

# The Interrelations between Objective and Subjective Measures of Satisfaction in New Zealand: a review (Draft: in progress)

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“Amidst the satisfaction people feel with their material progress, there is a spirit of unhappiness and depression haunting advanced market democracies throughout the world, a spirit that mocks the idea that markets maximize well-being and the eighteenth-century promise of a right to the pursuit of happiness under benign governments of people’s own choosing. The haunting spirit is manifold: a post-war decline in the US of people who report themselves as happy, a rising tide in all advanced societies of clinical depression and dysphoria (especially among the young), increasing distrust of each other and of political and other institutions, declining belief that the lot of the average man is getting any better.., a tragic erosion of family solidarity and community integration together with an apparent decline in warm, intimate relations among friends”.<sup>3</sup> Amidst the satisfaction people feel with their material progress, there is a spirit of unhappiness and depression haunting advanced market democracies throughout the world, a spirit that mocks the idea that markets maximize well-being and the eighteenth-century promise of a right to the pursuit of happiness under benign governments of people’s own choosing. The haunting spirit is manifold: a post-war decline in the US of people who report themselves as happy, a rising tide in all advanced societies of clinical depression and dysphoria (especially among the young), increasing distrust of each other and of political and other institutions, declining belief that the lot of the average man is getting any better.., a tragic erosion of family solidarity and community integration together with an apparent decline in warm, intimate relations among friends” (Lane, 2000:3).

## **(1) Introduction:**

There has yet to be a published review of studies of subjective quality of life in New Zealand. In the wake of Grant Duncan’s recent (2005) philosophical examination of the measurement of happiness and calls from the FWWP study to validate objective social indicators against subjective satisfactions, it seems opportune to turn to the empirical evidence on the New Zealand situation. In particular, this paper moves from consideration of the essence of happiness and, rather, attends to the issue of the picture revealed from drawing on what various satisfaction and related measures show

concerning the SWB of New Zealanders over time and then the relationships amongst different measures of social well-being (SWB) and happiness, how these have changed over time and the social distribution of SWB with an emphasis on objective determinants.

Internationally, studies of happiness and SWB have been a major stream of social research for some decades. Such studies have often been linked with the social indicator movement, and more infrequently been pressed into policy service. In particular, SWB has become a fulcrum for social concerns about the cumulative effects of material progress, since there is evidence that the two spheres of social life show signs of disconnection.

NZ attention to such issues has been remarkably slight, although some evidence has been collected here and there over time. More recently, the FWWP project has suggested that the topic be pinned down and Duncan (2005) has offered a philosophical critique of the conception. The various NZ social indicator projects have each included measures of SWB (with a broad goal of including at least one SWB measure in each domain covered – and moved to gradually acquire more – although most social indicators remain objective. Mulligan et al (2005: 32) arguing for the relevance of more detailed and over-time work on census-derived objective indicators argues that:

“..In many instances fundamental interrelationship between the more objective measures of WB and the subjective measures of wellbeing exists. For example, paid work provides income. This not only provides for life’s necessities and increases consumption choices but it may also contribute to an individual’s fulfilment by raising their self-esteem and sense of worth. ..The different aspects of life do not exist in a vacuum but are interconnected. Therefore, although the census provides little direct information on the subjective intangible aspects of wellbeing, it can none the less provide some indirect insights into these”.

This argument may be too optimistic since there is evidence that the relationship is more fraught and less linear. Nevertheless, Milligan goes on to argue:

“Even now, investigation into these areas is in its infancy, and in some instances, lack national coverage and ability to represent small population groups. ... It is hoped that at some stage information obtained from the census datasets can be augmented with information from other surveys to provide a richer body of data”

This paper attempts to redeem that promise.

## **(2) SWB in NZ in Comparative Context:**

In the Comprehensive studies carried out by Venhooven New Zealand is shown to be amongst the world’s happiest countries. See accompanying table.

