

CORE|DATA



Greenstone
Real Insurance
Class Systems Survey

August 2016

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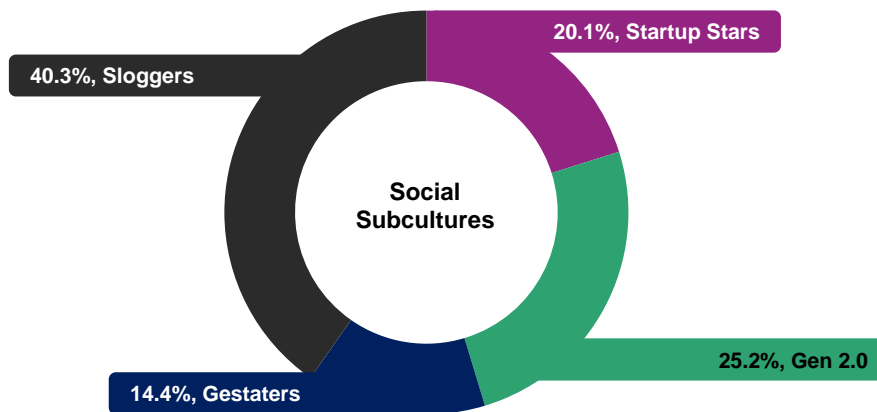
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Class Systems Survey

SCREENING

Do you identify yourself as any of the following emerging Australian social subcultures?



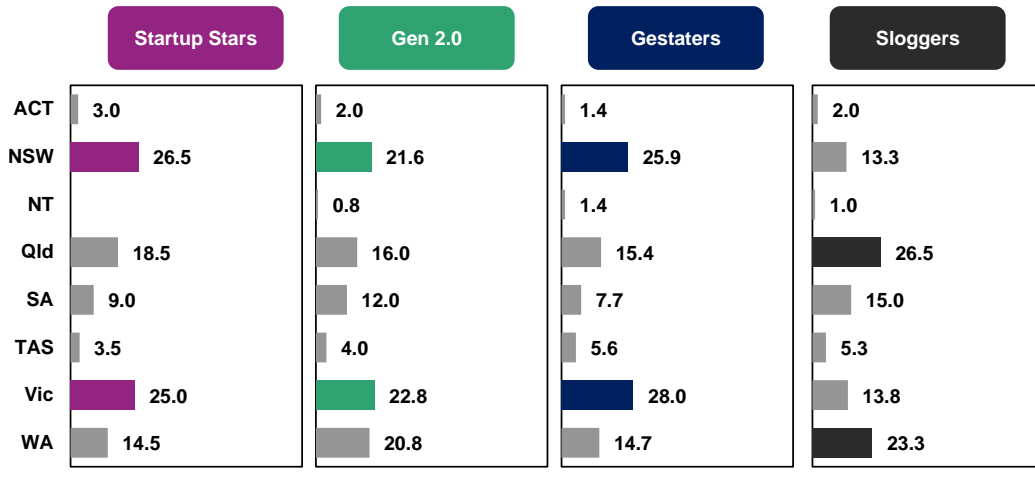
Source - CoreData Class Systems Survey (August 2016)
Question - Do you identify yourself as any of the following emerging Australian social subcultures?

Close to two in five (40.3%) respondents identify themselves as 'Sloggers' or senior Australians who have to keep working to support themselves when they would have preferred to work less. A further one in four classify themselves as 'Gen 2.0' or children or grandchildren of immigrants who have managed to improve their social/economic standing.

Close to one in five say they are 'Startup Stars' or in demand professionals and entrepreneurs associated with emerging digital industries and work opportunities, while one in eight identify as 'Gestaters' who are living at home comfortably with their parents after their teenage years despite having little assets themselves.

Only a small proportion have assigned themselves as 'Trading Up' or wealthy tradespeople who have built their businesses to entrepreneurial heights, so they will not be included in the remaining analysis.

Which state/territory do you live in?



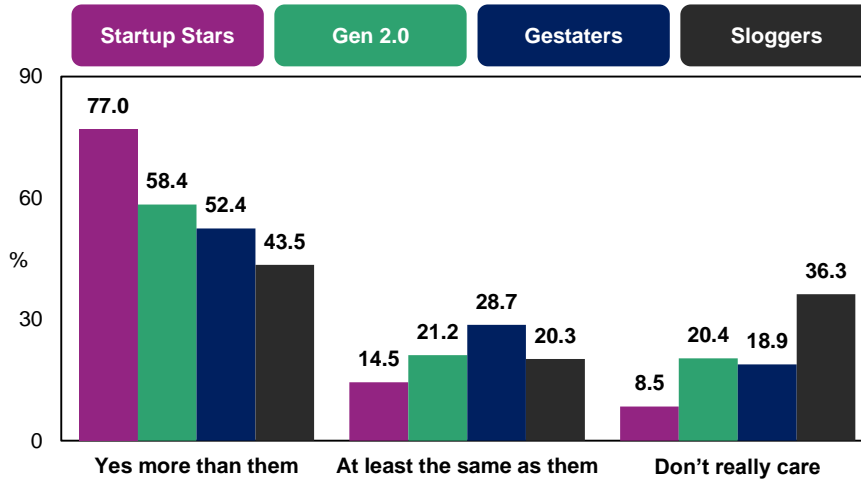
%

Source - CoreData Class Systems Survey (August 2016)
 Question - Which state/territory do you live in?

Most respondents across all segments come from the eastern seaboard states. Notably, close to one in four (23.3%) Western Australian respondents are Sloggers.

SOCIAL CLASS PROFILES

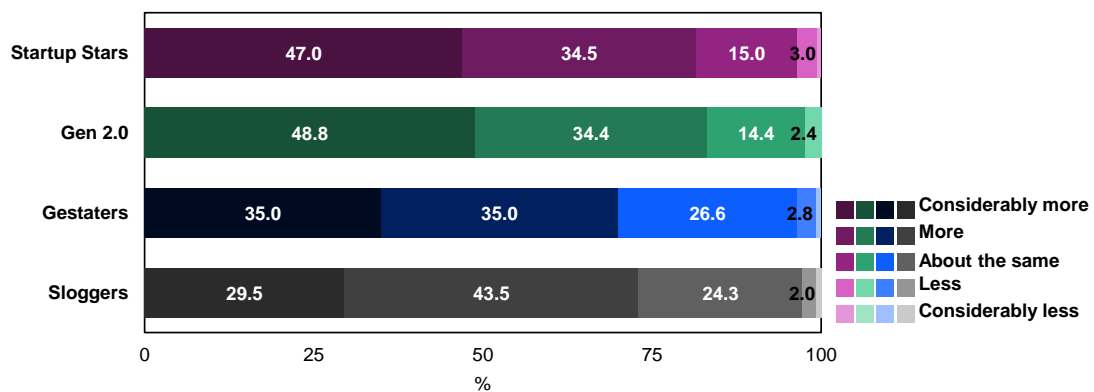
Do you aspire to make more money than your parents?



Source - CoreData Class Systems Survey (August 2016)
Question - Do you aspire to make more money than your parents?

The majority (77.0%) of Startup Stars aspire to make more money than their parents, while more than a third (36.3%) of Sloggers do not really care if they do or did make more money than their parents.

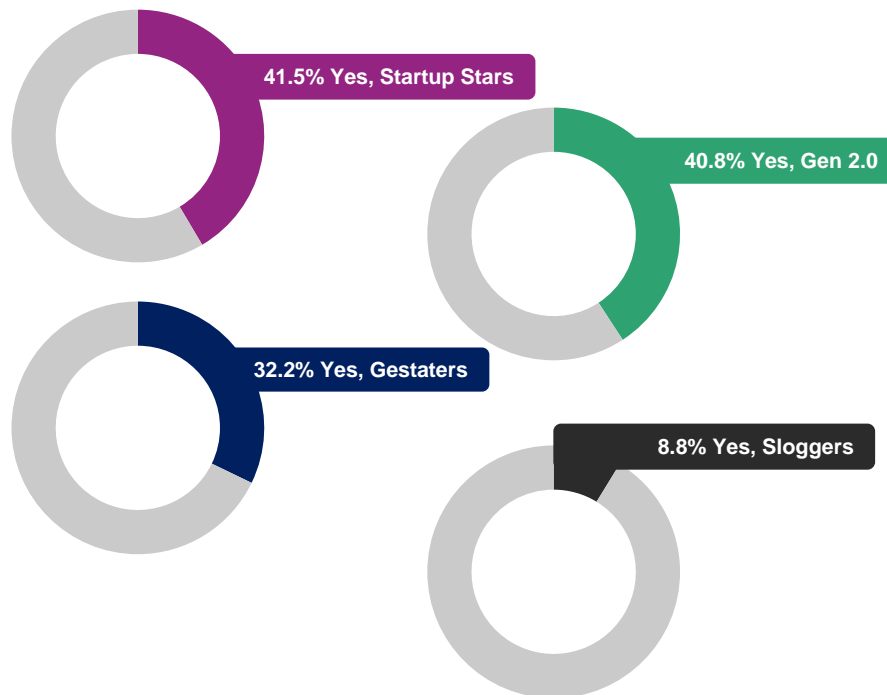
Have you attained or plan to complete more or less education than your parents?



