or disagreed with the statement: ‘I cannot afford to buy everything I really need’. Among households with incomes between US\$50,000 and US\$100,000, 39 per cent said they could not afford to buy all they need, and 27 per cent of those in the top group, with incomes in excess of US\$100,000, felt the same way. Interestingly, while 63 per cent of households with incomes below \$25,000 agreed, 37 per cent said that they *can* afford to buy everything they really need. Schor concludes: ‘Overall, half the population of the richest country in the world say they cannot afford everything they really need. And it’s not just the poorer half’ (Schor 1998, p. 6).

Some aspects of the 1995 US survey reported by Schor have been replicated for this study. Newspoll was commissioned to survey a representative sample of Australian adults. The survey was conducted by telephone over 30 August-1 September 2002 and included 1200 respondents aged 18 years and over selected by means of a stratified random sample process. In addition to a series of questions on demographic and income status, respondents were asked whether they agreed or disagreed with the following statements:

- You cannot afford to buy everything you really need.
- You spend nearly all of your money on the basic necessities of life.

A third question, on attitudes to materialism, was also asked. The results are discussed later. The responses to each question have been analysed according to after-tax income, measured by equivalised household income quintiles (groups of 20 per cent). To obtain this income

breakdown, reported household income was divided by its equivalised household size, where the latter was calculated by assigning a weight of one to the first adult, 0.5 to each additional adult and 0.3 for each child (under 18).

The responses to the first question, by equivalised income quintile, are shown in Table 1.

Table 1 Attitudes to Needs, by Income Quintile (%)
"You cannot afford to buy everything you really need."

	Total	Household income quintile (equivalised)				
		Q1 (lowest)	Q2	Q3	Q4	Q5 (highest)
Agree	62.2	83.7	70.4	62.0	49.2	46.3
Disagree*	37.1	16.3	29.6	37.0	50.8	53.7

Note a: 0.7% of respondents refused to answer or said 'Don't know'.

Source: Newspoll

It is apparent from Table 1 that 62 per cent of Australians believe that they cannot afford to buy everything they really need, while 37 per cent believe they can afford everything they need.¹ When we consider that Australia is one of the world's richest countries, and that Australians today have incomes that are on average three times higher in real terms than in 1950 (Hamilton and Dennis 2000), it is remarkable that such a high proportion feel that their incomes are inadequate. It is even more remarkable that almost half (46 per cent) of the richest households in Australia say that they cannot afford to buy everything they really need.

Schor (1998) confirms that perceived needs change as incomes rise. Usually, when confronted with the question of whether they can afford everything they really need, people begin to think of the things that they

¹ The sampling error means that we can be 95 per cent confident that the true figure lies within 2.7 per cent of the reported figure. These results receive some confirmation from a survey by the Commonwealth Bank (2002) which asked a sample of 1,000 whether they agree or disagree with the statement: "It is hard enough to cover living expenses, let alone save". Sixty per cent agreed.

have formed a desire for but cannot at present afford. The 'needs' of high-income people may include items such as a luxury car, a beach house and a holiday abroad, while poor people may confine their thinking to a plumber to fix a leaking tap, a new coat and money for a school excursion. When the question is put to them, high-income people feel keenly their inability to afford what they feel they need, but on closer questioning they usually concede that they could in fact do without an extension to their house, a vehicle upgrade or a holiday home. However, their behaviour suggests that their personal daily consciousness and political attitudes are driven by their sense of lack rather than a realistic appreciation of what they actually need. Thus a decade or two ago 'everything you really need' would not have included a big-screen television, an ensuite bathroom and an 'outdoor kitchen', but now for many people these things have become 'must have' goods.

When the responses to the Newspoll survey are broken down by sex, age and marital status there is little difference in the results. However, households with children are more likely to agree that they cannot afford everything they really need (71 per cent) than households without children (57 per cent), and those living in capital cities are less likely to complain (59 per cent) than those outside the capitals (68 per cent), although in both cases the difference could be explained by differences in income levels. Among those who believe that they cannot afford everything they really need, the difference between those in work (60 per cent) and those not working (66 per cent) is remarkably small, although those not working include both the unemployed and those out of the labour force (such as non-working mothers).

**Table 2 Attitudes to Basic Necessities of Life,
by Income Quintile (%)**
"You spend nearly all of your money on the basic necessities of life."