### **Subjective well-being rankings of 82 societies** (based on combined Happiness and Life Satisfaction scores)

<i>Puerto Rico</i>	4.67
<i>Mexico</i>	4.32

<b>Denmark</b>	<b>4.24</b>
<b>Ireland</b>	<b>4.16</b>
<b>Iceland</b>	<b>4.15</b>
<b>Switzerland</b>	<b>4.00</b>
<b>N. Ireland</b>	<b>3.97</b>
<i>Colombia</i>	<i>3.94</i>
<b>Netherlands</b>	<b>3.86</b>
<b>Canada</b>	<b>3.76</b>
<b>Austria</b>	<b>3.69</b>
<i>El Salvador</i>	<i>3.67</i>
<i>Venezuela</i>	<i>3.58</i>
<b>Luxembourg</b>	<b>3.52</b>
<b>U.S.</b>	<b>3.47</b>
<b>Australia</b>	<b>3.46</b>
<b>New Zealand</b>	<b>3.39</b>
<b>Sweden</b>	<b>3.36</b>
Nigeria	3.32
<b>Norway</b>	<b>3.25</b>
<b>Belgium</b>	<b>3.23</b>
<b>Finland</b>	<b>3.23</b>
<b>Saudi Arabia</b>	<b>3.01</b>
<b>Singapore</b>	<b>3.00</b>
<b>Britain</b>	<b>2.92</b>
<b>W. Germany</b>	<b>2.67</b>
<b>France</b>	<b>2.61</b>
<i>Argentina</i>	<i>2.61</i>
<u>Vietnam</u>	<u>2.59</u>
<i>Chile</i>	<i>2.53</i>
Philippines	2.32
Taiwan	2.25
<u>Domin.Rep.</u>	<u>2.25</u>
<i>Brazil</i>	<i>2.23</i>
<b>Spain</b>	<b>2.13</b>
<b>Israel</b>	<b>2.08</b>
<b>Italy</b>	<b>2.06</b>
<b>E. Germany</b>	<b>2.02</b>
<u>Slovenia</u>	<u>2.02</u>
<i>Uruguay</i>	<i>2.02</i>
<b>Portugal</b>	<b>1.99</b>
<b>Japan</b>	<b>1.96</b>
<u>Czech Rep</u>	<u>1.94</u>
S. Africa	1.86
<u>Croatia</u>	<u>1.55</u>
Greece	1.45
<i>Peru</i>	<i>1.32</i>
<u>China</u>	<u>1.20</u>
S. Korea	1.12

Iran	0.93
<b>Poland</b>	<b>0.84</b>
Turkey	0.84
<b>Bosnia</b>	<b>0.82</b>
Morocco	.74
Uganda	0.67
Algeria	0.57
Bangladesh	0.54
Egypt	0.52
<b>Hungary</b>	<b>0.41</b>
<b>Slovakia</b>	<b>0.40</b>
Jordan	0.39

<b>Estonia</b>	<b>0.24</b>
<b>Serbia</b>	<b>0.21</b>
Tanzania	0.13
<b>Azerbaijan</b>	<b>0.13</b>
<b>Montenegro</b>	<b>0.06</b>
India	0.03
<b>Lithuania</b>	<b>-0.07</b>
<b>Macedonia</b>	<b>-0.14</b>
Pakistan	-0.30
<b>Latvia</b>	<b>-0.70</b>
<b>Albania</b>	<b>-0.86</b>
<b>Bulgaria</b>	<b>-0.87</b>
<b>Belarus</b>	<b>-0.92</b>
<b>Georgia</b>	<b>-1.11</b>
<b>Romania</b>	<b>-1.30</b>
<b>Moldova</b>	<b>-1.63</b>
<b>Russia</b>	<b>-1.75</b>
<b>Armenia</b>	<b>-1.80</b>
<b>Ukraine</b>	<b>-1.81</b>
Zimbabwe	-1.88
Indonesia	-2.40

Note: High-income countries are shown in bold face type. All 28 high-income countries (in **bold type**) rank high or medium-high on subjective well-being; and all 10 Latin American countries (in *italics*) except Peru *also* rank high or medium-high. All 25 ex-communist countries (names underlined) except Vietnam, Slovenia and Czech Republic are low or medium-low (the median ex-communist country has a negative score); and all ten ex-Soviet countries are Low (eight of the ten have negative scores).

