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Business News

Extreme Australia: a nation of two tribes

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by Keris Lahiff

Census night might be another sleep away, but KPMG's lifestyle trends survey has jumped in early to serve up some interesting insights into the Australian population.

In collaboration with Nine Rewards, KPMG Australia found Australia is divided into two 'tribes' – the leaders of new social behaviours, and those hesitant to adapt to change.

The 'leaders' are likely to have multiple friends, cutting-edge technology, multiple credit cards, and regular holidays, while the other extreme are those still using older technology, not connecting online, not eating out, nor taking holidays.

"There are two Australias: the edgy, the connected and the modern-lifestyle-inclined – and then there are the conservatives," says KPMG's demographer, Bernard Salt. "In connecting with mainstream Australia, it is important for business and for communications groups to strike the right balance between appealing to the progressives and also remembering to engage with the other Australia."

However, it is not age or income that is most affecting which tribe you set up camp in, but rather personal decisions, such as having children, connecting with friends, and exercising, that have the most influence on behaviours.

Think of the children!

Salt says a major trend out of the report was the difference between the lifestyle of those with children, and those without.

"Those with young and dependent children tend not to eat out or to have holidays," he says. "This is the time in life when households are most likely to have a series of credit cards."

According to the results, 29 per cent of Australians eat out at least once a week. However, those,

especially those over 40, with children, are the least likely to do so, either because they can't afford it or cannot be bothered.

The survey found those without children were likely within two age groups – 18 to 34, and 55-plus. Those raising children were likely between 35 and 54 years of age.

KIPPERS won't leave

According to the survey, the richest households are most likely to contain KIPPERS (Kids in Parents' Pockets Eroding Retirement Savings). Of those households surveyed, five per cent earn more than \$200,000 a year, while 11 per cent earn less than \$30,000. Couples between 45-49 years old with children aged 18-24 still living at home were more likely to fall into the higher annual income bracket.

"The survey possibly reveals why 18-24 year olds are so keen to stay in the family home: why they move out, they transition from the richest households in Australia to the poorest," says Salt.

Time for a holiday

Did you know 11 per cent of Australians holiday at least three times or more per year? Lucky things. KPMG's survey found those most likely to holiday were Gen Y and Baby Boomers – 15 per cent of those aged 25-29 and 60-plus take three or more holidays a year.

Charge it to my credit card

The survey found Baby Boomers, those aged over 45, were more likely to own multiple credit cards, than those aged between 18 and 24,

"This finding runs counter to what many might think is the issue with credit cards. It's not Generation Y with multiple cards; it's the Boomers," says Salt.

A love for online

A mere nine per cent of Australians do not use the internet, with the other 91 per cent regular users. The most common forms of interaction on the internet include email (92 per cent), Facebook (69 per cent), Skype (34 per cent), MSN (25 per cent), and Google (11 per cent).

The key to happiness

A sum of all its parts, the survey finds four key categories affect a person's health – if they can tick all the boxes, the happier they will be.

"The things that make Australians happy are not being in debt, not being overweight, having an exercise regime, and having friends," says Salt. "And these are largely within individual control. These are not issues that are imposed from beyond such as job insecurity."

And, could the survey reveal the secret to happiness? Salt summarises what the findings boil down to.

"Having the self-discipline to manage the excesses of modern life," he says. "What makes people happy later in life is the ability to make the right choices: in cultivating strong relationships, in having the ability to manage debt, to build strong friendships, to maintain a balanced approach to exercise and weight control. Manage these things and you are set for a happy life in Australia."

Published on: Monday, August 08, 2011

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Index	Current	Change	% Change
ALL ORDS	4056.7	0.0	0.00 %
ASX 200	3986.1	0.0	0.00 %
HANG SENG	20490.6	-455.6	-2.17 %
NIKKEI	9097.6	-202.3	-2.18 %

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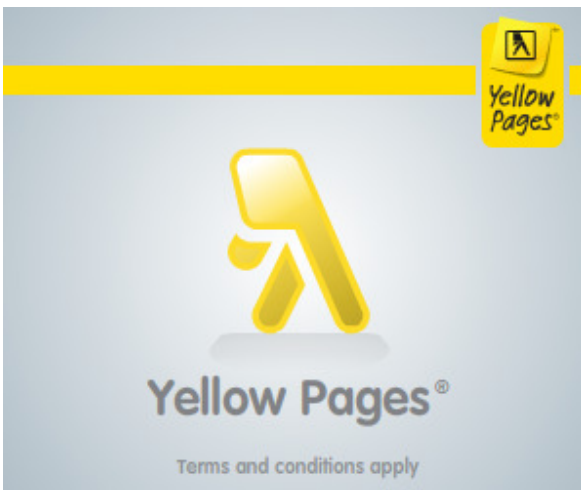


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The banner has a grey background with a yellow horizontal bar at the top. On the right side of the yellow bar is a small yellow icon of a notepad with a pencil, labeled 'Yellow Pages®'. In the center, there is a large, stylized yellow 'A' logo. Below the logo, the text 'Yellow Pages®' is written in a dark grey font. At the bottom, the text 'Terms and conditions apply' is written in a smaller, dark grey font.



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The banner features a background image of a blue sky over a golden field. The text 'go to the positive with Switzer's' is written in a dark blue font. Below it, 'Good News Daily' is written in a larger, bold, dark blue font. At the bottom, 'SUBSCRIBE NOW' is written in a smaller, dark blue font.



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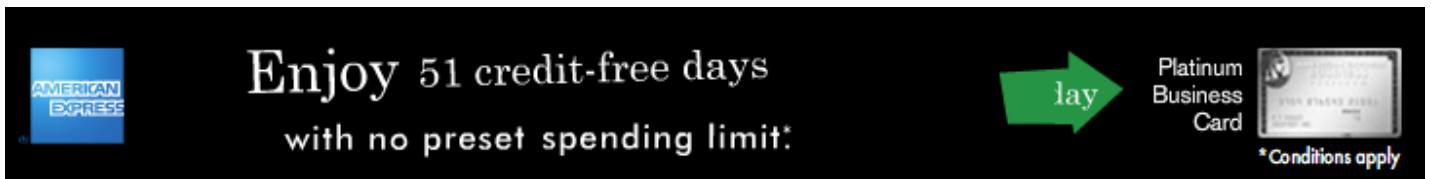
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The banner has a white background. At the top, the text 'BOOK A COMPLIMENTARY BUSINESS ASSESSMENT TODAY!' is written in a bold, dark blue font. Below it, the text 'Learn more about how Switzer Business Coaching can help you and your business' is written in a smaller, dark blue font. At the bottom, there is a red button with the text 'FIND OUT MORE ›' in white.

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The banner features the American Express logo on the left. The main text reads "Enjoy 51 credit-free days with no preset spending limit:". To the right, there is a green arrow pointing right with the word "lay" inside it. Further right, it says "Platinum Business Card" next to a small image of the card. Below the card image, it says "* Conditions apply".

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