Source - CoreData Class Systems Survey (August 2016)
Question - Have you attained or plan to complete more or less education than your parents?

A large number (83.2%) of Gen 2.0s say they have attained or plan to attain more education than their parents, with 48.8% saying considerably more. On the other hand, Gestaters are the most likely to state that their ambition in terms of education is about the same as that of their parents, with more than one in four saying so (26.6%).

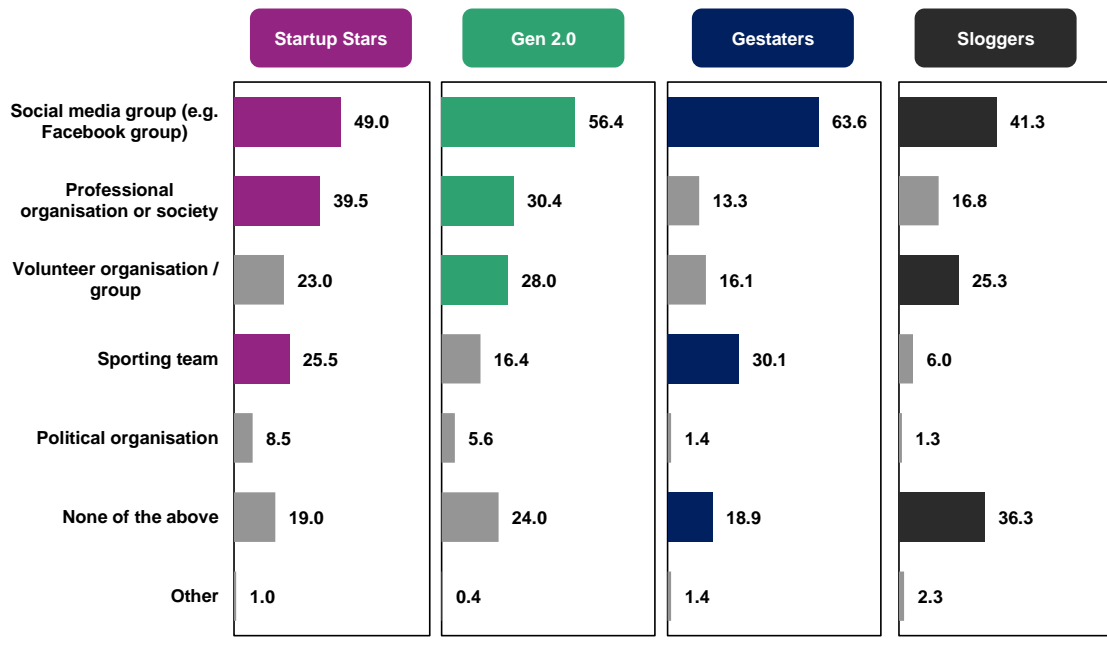
Do you speak a language other than English at home now or when you were growing up?



Source - CoreData Class Systems Survey (August 2016)
Question - Do you speak a language other than English at home now or when you were growing up?

Startup Stars have the highest proportion of respondents who speak a language other than English in their home now or when they were growing up (41.5%), while only a minority of Sloggers (8.8%) speak a language other than English at home or when they were growing up.

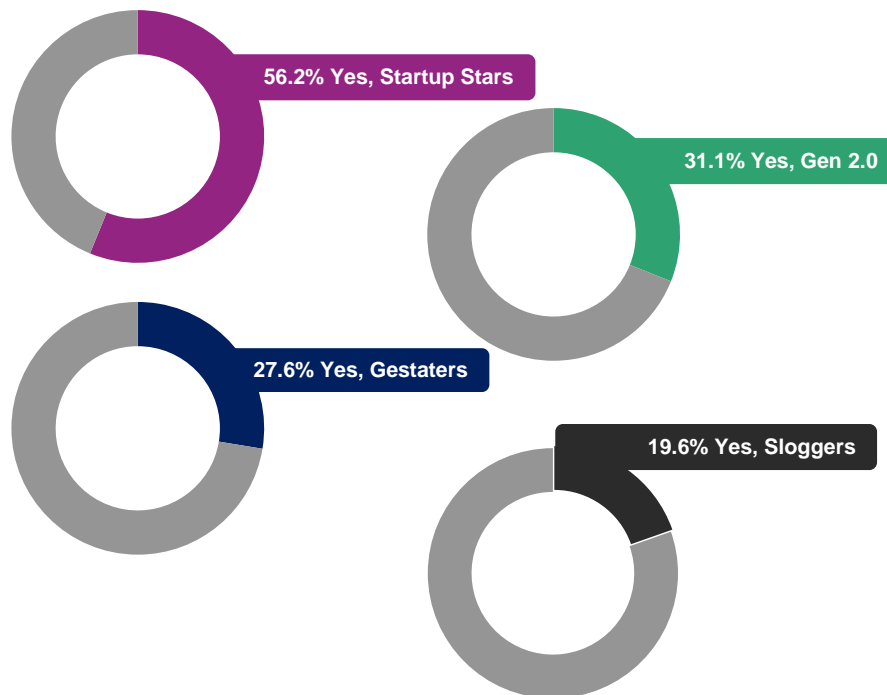
Which of the following do you belong to?



Source - CoreData Class Systems Survey (August 2016)
Question - Which of the following do you belong to?

%

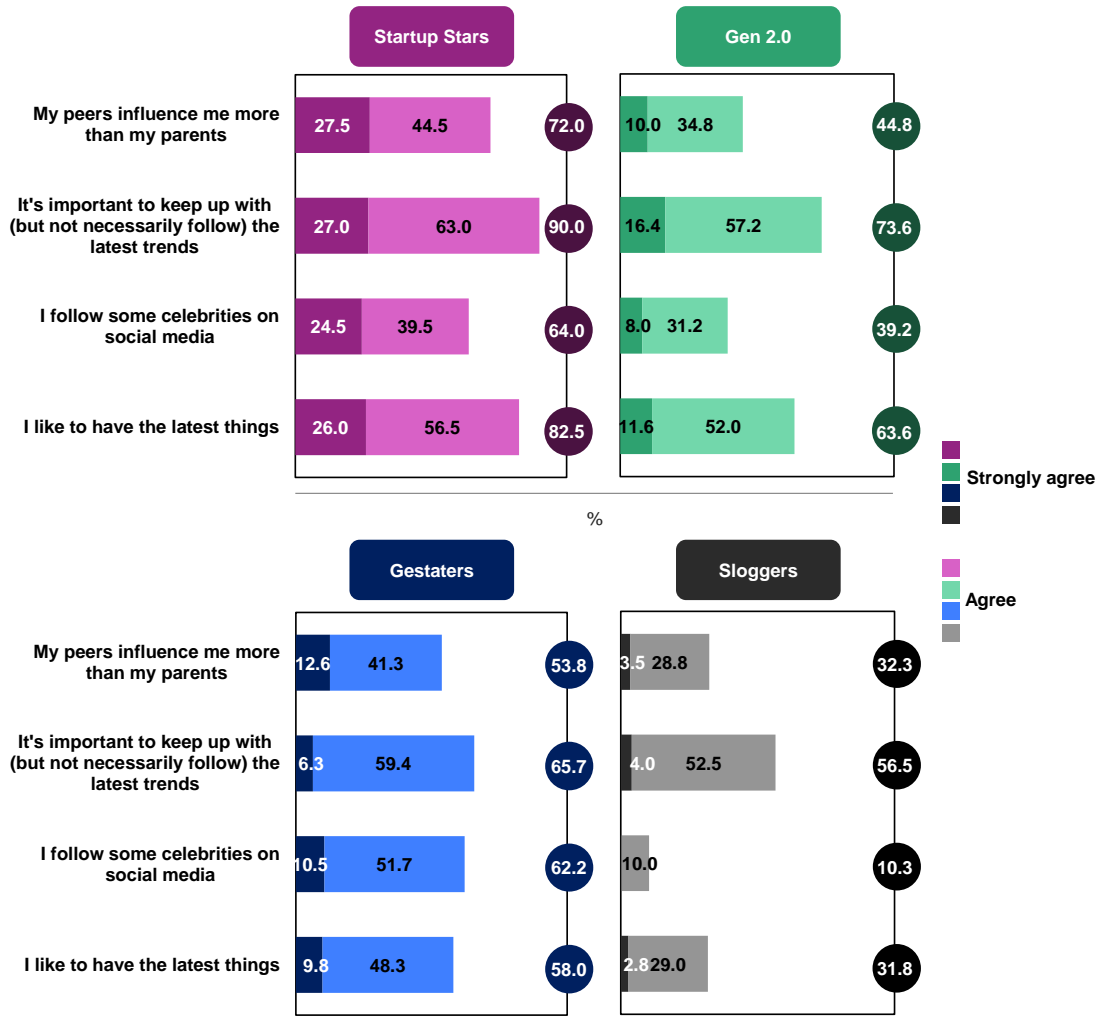
A large number of respondents say they are a part of a social media group, with Gestaters leading the way at 63.6%. Among the four segments, Startup Stars have the highest proportion that are members of a professional organisation or society (39.5%). Close to three in 10 (28.0%) Gen 2.0 spend some of their time volunteering. However, more than a third (36.3%) of Sloggers say they are not part of the groups listed.