### **(3) Previous NZ Studies on Satisfaction and Happiness:**

NZ empirical studies of satisfaction and to a lesser extent happiness have a long history. An extensive battery of domain satisfaction measures was included in the 1982 SNZ social indicator survey (and partly updated in the 1987 RCSP survey). Other measures are studied across other major NZ surveys: especially some of the ISSP surveys and the WVS surveys. They are included in the 2000 and 2004 SOL surveys as well as the one-off SWB survey and there are some related measures in the BC QOL surveys. Most importantly UMR have included a battery of SWB items in their annual 'Mood of the Nation' surveys.

An early study, related particularly to Satisfactions with Residential Environment (Crothers, 1981); and later a review of such studies was published (Crothers, 1988). For a review of an Australian book-length study see Crothers, 2004.

### (3.1) SWB in the ISSP surveys

A broad question on happiness has been asked in several NZ ISSP surveys, across a range of years with resoundingly stable results.

**Table 3,1 ISSP: Life in general: how happy on the whole would you say you are?**

	1991	1998	2002
Completely happy			
Very happy	29.7	29.4	29.1
Fairly happy	60.7	60.9	60.7
Fairly unhappy	9.9	8.4	10.2

### (3.2) SWB in the MSD Standard of Living Surveys

The 2000 MSD SOL study provides 3 subjective measures: their satisfactions with their SOL and their life in general and also how happy they are.

Unfortunately, only the first measure is available for both samples. The results fit clearly within the "70+/-10%" rule so frequently found in satisfaction studies: Nearly 70% are satisfied with their sol, just over 75% with their life in general and over 80% claim to be happy or very happy. The measures are quite tightly correlated: with a particularly high overlap between life satisfaction and happiness.

Respondents were asked to assess the adequacy of their income: this is sharply correlated with satisfaction/happiness. Those with 'enough' income are happier/more satisfied than those with just enough (who report higher levels than those not enough who are enmired in dissatisfaction while those with more than enough have high levels.

Using the Jensen scale relates each household's income to the number/type of occupants. It is strongly related to all 3 measures.

The three measures are then cross-tabulated with an array of likely predictor variables. These include standard background variables. In addition, recourse is made to some more closely measured characteristics. The SOL study has produced some sophisticated measures of standard of living so it is important to assess the extent to which these predict satisfaction and happiness. (Unfortunately, at least for the purposes of this study) the key ELSI scale already incorporates subjective aspects.

Table 3.2.1: SOL Study Subjective Ratings

		Col %
Sol satisfaction rating	very satisfied	18.8%
	Satisfied	50.9%
	neither satisfied nor dissatisfied	19.3%
	Dissatisfied	9.3%
	very dissatisfied	1.5%
How happy	very happy	32.4%
	Happy	50.6%
	neither happy nor unhappy	14.1%
	Unhappy	2.0%
	very unhappy	.9%
Satisfied/dissatisfied	very satisfied	24.7%
	Satisfied	51.8%
	neither satisfied nor dissatisfied	16.6%
	Dissatisfied	5.9%
	very dissatisfied	1.0%