	Total	Household income quintile (equivalised)				
		Q1 (lowest)	Q2	Q3	Q4	Q5 (highest)
Agree	56.3	84.7	74.0	54.6	41.3	26.8
Disagree*	42.7	14.3	26.0	43.8	58.0	73.2

Note a: 1.0% of respondents refused to answer or said 'Don't know'.

Source: Newspoll

The respondents were also asked whether they think that they spend nearly all of their money on the basic necessities of life. The results are shown in Table 2.

When asked whether they spend nearly all of their money on the basic necessities of life 56 per cent of respondents agreed, compared to 62 per cent who agreed that they can't afford everything they really need. However, the proportion of respondents who agreed with the statement declined more sharply with rising incomes than in the previous question. Among those in the lowest income group, 85 per cent agreed that they spend nearly all their money on basic necessities (whereas 84 per cent agreed that they can't afford everything they need), while among those in the highest income group only 27 per cent agreed that they spend nearly all their money on basic necessities (whereas 46 per cent agreed that they can't afford everything they need).² The phrase 'basic necessities of life' appears to be interpreted more narrowly than 'what I need'. In other words, while poorer households tend to equate what they need with the basic necessities of life, richer households implicitly recognise that what they 'need' extends well beyond the basic necessities of life.

Nevertheless, more than a quarter of the highest-income households in Australia believe that they spend nearly all of their money on the basic necessities of life. The belief is shared by over 40 per cent of those in the second highest quintile. It would seem that as households become richer, their definition of what must be counted as basic necessities of life expands to include a range of goods and services that less well-off families do not regard as necessities. In other words, the notion of what is necessary – and by implication the behaviour of people to acquire those necessities – is heavily influenced by social and personal expectations, a conclusion consistent with the literature on relative incomes reviewed above (Frey and Stutzer 2002, pp. 85-90).

2 When asked if they spend nearly all of their money on the basic necessities of life, a significantly higher share of women (61%) than men (52%) agree and older age groups are also more likely to agree, as are people outside capital cities (69%) compared to those in capital cities (49%).

An opinion survey by Saunders *et al.* (2000, Table 8) asked respondents to say whether their financial situation was best described by one of four statements ranging from 'haven't enough to get by on' to 'much more than I need'. Among the highest-income group of respondents (those on incomes before tax of \$65,000 or more), 15 per cent said that they have 'just enough to get by on' while 77 per cent said that they have 'enough to get by on and for a few extras'.

All of this suggests that Australian households, and especially middle and high-income households, have an inflated, and perhaps greatly inflated, understanding of how much money they need to maintain a decent standard of living. It also confirms the view that as people become wealthier their perceptions of the necessary consumption level rise.

Further light can be shed on the issue by looking more closely at the responses of the poorer households. Surprisingly, in the lowest income quintile 16 per cent of Australians disagreed with the statement that they cannot afford to buy everything they really need. In other words, a sixth of the poorest households say that they do not have difficulties affording everything they really need, implying that they may have some money left over for luxuries. If, as we have suggested, poor households equate what they need with basic necessities, then those who say they can afford everything they need have some money left over after buying the basic necessities of life.

Some other recent studies help us understand these issues in more depth. Bray (2001) draws on the results of questions on 'financial stress' asked by the ABS in its 1998-99 Household Expenditure Survey to develop indicators of hardship. In contrast to the 'attitudinal' questions asked in the survey commissioned for this study, the ABS asked a series of questions about specific forms of behaviour. It asked respondents whether they usually spend money on items such as annual holidays, a night out or hobbies, and if they indicated that they did not spend on these items whether it was because they could not afford them or simply did not want them. By asking about specific behaviours rather than general attitudes to one's financial situation, the ABS survey is more likely to provide information on whether households actually go without necessities.

The results are summarized in Table 3. Note that Bray also reports household incomes by quintile, where income is adjusted for the size and composition of the household (i.e. equivalised). With the possible exception of new clothes, the items in question cannot be regarded as basic necessities of life in any physical sense. However, basic necessities are generally understood to include some that meet social needs. Other than clothes, the items are all forms of entertainment and if households can afford them then they can certainly afford other basic necessities. Yet, even in this case, the proportion of households who say they cannot afford them is relatively low (5-27 per cent) when compared to the general belief of 62 per cent of households that they cannot afford everything they really need, or the 56 per cent who say they spend nearly all of their income on the basic necessities of life. In other words, items such as a week's holiday each year and a night out are regarded by most Australians as 'needs' and 'basic necessities of life'.