Do you hold any significant positions in these organisations or groups?

Source - CoreData Class Systems Survey (August 2016)
Question - Do you hold any significant positions in these organisations or groups?

For the respondents who belong to at least one social or professional group, a good number hold significant positions in these groups or organisations. Close to three in five (56.2%) Startup Stars are leaders of their organisations or groups, while only one in five (19.6%) Sloggers hold important positions in their groups.

How much do you agree with the following statements?

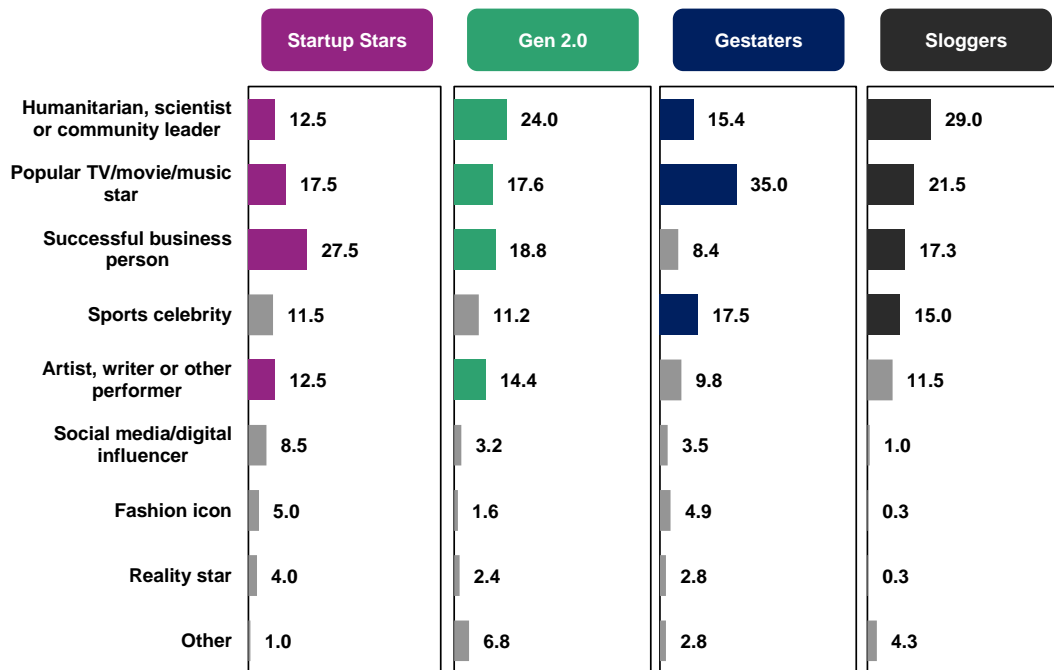


Source - CoreData Class Systems Survey (August 2016)
 Question - How much do you agree with the following statements?

The vast majority of Startup Stars agree or strongly agree that it is important to keep up with the latest trends but not necessarily follow them (90.0%) and that they like to have the latest when it comes to things (82.5%). They are also the ones who are most likely to agree or strongly agree that their peers influence them more than their parents could (72.0%) and they follow some celebrities on social media (64.0%). Both Gen 2.0s and Gestaters posted good numbers in agreement but not as high as those among Startup Stars.

Sloggers are the polar opposites of Startup Stars in all statements with only 56.5% agreeing to the importance of keeping up with the latest trends. They are also the least likely to agree with their peers influencing them more than their parents and having the latest things (32.3% and 31.8% respectively). Only a few (10.3%) Sloggers follow celebrities on social media.

Think for a moment of a well-known living person you would most like to have a drink/dinner with for an evening. How would you best describe what they are well-known for?



%

Source - CoreData Class Systems Survey (August 2016)
 Question - Think for a moment of a well-known living person you would most like to have a drink/dinner with for an evening.
 How would you best describe what they are well-known for?

When asked to think of a well-known living person they would most likely to have a drink/dinner with for an evening and what would best describe these well-known people, more than a third (35.0%) of Gestaters are more partial to popular TV/movie/music stars. Humanitarians, scientists or community leaders are most popular with Sloggers (29.0%) and Gen 2.0s (24.0%). Unsurprisingly, Startup Stars would like to have a drink/dinner for an evening with a successful business person, with more than one in four saying so (27.5%).

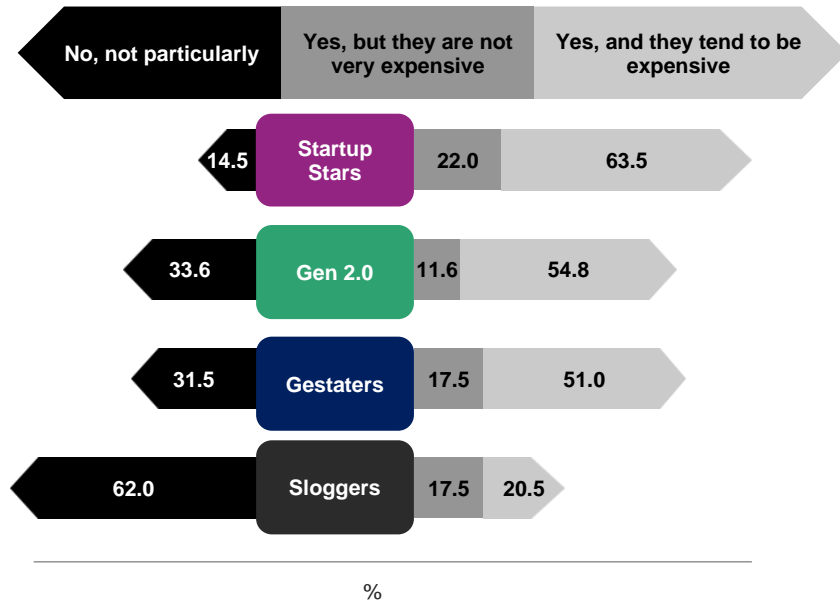
Do you have favourite clothing and footwear brands?



Source - CoreData Class Systems Survey (August 2016)
 Question - Do you have favourite clothing and footwear brands?

A good number of Startup Stars (45.5%) declare they favour certain clothing and footwear brands and these tend to be expensive. Only a few (9.8%) Sloggers can say the same as most of them (73.3%) are not particular about clothing/footwear brands. Almost equal proportions of Startup Stars, Gen 2.0s and Gestaters (around one in four) express having a favourite clothing/footwear brand but these are not on the expensive side.