Table 3.2.2: Correlations

	SOL living	Satis SOL	Happiness	Satisfaction
Satis SOL	575			
Happiness	342	448		
Satisfaction	377	560	713	
Income group	376/-355	340/-306	234/-196	273/238
Income group (CEU)	667/-526	532/-335	524/286	622/397
Asset value	234/-188	258/-235	167/104	175/140
NZSCO	498/290	426/172	402/153	411/145
NZSEI	382/-281	286/146	229/119	252/119
NZSEI (gpd)	303/101	216/078	179/033	199/030
Elsi (gpd)	656/-631	683/-680	394/388	476/-468
Gvt benefit	317/317	303/303	152/152	205/205
Equiv \$	413/-409	327/-320	195/190	232/229

Table 3.2.3: Crosstabulations

		Sol level				
		high	fairly high	medium	fairly low	low
		Row %	Row %	Row %	Row %	Row %
Sol satisfaction rating	very satisfied	29.4%	48.2%	21.9%	.4%	
	Satisfied	3.7%	36.8%	57.5%	1.8%	.1%
	neither satisfied nor dissatisfied	1.8%	11.1%	73.6%	10.5%	3.0%
	Dissatisfied	.6%	3.5%	57.0%	31.8%	7.1%
	very dissatisfied	.1%	6.4%	16.9%	31.7%	44.9%
How happy	very happy	17.3%	40.1%	39.8%	2.0%	.9%
	Happy	4.5%	32.0%	56.6%	5.5%	1.4%
	neither happy nor unhappy	1.9%	15.7%	57.3%	19.6%	5.5%
	Unhappy	2.7%	16.3%	46.2%	22.9%	11.9%
	very unhappy		8.0%	76.9%	4.5%	10.5%
Satisfied/dissatisfied	very satisfied	17.6%	44.5%	36.1%	1.3%	.5%
	Satisfied	6.4%	33.5%	54.7%	4.1%	1.1%
	neither satisfied nor dissatisfied	2.3%	15.0%	60.6%	17.1%	5.1%
	Dissatisfied	2.1%	15.6%	57.0%	19.1%	6.2%
	very dissatisfied		.9%	53.0%	29.8%	16.3%

Satisfaction with SOL is very strongly with elsi score, with a threshold effect kicking in above those rated as ‘comfortable’: namely ‘good’ and ‘very good’. The patterns are the same for happiness and life satisfaction, but more muted.

Those on income-tested benefits are distinctly less satisfied/happy, especially in relation to satisfaction with SOL.

Another index of household financial circumstances is a scale of number of financial problems a respondent faces. As expected, the higher the number of problems, the lower the satisfaction/happiness ratings.

One indicator of being in poorer circumstances is whether or not you have a community services card (an indicator of poverty status). Strong correlations are found in the expected direction.

Occupation was coded according to the NZSEI scale. There is a broad correlation, although the lower scoring occupations have higher scores than the pattern in relation to this scale might suggest with farming occupations far happier/more satisfied. However, the placing of rural occupations on such scales is a well-known anomaly with ses scales.

Education is strongly related to satisfaction/happiness, especially in relation to satisfaction with SOL

In order to reduce the complexity of deploying all 9 major occupation groups, these have been recoded into 4 main categories. The highest ('upper middle class grouping of professional and managers) have considerably higher scores, followed by the rural/agricultural group but with little to distinguish the other white collar occupations from blue-collar. Those respondents outside the workforce

There are also other social factors not related to standard of living. These include: gender, size of settlement, living with partner and marital status,

Only all 3 measures women indicate higher levels at the extremes: they are a tad more 'very satisfied' but also have minuscule small levels of dissatisfaction.

Satisfaction/happiness does not follow a straightforward 'size of settlement continuum' pattern: Rural respondents have higher levels, followed by urban residents with those living in towns least satisfied.

Age-group of respondent may be affected by the household composition, and in particular by its stage of family life-cycle. Satisfaction with SOL is fairly steady across the age-groups, as is life satisfaction, with happiness showing a slight tendency towards a 'U' pattern with a dip amongst the 35-44 year age-group.