**Table 3 Items that Households say they Cannot Afford,
by Quintile (%)**

	Total	Household income quintile (equivalised)				
		Q1 (low)	Q2	Q3	Q4	Q5 (high)
Cannot afford:						
Week's holiday away from home each year	27.3	44.0	38.0	29.6	17.7	7.3
Night out once a fortnight	19.4	31.2	28.9	21.7	11.3	3.9
Friends/family over for a meal once a month	5.3	11.1	9.5	3.5	1.9	0.4
Special meal once a week	11.6	22.6	17.2	10.8	6.0	1.6
Brand new clothes (usually buy second-hand)	11.8	23.4	19.7	9.6	4.6	1.4
Leisure/Hobby activities	9.1	18.1	14.0	7.9	4.4	1.1

Source: Bray 2001, Table 1

We saw that, of the richest 20 per cent of households, 46 per cent say that they cannot afford everything they really need. When pressed on specific items that they could not afford, however, the highest percentage was 7.3 per cent who said they could not afford a week's holiday, while

the rest were much lower – around 4 per cent for a night out and around 1 per cent for the remainder. A similar observation can be made for low-income households. While 84 per cent of households in the lowest quintile said they could not afford everything they really need, only 44 per cent of those in the lowest quintile said they could not afford a week's holiday each year, and only around 20 per cent went without special meals, new clothes and leisure activities. Put another way, even amongst the lowest income group, 56 per cent of households say they can afford a week's holiday each year.

We can obtain an even tighter focus on the nature of hardship or deprivation through the results of another set of questions asked by the ABS in the Household Expenditure Survey, also reported by Bray (2001). The ABS asked:

Over the past year have any of the following happened to your household because of a shortage of money?

The results are reported in Table 4. Note that the time period for the expenditure survey, one year, is the same as the Newspoll survey question which asked households to nominate their annual income.

Table 4 Items that Households went Without, by Quintile (%)

	Total	Household income quintile (equivalised)				
		Q1 (low)	Q2	Q3	Q4	Q5 (high)
Could not pay gas/electricity /telephone on time	16.1	23.4	22.5	17.6	11.7	5.2
Could not pay car registration/insurance on time	6.5	8.8	7.9	8.0	5.6	2.3
Pawned or sold something	4.2	7.9	6.4	3.6	2.5	0.8
Went without meals	2.7	6.5	3.7	1.7	1.3	0.3
Unable to heat home	2.2	5.1	3.6	1.4	0.8	0.3
Sought assistance from welfare/community orgs	3.5	7.5	5.7	2.6	1.2	0.3
Sought financial help from friends/family	9.9	14.6	13.3	9.6	8.5	3.6

Source: Bray 2001, Table 1

These behaviours allow a more accurate definition of genuine hardship than the figures in the previous tables. But even here the issues are not entirely clear-cut. While an average 16 per cent of households could not pay their gas, electricity or telephone bills on time, this included 5 per cent of the highest-income households and 12 per cent of those in the second highest quintile. High-income households can experience cash-flow problems that might make them late in paying their bills, but it would be fair to assume that the stress caused by the inability to pay bills on time is much greater among the poorest households. The same applies to the second item in the list (could not pay car registration or insurance on time) and the last (sought financial help from friends or family). For most people, these are budget management problems, although they may arise from unrealistic spending decisions.

There is much less ambiguity in the case of the other items. There is little doubt that any household forced to pawn something, go without meals, do without home heating or seek assistance from a welfare organisation experienced genuine hardship. It is remarkable, however, that even in the very lowest income group only perhaps 10 per cent of households were so affected, and across the whole population perhaps only 3 or 4 per cent fell into this category.³ There could be other markers of genuine hardship that the ABS questions did not pick up, but even so it appears that a substantial majority of households in the lowest income group do not report hardship. As Bray notes: '... while lower-income households have, on average, higher levels of [financial] stress, many of these households experience no financial stress at all' (Bray 2001, p. 17).