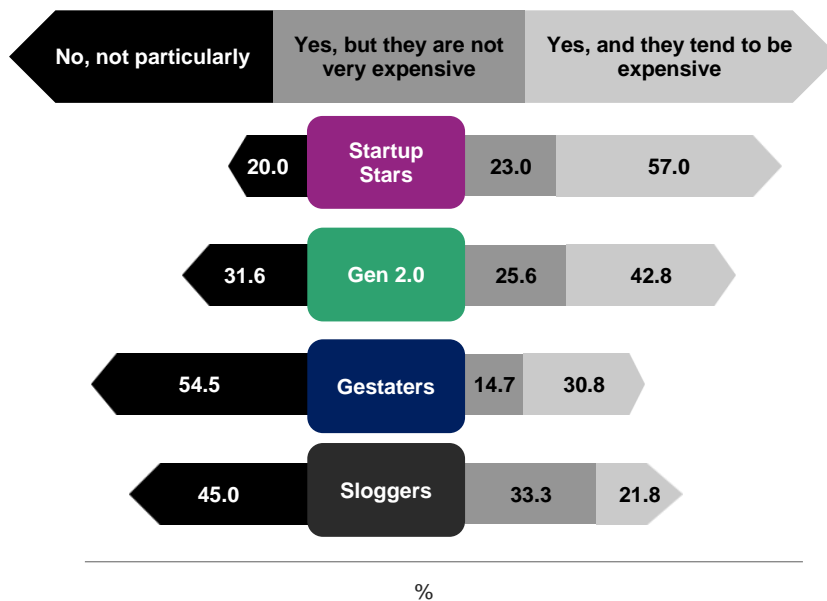
Do you have favourite technology brands?



Source - CoreData Class Systems Survey (August 2016)
Question - Do you have favourite technology brands?

For technology brands, Startup Stars again tend to have the most expensive taste as more than three in five (63.5%) admit to being particular with technology brands and these tend to be on the pricey end. One in five (20.5%) Sloggers on the other hand say they have a favourite expensive brand when it comes to gadgets. Around a third of Gen 2.0s and Gestaters declare they do not have a particular preference for any technology brand (33.6% and 31.5% respectively).

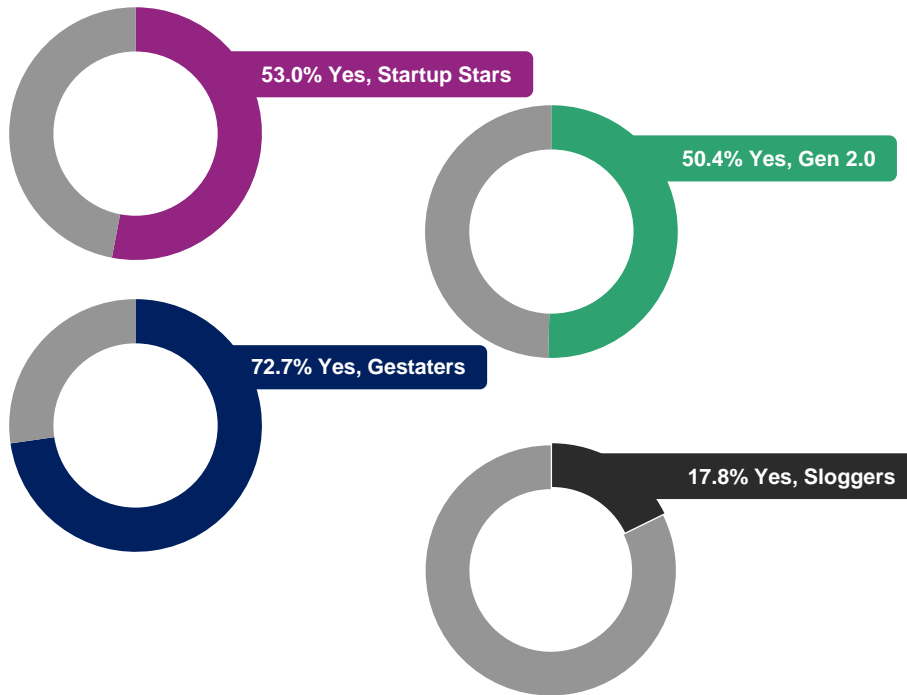
Do you have favourite car brands?



Source - CoreData Class Systems Survey (August 2016)
Question - Do you have favourite car brands?

When it comes to cars, Startup Stars are the most likely to have a preference and tend to be on the expensive side (57.0%). A third (33.3%) of Sloggers say they do have a favourite car brand but they are not on the pricey end. More than half (54.5%) of Gestaters are not choosy with their car brands.

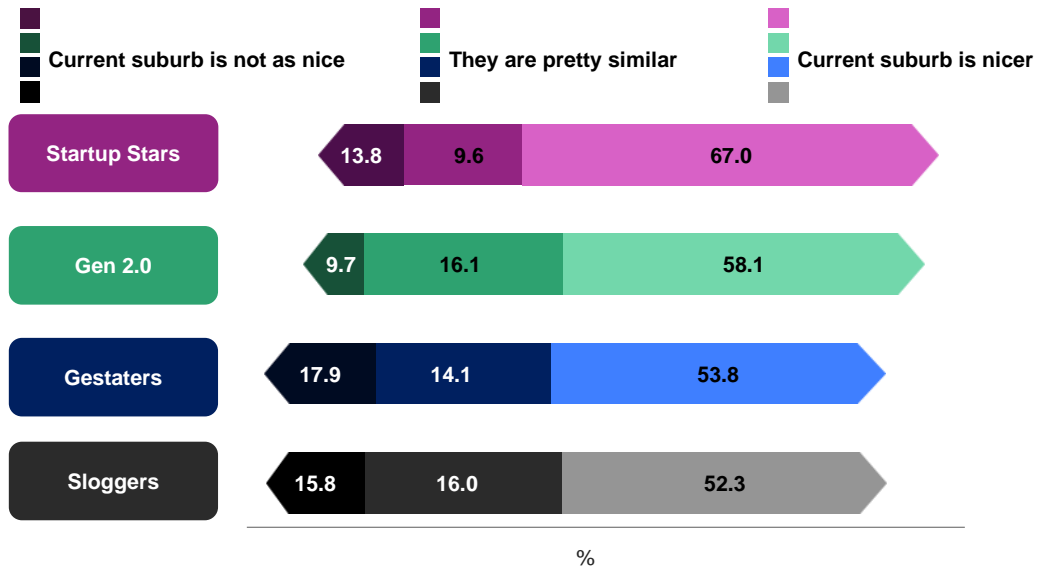
Do you live close (within a few suburbs) to where you grew up?



Source - CoreData Class Systems Survey (August 2016)
 Question - Do you live close (within a few suburbs) to where you grew up?

The majority (72.7%) of Gestaters live within a few suburbs or close to where they grew up, true to their definition of still living at home, while only a few (17.8%) Sloggers say it is the same for them. Almost the same proportion of Startup Stars and Gen 2.0s also live close to where they grew up (53.0% and 50.4% respectively).

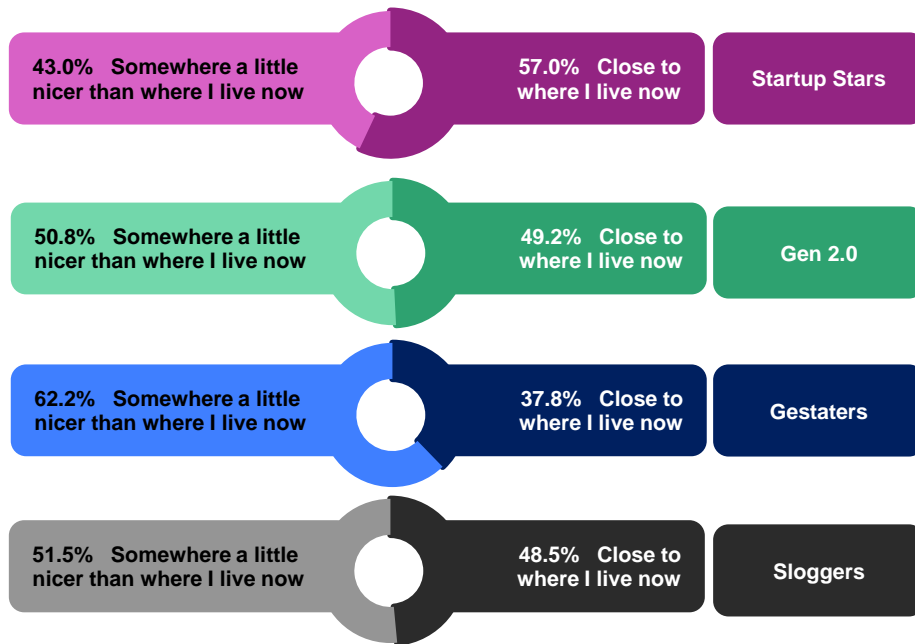
How would you compare the suburb where you live now with where you predominately grew up?