There are definite variations in terms of ethnicity (measured in this case by a classification of the ethnic composition of the CEU). Pakeha/European households have solidly high scores relative to most other types although the several 'mixed' ethnicity households also have high levels. Pasifika households tend to have lowest satisfactions (especially with SOL), with Maori households intermediate in levels, and 'other' households have high proportions happy and satisfied with life, although droop in relation to satisfaction with SOL.

Although, amongst those of Maori descent there is no difference between those who identify with Maori and those who do not in relation to satisfaction with SOL, the latter are far more likely to be happy or have high satisfaction with life.

Household and/or family circumstances are also highly pertinent. Living with a partner sharply increases satisfaction/happiness (at least on average). Examining satisfaction across household types can be complex. Clearly solo parents tend to have low levels on the three indicators. Those on their own are moderately happy/satisfied, whereas those living in groups are not. Presence of children makes little difference to the levels of couples.

Owning accommodation is in part a function of life-cycle and often implies commitment to one's social position because of that stake-holding. It clearly is related to the subjective measures.

### **(3.3) SWB in Big Cities QOL Surveys.**

Table 3.1.1 Tabulates the distribution of responses to various of the QOL surveys. The following table reports crosstabulations in relation to Happiness (EW).

Table 3.3.1: Answer Distributions: Quality of Life Subjective Indicators

	Year	Never	Rarely	some of time	Most of time	always	Never
Satis w free time	2004	29	51	12	7	1	
Satis w life in general	2004	39	53	12	3		
Experience of stress w negative effect		12	26	48	11	3	
Calm & peaceful	2001	8	39	23	23	5	2
Happy		16	54	16	12	2	16
Satis way city looks/feels	2001	17	54	15	6	2	

Table 3.3.2: Crosstabulations

	Never	Rarely	some of time	most of time	always
Emotional wellbeing (happy)	34	53	11	1	
12 Cities	33	53	11	2	1
Rest of NZ	35	53	10	1	1
Males	35	52	11	1	1
Females	34	53	11	1	1
15-24	32	51	15	1	1
25-49	33	54	10	2	1
50-64	35	51	11	1	1
65+	37	53=2	9	1	1
NZEur	35	53	10	1	1
Maori	38	47	14	2	1
PP	31	52	15	1	1
Asian/Indian	15	60	18	2	1
Under \$20,000	29	51	17	2	1
20-20	30	54	13	2	1
\$30-50	31	56	11	1	1
\$50-70	34	55	10	1	
\$70-100	39	53	6	1	1
\$100-150	43	48	7	1	1
\$150+	42	40	7	1	1

The 2004 survey found that that was a broad pattern of increasing EW by age: with 15-24 year olds being least likely to rate this EW positively than other groups and with those

aged 65 and over most likely to be positive. Asian/Indian residents were less likely to be happy whereas NZ Europeans were most likely. (Maori figures are close to the NZ European and Pasifika intermediate. No significant gender differences. There is a positive relationship between household income and EW.

### (3.4) DOS 1981 Survey and UMR ‘Mood of Nation’ Surveys

The accompanying table tabulates the distribution of responses in relation to 2 UMR surveys, and these are compared to the results from the 1981 study.

Table 3.4: Domain Satisfaction Ratings (%s):

	SIS (1981)	UMR 2003			UMR 2005	
Aspect of Life	Very Satisfied +	V Satisfied	Somewhat satisfied	Somewhat/very Dissatisfied	V Satisfied	Somewhat satisfied
Housing	66	58	36	6	58	35
Family life	86	65	27	7	68	27
Community as place to live	60	46	44	7	54	40
Quality of the environment you live in	NA	44	46	9	54	40
Opportunities you have to succeed in life	NA	48	42	10	53	39
Personal health	63	46	44	10	47	44
Education	46	41	36	11	42	46
Safety from harm/physical violence	NA	36	50	13	40	50
Job/work	64	48	33	6	50	34
Financial situation	51	24	52	24	23	55
Life as a Whole	79					