These conclusions are reinforced by the results of the Federal Government's major new research program known as HILDA, the Household, Income and Labour Dynamics Survey. It concluded:

A simple summary measure of overall financial hardship suggests that extreme poverty, as measured by whether an individual

³ *A priori*, it is much more likely that a household experiencing one type of difficulty (such as seeking welfare assistance) also experiences others, rather than that the different types of difficulty are spread across different households.

considers his [sic] or herself (and his or her family) to be 'poor' or 'very poor', affects around 4 per cent of Australians ...

Most Australians think of themselves as either 'very comfortable' or 'reasonably comfortable' – 64 per cent – or 'just getting along' – 30 per cent (Melbourne Institute 2002, p. 16)

In the highest income groups in Table 4 the incidence of genuine hardship is virtually zero, as one would expect. (It is also very low for the top three quintiles.) Yet we know that nearly half of this highest income group also say that they cannot afford to buy everything they really need. It is fair to conclude that, using any reasonable definition of 'needs' and 'basic necessities of life', a substantial majority of Australians who experience no real hardship, and indeed live lives of abundance, believe that they are 'doing it tough'. This might be considered an unfortunate delusion for those so afflicted, except that the belief that large swathes of the Australian population are suffering some form of deprivation is accepted as one of the underlying suppositions of political debate and policy formation in Australia. It provides, among other things, the basis for the political appeal of middle-class welfare and tax cutting. Recent examples of middle-class welfare – transfers or tax cuts that disproportionately benefit middle and high-income households – include the 30 per cent private health insurance rebate (see Smith 2000), tax concessions for superannuation (Smith 1996) and the baby bonus.⁴

The purpose of the analysis above is not to trivialize the effects of poverty in Australia, as authors such as Saunders and Tsumori (2002) do. Nor is it designed to suggest that poverty is 'voluntary', a position argued by the Centre for Independent Studies (Sullivan 2000). The objective is to draw a distinction between real and imagined hardship in Australia and to point to the political and social implications of the conflation of the two. The emphasis in this paper is on the extent and implications of imagined hardship. The exaggeration of the extent of poverty makes it more difficult to tackle genuine hardship, both because it muddies the waters and reduces public sympathy.

⁴ According to analysis by ACOSS, the baby bonus offers five times as much income support to a mother on \$60,000 than one on \$20,000 (ACOSS 2002).

Attitudes to Materialism

Australians hold contradictory attitudes to the factors that affect their quality of life. Although the responses to the Newspoll survey reported here indicate that their typical immediate self-perception is that they are having difficulty making ends meet, when asked to stand back and reflect on their lives and their society they take quite a different view. A survey commissioned by the Australia Institute in 1999 asked Australians what it would take to improve their personal quality of life. Large majorities nominated as 'very important' both more time with family and friends (75 per cent) and less stress and pressure in their lives (66 per cent), while a minority nominated more money to buy things (38 per cent) (Eckersley 1999, Table 1). Eckersley reports a number of surveys that indicate that people do not rate more money and consumption as important to improving their lives. Wrote Eckersley:

"Having extra money for things like luxuries and travel' ranked last in a list of seven items judged 'very important' to success [in one survey], well behind the top-scorer, 'having a close and happy family'. And in contrast to government priorities, 'maintaining a high standard of living' ranked last in a list of 16 critical issues headed by educational access, children and young people's well-being, and health-care – things many Australians believe are being sacrificed to increase standard of living (Eckersley 1999, p. 13).

Studies in the USA have reached similar conclusions (AARP 2000; Center for a New American Dream 1995)

The survey conducted by Newspoll for this study also asked respondents whether they agree or disagree with the following statement:

Australian society today is too materialistic, with too much emphasis on money and not enough on the things that really matter.⁵

5 It might be thought that the wording of the question necessarily invites an affirmative response since few would repudiate 'the things that really matter'. But

The results are reported in Table 5.⁶ They indicate that 83 per cent believe that Australian society is too materialistic, with too much emphasis on money and not enough on the things that really matter. The proportions agreeing with this statement are remarkably stable across the income distribution (80-89 per cent), with the exception of the richest households where only 74 per cent agreed that Australia is too materialistic. Among the richest households nearly double the national average disagreed with the view that Australians place too much emphasis on money (24 per cent versus 14 per cent across the whole population). Women are more likely to agree that Australians are too materialistic, although the difference is not great – 87 per cent compared to 79 per cent of men. No differences are apparent between families with and without children, although people not working are a little more likely to agree (88 per cent) than those who are working (80 per cent).