Source - CoreData Class Systems Survey (August 2016)
 Question - How would you compare the suburb where you live now with where you predominately grew up?

Startup Stars are the most likely to say that the current suburb where they live right now is nicer than where they grew up, with two-thirds (67.0%) saying so. The other three segments share the same sentiment in similar proportions. Gen 2.0s are the most likely to say both current and past suburbs they have resided in are pretty similar.

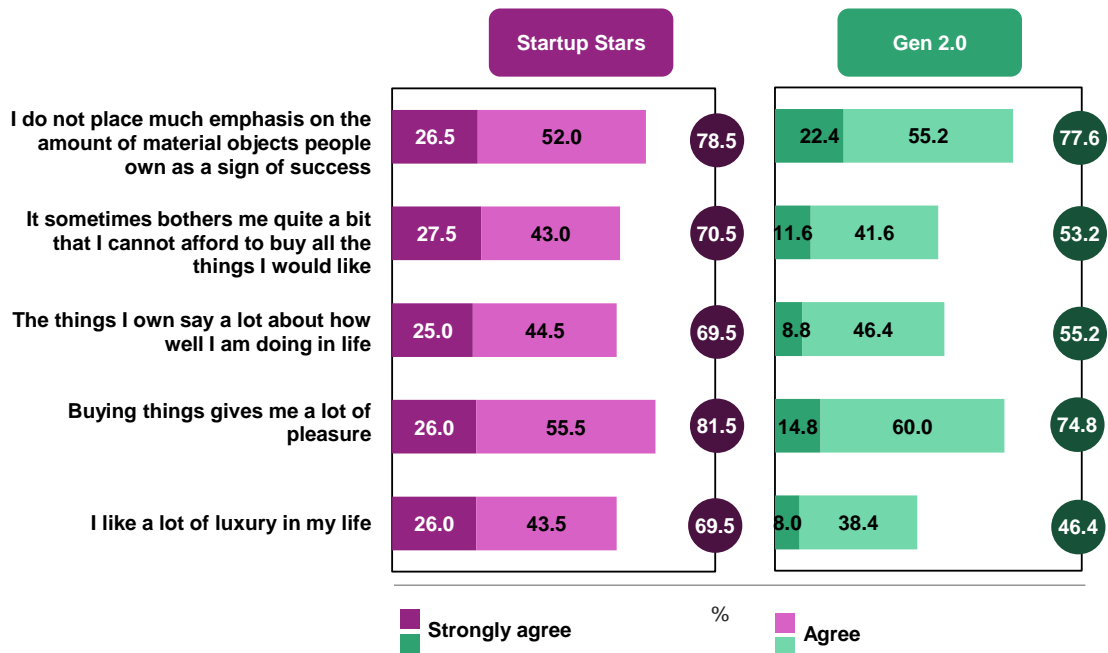
If money was no barrier, where would you ideally prefer to live?



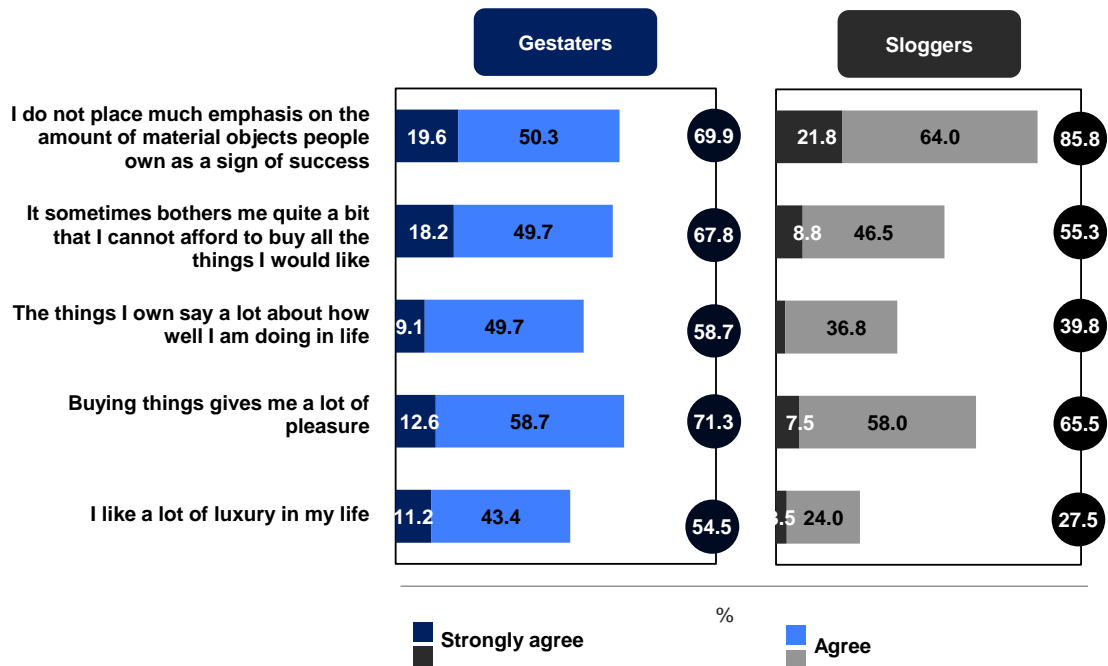
Source - CoreData Class Systems Survey (August 2016)
 Question - If money was no barrier, where would you ideally prefer to live?

When asked on where they would ideally prefer to live in if money was no barrier, more than half (57.0%) of Startup Stars say they would like to live close to their current location. On the other hand, Gestaters are the most likely to say the opposite with more than three in five (62.2%) declaring they would ideally live somewhere a little nicer than where they live right now if money was no object.

How much do you agree with the following statements?



Source - CoreData Class Systems Survey (August 2016)
Question - How much do you agree with the following statements?



Source - CoreData Class Systems Survey (August 2016)
Question - How much do you agree with the following statements?

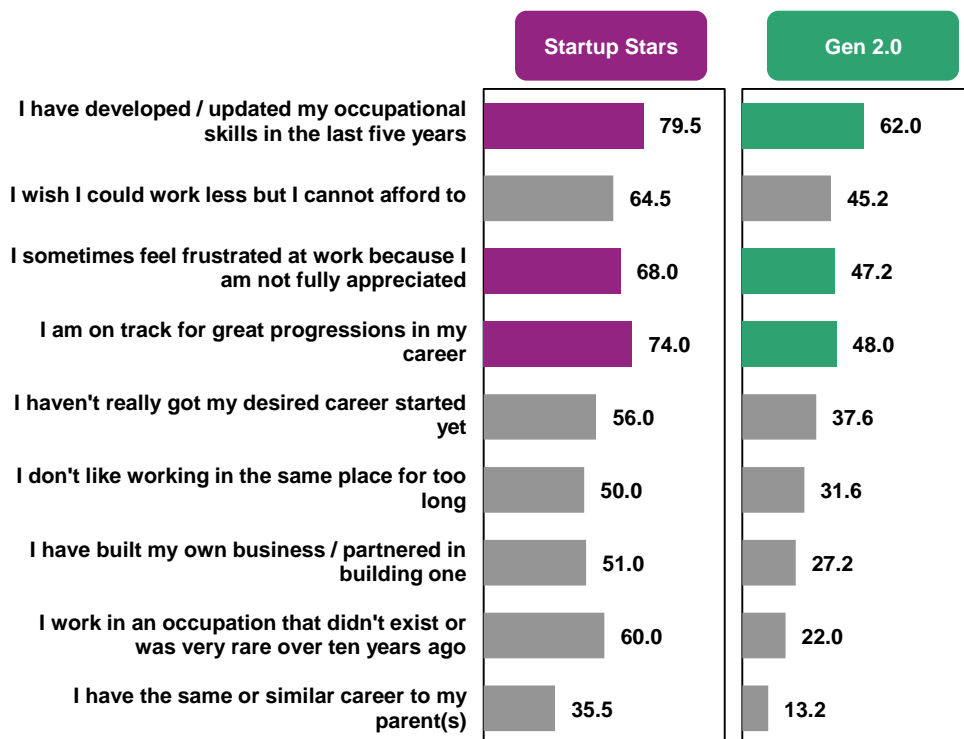
On the above statements regarding purchasing, the vast majority (85.8%) of Sloggers agree or strongly agree that they do not place much emphasis on the amount of material objects people own as a sign of success as opposed to only seven in 10 (69.9%) Gestaters. For more than four in five (81.5%) Startup Stars, they agree that

buying things gives them a lot of pleasure while only two thirds (65.5%) of Sloggers are in agreement.