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(+ year)

**(Appendix 2) Detailed tables from SOL study**

		H/Hold member 1: Sex	
		male	female
		Col %	Col %
Sol satisfaction rating	very satisfied	17.4%	20.1%
	satisfied	51.6%	50.4%
	neither satisfied nor dissatisfied	20.4%	18.4%
	dissatisfied	9.3%	9.3%
	very dissatisfied	1.2%	1.8%
How happy	very happy	30.4%	34.1%
	happy	53.0%	48.5%
	neither happy nor unhappy	14.1%	14.2%
	unhappy	1.7%	2.3%
	very unhappy	.9%	.9%
Satisfied/dissatisfied	very satisfied	23.3%	25.9%
	satisfied	54.2%	49.6%
	neither satisfied nor dissatisfied	15.9%	17.2%
	dissatisfied	5.6%	6.2%
	very dissatisfied	1.1%	1.0%

		Age group of respondent						
		18-24	25-34	35-44	45-54	55-64	65-74	75+
		Col %	Col %	Col %	Col %	Col %	Col %	Col %
Sol satisfaction rating	very satisfied	18.2%	18.0%	17.6%	23.2%	20.4%	15.8%	
	satisfied	51.9%	52.0%	47.6%	48.6%	51.3%	57.1%	
	neither satisfied nor dissatisfied	21.8%	19.1%	22.3%	14.1%	18.3%	20.8%	
	dissatisfied	7.3%	8.7%	10.8%	12.2%	9.4%	5.9%	
	very dissatisfied	.8%	2.2%	1.8%	1.9%	.6%	.4%	
How happy	very happy	32.6%	34.4%	29.6%	31.5%	37.1%		
	happy	49.3%	48.9%	51.8%	53.2%	48.4%		
	neither happy nor unhappy	14.5%	14.7%	15.9%	11.5%	11.1%		
	unhappy	2.7%	1.1%	2.1%	2.3%	2.8%		
	very unhappy	.9%	.9%	.5%	1.6%	.8%		
Satisfied/dissatisfied	very satisfied	22.9%	25.0%	24.0%	25.6%	27.3%		
	satisfied	50.2%	52.0%	52.0%	52.8%	51.0%		
	neither satisfied nor dissatisfied	20.4%	15.9%	17.7%	13.2%	15.4%		
	dissatisfied	5.7%	7.0%	5.3%	5.4%	6.0%		
	very dissatisfied	.8%	.1%	1.0%	3.0%	.4%		

		Prioritised ethnicity of CEU							
		All Pakeha European	All Maori	All Pacific	All Other	Mixed Maori	Mixed Pacific	M	
		Col %	Col %	Col %	Col %	Col %	Col %	Col %	
Sol satisfaction rating	very satisfied	21.6%	11.0%	5.1%	18.4%	16.8%	11.8%		
	satisfied	50.3%	44.1%	51.9%	53.4%	48.0%	62.5%		
	neither satisfied nor dissatisfied	18.0%	25.7%	27.7%	20.8%	20.9%	13.4%		
	dissatisfied	8.8%	16.9%	7.8%	6.0%	12.9%	12.0%		
	very dissatisfied	1.3%	2.3%	7.4%	1.3%	1.4%	.4%		
	How happy	very happy	33.9%	29.6%	24.1%	23.5%	32.4%	43.5%	
		happy	50.4%	47.0%	49.1%	55.6%	54.4%	50.1%	
		neither happy nor unhappy	12.6%	19.4%	23.5%	19.4%	12.8%	6.3%	
unhappy		1.9%	3.8%	3.1%	.7%	.2%			
Satisfied/dissatisfied	very unhappy	1.2%	.2%	.1%	.8%	.2%			
	very satisfied	26.4%	21.3%	13.5%	23.2%	19.5%	33.1%		
	satisfied	52.0%	44.9%	53.5%	54.2%	55.5%	56.8%		
	neither satisfied nor dissatisfied	15.0%	21.7%	27.6%	20.3%	17.0%	5.4%		
	dissatisfied	5.7%	9.0%	5.4%	2.1%	7.3%	4.3%		
	very dissatisfied	.9%	3.0%	.1%	.2%	.8%	.4%		