Table 5 Attitudes to Materialism, by Income Quintile (%)
"Australian society today is too materialistic, with too much emphasis on money and not enough on the things that really matter."

	Total	Household income quintile (equivalised)				
		Q1 (lowest)	Q2	Q3	Q4	Q5 (highest)
Agree	83.1	87.6	88.5	84.3	79.5	74.1
Disagree*	14.0	10.1	8.7	13.3	17.2	23.9

Note a: 3.0% of respondents refused to answer or said 'Don't know'.

Source: Newspoll

The survey question itself prompts one to ask what are 'the things that really matter'. Eckersley's work provides a persuasive answer: for most people the things that really matter are relationships with family and

this would be a too analytical approach to a question respondents immediately understand as being about the degree of materialism in society. Moreover, a substantial minority of at least one group of respondents disagreed with the statement.

⁶ These results are similar to those of Saunders *et al.* (2000, Table 9) who found that 75 per cent agreed that 'Too much emphasis is put on improving the economy and too little on creating a better society'. Eight per cent disagreed.

friends and time to do the things that are personally fulfilling (Eckersley 1999, 2000).

The responses to the three survey questions suggest that a large proportion of Australians believe both that they do not have enough money and that society places too much emphasis on money and material goods. This result confirms other studies suggesting an uneasy disjunction between people's immediate assessment of their own financial position, which tends to be self-focused and income-driven, and their recognition that society in general is too materialistic and focused on money instead of 'the things that really matter' (Eckersley 1999). The proportion that agreed with the third statement may have been reduced by the fact that the previous two questions had set respondents in a frame of mind focussed on their own travails, and the consequent awkwardness, especially for those on higher incomes, of complaining about their income and then immediately being asked to repudiate the sentiment.

People appear driven to pursue material rewards before others despite recognizing that, on reflection, life could be better if people themselves and society in general devoted more attention to family, friends and the 'things that really matter'. Most people seem unable to change course and introduce more balance into their lives even though they are willing to concede that a simpler life may well be a happier life. Such a view is supported by a number of studies of the relationship between materialism and quality of life. In a study of Australians, Ryan and Dziurawiec (2001), for example, defined materialism as a value with three components – the centrality of acquisition in a person's life, the role of possessions in defining success, and the contribution of material things to the pursuit of happiness. They confirmed previous work finding a negative relationship between materialism and life satisfaction (Kasser 2002). In the words of Ryan and Dziurawiec:

... those individuals who were high in materialism were less satisfied with their 'life as a whole' and with specific 'life domains' than those who were low in materialism (2001, p. 185)

Implications

The political effect of the conflation of the circumstances of the poorest citizens with those of the high-income majority is to diminish the significance of the particular circumstances of those households facing genuine hardship. It also reinforces a general belief in the community that times are hard, despite the fact that most Australians are richer than ever and much richer than the vast majority of people in the world (Hamilton and Denniss 2000). This 'deprivation syndrome' induces politicians to distort policy to 'reduce the burden of taxation' and increase middle-class welfare. This emphasis on the tribulations of the middle classes not only validates the preoccupation of high-income people with their own financial circumstances but crowds out sympathy for those who are genuinely struggling.

This observation receives support from Don Watson, the former speech writer to Prime Minister Paul Keating, who wrote in his memoir:

Even more problematic for politicians was the culture of chronic complaint that the new, dynamic, deregulated economy bequeaths. The minimum gesture was one that indicated recognition of the discontent the so-called 'battlers' felt. If their complaints derived more from unlovely envy than from actual hardship, it was all the more urgent to recognise them (Watson 2002, pp. 573, 667).

The analysis in this paper helps to explain why, after decades of sustained economic growth that have seen average incomes increase several times over, the 'Aussie battler' has not disappeared from public discourse but has become more prevalent than ever. Political parties compete for the hearts and minds of average households in the suburbs, and it is hard to avoid the conclusion that they have actively fomented dissatisfaction amongst the middle classes in order to perpetuate the myth of the Aussie battler, for they can then claim to understand their pain and offer solutions to it. Such a strategy is consistent with the needs of corporations and their advertisers and marketers whose continued growth depends on the daily reproduction of consumer discontent.

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