Again, Startup Stars are the most likely to agree with the remaining statements, with seven in 10 (70.5%) saying that it bothers them quite a bit that they cannot afford to buy all the things they like while only half (53.2%) of Gen 2.0s say so. Similar proportions (both 69.5%) of Startup Stars also agree that the things they own say a lot about how well they are doing in life and that they like a lot of luxury in life.

Sloggers are proving to be the Startup Stars' polar opposites, with only under two in five (39.8%) agreeing that the things they own are signs of how well they are doing and more than one in four (27.5%) agreeing to liking a life of luxury.

Are any of the following true about your current work situation?

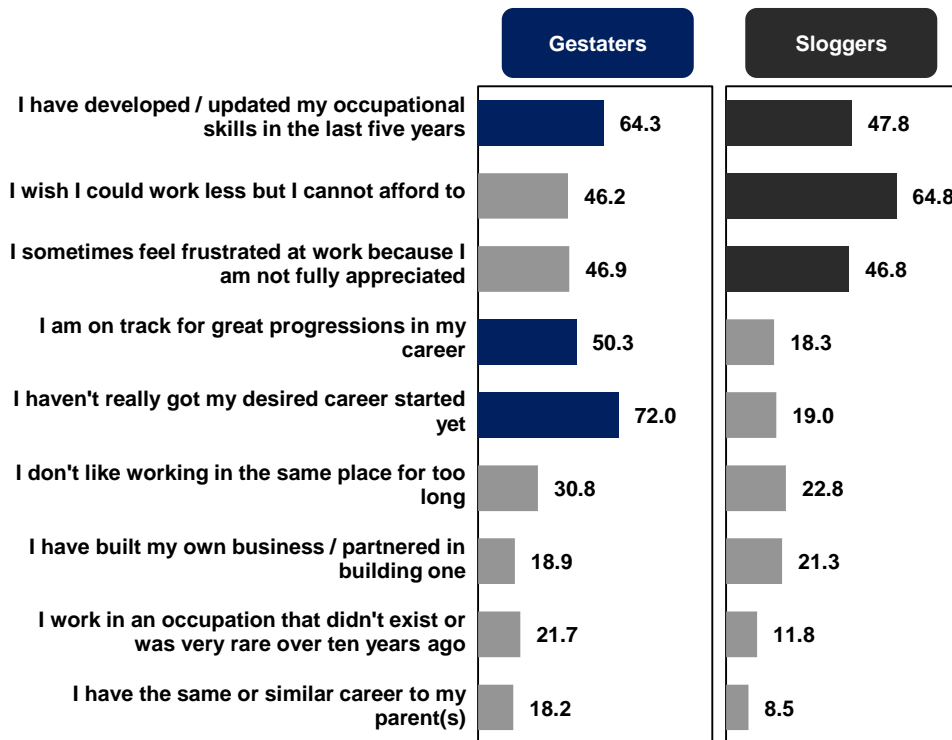


% Yes

*Multiple answers allowed

Source - CoreData Class Systems Survey (August 2016)

Question - Are any of the following true about your current work situation?



*Multiple answers allowed

Source - CoreData Class Systems Survey (August 2016)

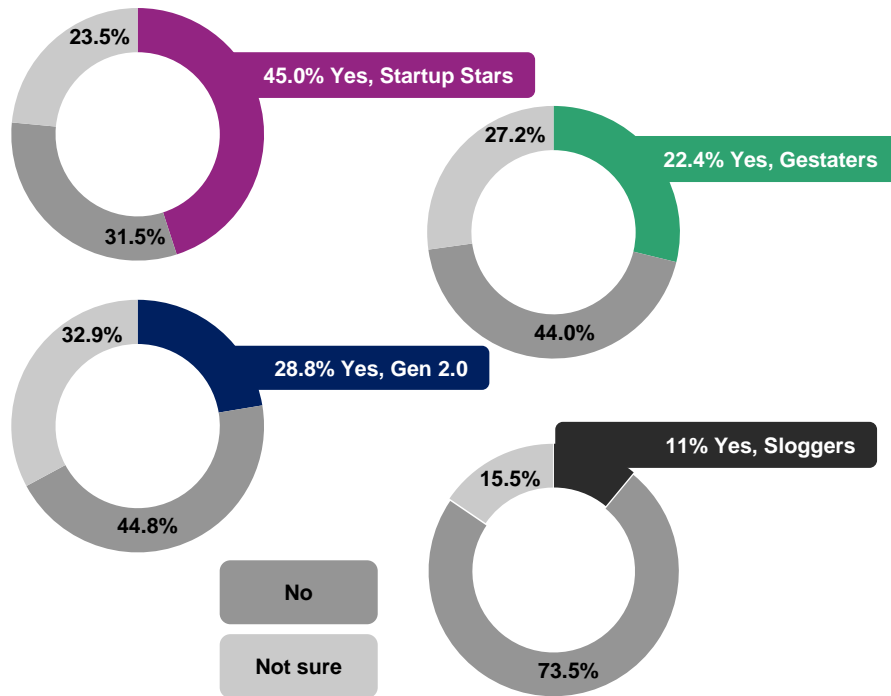
Question - Are any of the following true about your current work situation?

When asked which of the following is true regarding their current work situation, similar proportions of Startup Stars have developed/updated their occupational skills in the last five years (79.5%) or they are on track for great progressions in their careers (74.0%). A good number (60.0%) of Startup Stars also say they work in an occupation that was very rare or did not exist at all 10 years ago.

Gen 2.0s share similar sentiments as the Startup Stars, with more than three in five (62.0%) Gen 2.0s saying they have developed their occupational skills in the last five years.

For the current work situation of Gestaters, close to three in four say they have not really gotten their desired careers started yet, which is consistent with how they classify themselves. This is a similar case for Sloggers, close to two thirds (64.8%) of whom say they wish they could work less but they can't afford to, again perfectly capturing the definition of the Slogger.

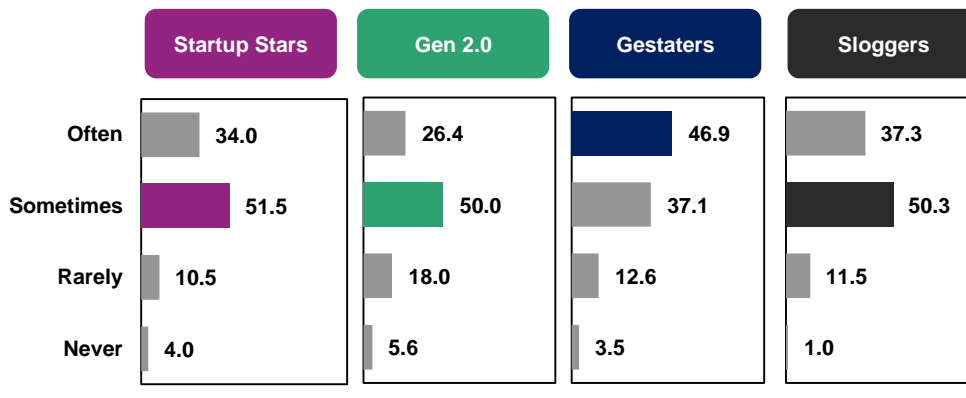
Do you consider yourself one of the 'affluent' Australians?



Source - CoreData Class Systems Survey (August 2016)
Question - Do you consider yourself one of the 'affluent' Australians?

Startup Stars consider themselves as one of the affluent Australians, with more than two in five (45.0%) declaring so. The other three segments do not consider themselves as affluent, with the highest proportion belonging to the Sloggers (73.5%). Close to one third (32.9%) of Gen 2.0 are unsure about deeming themselves 'affluent'.