		Type HH					
		Single	Couple	Sole parent	Parent+Kid/s	Sole parent plus	Parents+kid/s plus
		Col %	Col %	Col %	Col %	Col %	Col %
Sol level	high	6.6%	9.2%	4.9%	9.0%	.4%	6.7%
	fairly high	22.2%	41.6%	10.9%	37.7%	18.9%	24.6%
	medium	64.0%	47.1%	55.7%	48.9%	59.3%	61.0%
	fairly low	5.9%	1.6%	23.4%	3.2%	17.4%	4.9%
	low	1.3%	.5%	5.1%	1.3%	4.1%	2.7%
Sol satisfaction rating	very satisfied	18.1%	22.5%	5.1%	22.1%	4.9%	15.8%
	satisfied	56.2%	60.0%	35.0%	48.5%	38.9%	58.0%
	neither satisfied nor dissatisfied	18.9%	13.4%	27.0%	19.0%	30.8%	19.0%
	dissatisfied	5.9%	3.8%	27.2%	9.3%	23.7%	4.5%
	very dissatisfied	.8%	.4%	5.7%	1.1%	1.7%	2.7%
How happy	very happy	25.5%	39.7%	13.1%	36.0%	25.0%	25.4%
	happy	52.1%	51.4%	52.8%	50.3%	55.4%	57.3%
	neither happy nor unhappy	18.5%	7.9%	26.9%	12.0%	15.6%	13.2%
	unhappy	3.5%	.9%	5.3%	1.3%	3.7%	1.2%

Satisfied/dissatisfied	very unhappy	.3%	.0%	1.9%	.5%	.3%	3.0%
	very satisfied	20.1%	31.5%	8.4%	29.5%	11.8%	20.6%
	satisfied	52.1%	54.0%	44.8%	51.9%	59.9%	60.0%
	neither satisfied nor dissatisfied	18.4%	10.0%	30.4%	13.6%	18.8%	11.9%
	dissatisfied	8.3%	4.3%	12.8%	4.7%	7.3%	3.8%
	very dissatisfied	1.0%	.2%	3.7%	.3%	2.2%	3.7%

		Urban/rural		
		Major urban area	Minor urban	Rural
		Col %	Col %	Col %
Sol satisfaction rating	very satisfied	18.5%	17.7%	21.8%
	satisfied	50.2%	51.0%	54.5%
	neither satisfied nor dissatisfied	20.1%	20.9%	13.9%
	dissatisfied	9.5%	9.8%	8.0%
	very dissatisfied	1.7%	.6%	1.8%
How happy	very happy	31.8%	30.5%	36.8%
	happy	51.3%	54.1%	43.9%
	neither happy nor unhappy	14.3%	11.4%	16.2%
	unhappy	2.2%	1.7%	1.5%
Satisfied/dissatisfied	very unhappy	.4%	2.4%	1.7%
	very satisfied	23.7%	22.3%	31.7%
	satisfied	52.2%	51.1%	50.2%
	neither satisfied nor dissatisfied	17.5%	18.5%	10.4%
	dissatisfied	5.7%	6.5%	6.3%
	very dissatisfied	.8%	1.6%	1.4%

		Lives with partner	
		no	yes
		Col %	Col %
Sol level	high	6.5%	8.6%
	fairly high	23.2%	34.6%
	medium	55.2%	52.1%
	fairly low	12.4%	3.1%
	low	2.7%	1.6%
Sol satisfaction rating	very satisfied	14.3%	21.5%
	satisfied	46.8%	53.4%
	neither satisfied nor dissatisfied	23.3%	17.0%
	dissatisfied	13.5%	6.9%
	very dissatisfied	2.0%	1.3%

How happy	very happy	25.5%	36.3%
	happy	50.3%	50.8%
	neither happy nor unhappy	19.6%	11.0%
	unhappy	3.6%	1.1%
	very unhappy	1.0%	.8%
Satisfied/dissatisfied	very satisfied	17.5%	28.8%
	satisfied	48.7%	53.5%
	neither satisfied nor dissatisfied	23.5%	12.7%
	dissatisfied	8.7%	4.3%
	very dissatisfied	1.5%	.8%

		Relationships				
		Spouse	CHild etc	Parent etc	Same gen etc	Other
		Col %	Col %	Col %	Col %	Col %
Sol satisfaction rating	very satisfied	21.9%	6.0%	19.4%	13.9%	16.6%
	satisfied	52.5%	37.1%	48.0%	56.7%	47.9%
	neither satisfied nor dissatisfied	17.0%	28.8%	23.7%	18.7%	19.6%
	dissatisfied	7.2%	24.4%	8.2%	9.3%	13.4%
	very dissatisfied	1.3%	3.7%	.7%	1.5%	2.5%
How happy	very happy	35.9%	17.1%	35.2%	28.5%	29.3%
	happy	51.0%	52.8%	41.1%	46.8%	55.9%
	neither happy nor unhappy	11.2%	23.1%	20.2%	20.6%	11.9%
	unhappy	1.1%	5.1%	2.7%	3.7%	2.2%
	very unhappy	.8%	1.8%	.8%	.4%	.7%
Satisfied/dissatisfied	very satisfied	28.3%	12.0%	22.5%	27.3%	20.0%
	satisfied	53.8%	48.6%	47.3%	33.6%	53.4%
	neither satisfied nor dissatisfied	12.7%	26.8%	23.3%	27.7%	17.9%
	dissatisfied	4.4%	10.3%	6.4%	8.2%	7.6%
	very dissatisfied	.8%	2.3%	.6%	3.2%	1.1%

		Asset value group						
		\$1 - \$1,000	\$1,001 - \$5,000	\$5,001 - \$10,000	\$15,001 - \$25,000	\$50,001 - \$100,000	\$150,001 - \$200,000	\$300,001 - \$3,000,000
		Col %	Col %	Col %	Col %	Col %	Col %	Col %
Sol satisfaction rating	very satisfied	11.2%	16.7%	15.8%	17.1%	24.5%	18.8%	18.8%
	satisfied	43.6%	53.0%	56.2%	59.7%	48.6%	59.7%	59.7%
	neither satisfied nor dissatisfied	27.4%	17.0%	22.6%	15.4%	20.2%	16.3%	16.3%
	dissatisfied	16.8%	11.3%	4.6%	5.6%	5.9%	5.0%	5.0%
	very dissatisfied	1.0%	2.0%	.7%	2.2%	.8%	.1%	.1%

How happy	very happy	22.2%	37.2%	34.0%	29.5%	39.9%	34.3%
	happy	50.6%	43.7%	54.8%	58.8%	47.4%	52.1%
	neither happy nor unhappy	24.1%	15.4%	10.5%	11.3%	10.4%	12.4%
	unhappy	1.6%	3.4%	.4%	.3%	1.6%	.0%
	very unhappy	1.5%	.4%	.3%	.1%	.7%	1.1%
Satisfied/dissatisfied	very satisfied	16.3%	30.4%	24.5%	24.9%	27.4%	23.4%
	satisfied	53.9%	40.1%	56.9%	59.3%	55.0%	61.7%
	neither satisfied nor dissatisfied	23.1%	18.6%	16.8%	13.0%	12.9%	9.8%
	dissatisfied	6.7%	8.4%	1.2%	2.7%	4.4%	5.0%
	very dissatisfied	.0%	2.6%	.6%	.1%	.3%	.0%