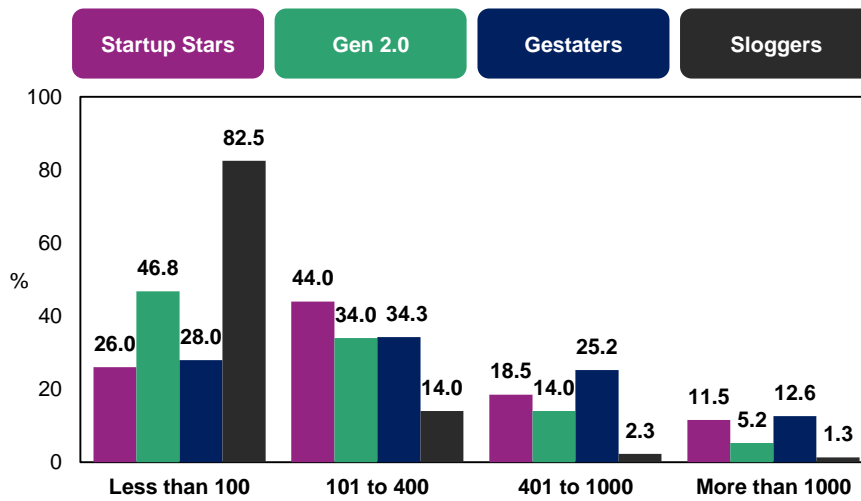
Do you ever feel like you haven't got enough money to do the things you want to?



Source - CoreData Class Systems Survey (August 2016)
Question - Do you ever feel like you haven't got enough money to do the things you want to?

Close to half (46.9%) of Gestaters feel they often do not have the money to do the things they want to do. The other three segments are more likely to say that they also feel this way sometimes in similar proportions (with Startup Stars being the highest at 51.5%).

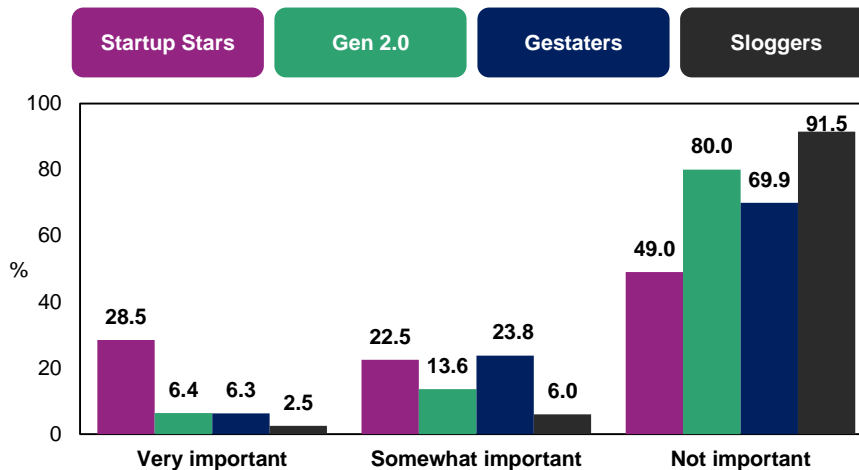
How many friends and followers do you have collectively on social media?



Source - CoreData Class Systems Survey (August 2016)
Question - How many friends and followers do you have collectively on social media?

The vast majority (82.5%) of Sloggers have less than 100 friends and followers on social media. Meanwhile, similar proportions of Startup Stars (74.0%) and Gestaters (72.0%) have over 100 friends or followers on social media, while over half (53.2%) of Gen 2.0s also have more than 100 friends/followers.

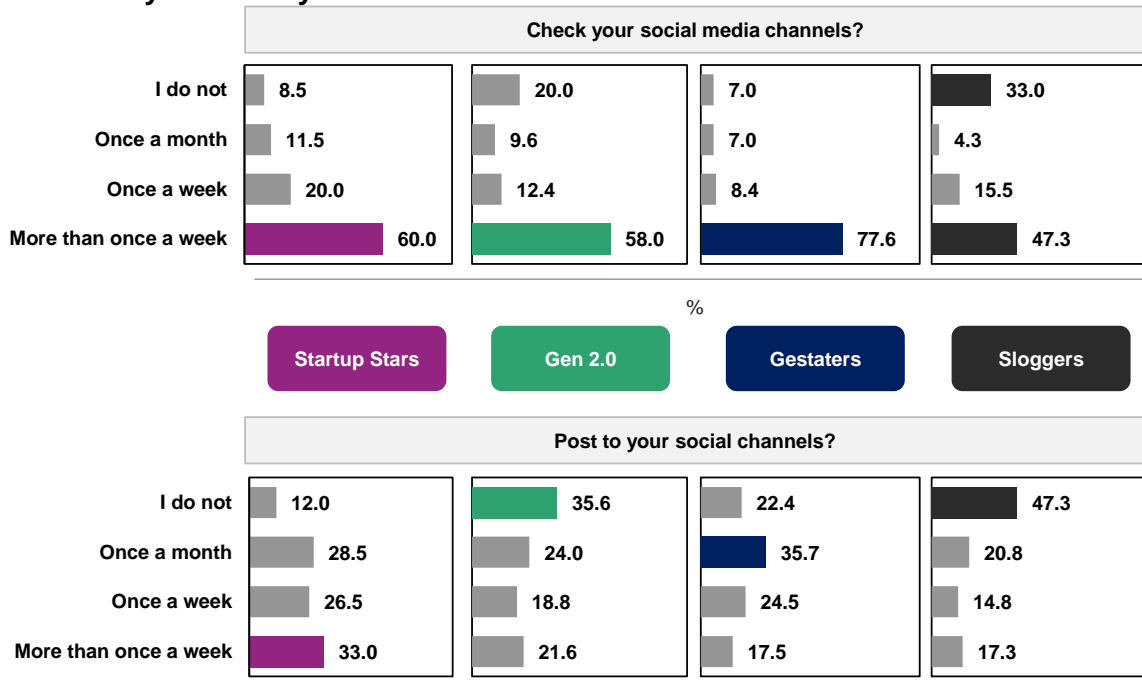
How important is this number to you?



Source - CoreData Class Systems Survey (August 2016)
Question - How important is this number to you?

Among the four segments, only Startup Stars are split on how important the number of friends and followers collectively they have on social media, with 51.0% saying it is somewhat or very important and 49.0% state that it is unimportant. On the other hand, nearly all (91.5%) Sloggers say the number of followers and friends they have on social media is not important. This sentiment is shared by Gen 2.0s (80.0%) and Gestaters (69.9%).

How many times do you:

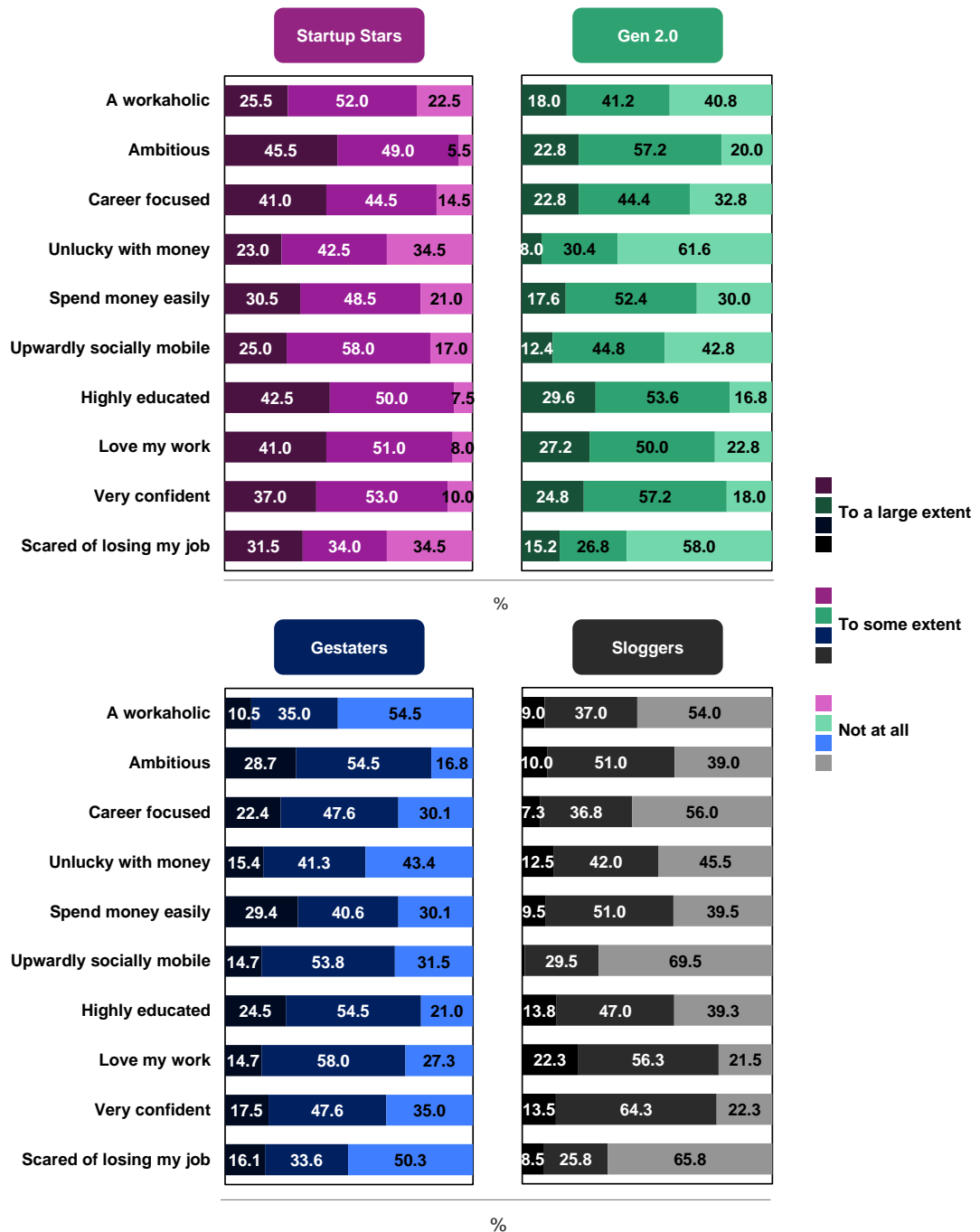


Source - CoreData Class Systems Survey (August 2016)
 Question - How many times do you:

The majority of respondents across the four segments check their social media channels at least once a week. A large number (86.0%) of Gestaters say they check their social media once or more than once a week, with a similar proportion of Startup Stars (80.0%) also doing the same. Not far behind are the Gen 2.0s (70.4%) and Sloggers (62.8%) in saying they browse through their social media channels at least once a week or more. However, a third (33.0%) of Sloggers declare they do not check their social media at all.

In terms of posting content, Startup Stars have the highest usage, with close to three in five (59.5%) saying they post to their social media channels once or more than once a week. On the other hand, more than a third (35.7%) of Gestaters update the content of their social media once a month. Sloggers and Gen 2.0s have the highest proportions of respondents saying they do not post content to their social media at all (47.3% and 35.6% respectively).

Would you describe yourself as any of the following?



Source - CoreData Class Systems Survey (August 2016)
 Question - Would you describe yourself as any of the following?

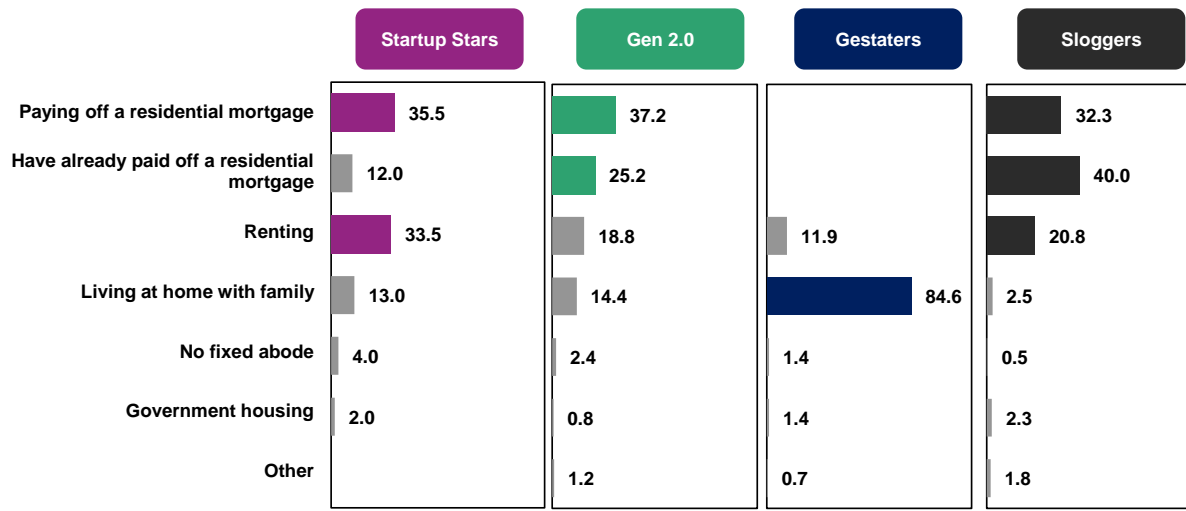
The vast majority of Startup Stars describe themselves as ‘upwardly socially mobile’ (83.0%) and ‘career focused’ (85.5%) to a large or to some extent, while only a much smaller proportion of Sloggers can say the same (30.5% and 44.1% respectively).

Startup Stars are also the most likely to describe themselves as ‘ambitious’ (94.5%), ‘highly educated’ (92.5%) and ‘very confident’ (90.0%) at least to some extent.

Interestingly, a large number of Startup Stars also say they are unlucky with money at least to some extent (65.5%) as opposed to only close to two in five (38.4%) Gen 2.0s. Startup Stars are also most likely to admit they are scared to lose their jobs at least to some extent (65.5%), compared to only a third (34.3%) of Sloggers.

Startup Stars are also the most likely to claim they are workaholics, (77.5%) compared to Gestaters (45.5%) and Sloggers (46.0%).

What best describes your current living arrangements?

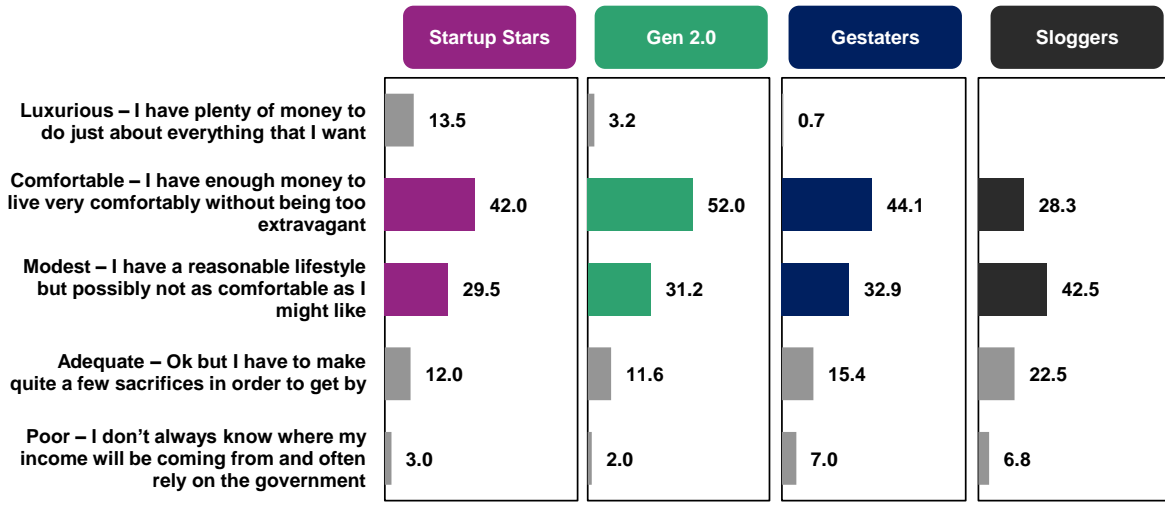


Source - CoreData Class Systems Survey (August 2016)
 Question - What best describes your current living arrangements?

%

A good number of Startup Stars are either paying off a residential mortgage (35.5%) or renting (33.5%) while the vast majority (84.6%) of Gestaters are living at home with family which is consistent with their classification. On the other hand, a large number of Sloggers have already paid off their residential mortgage (40.0%) or currently paying off a residential mortgage (32.3%). Similarly, Gen 2.0s also are paying off a residential mortgage (37.2%) or have already paid off one (25.2%).

What best describes your current lifestyle affluence?



Source - CoreData Class Systems Survey (August 2016)
 Question - What best describes your current lifestyle affluence?

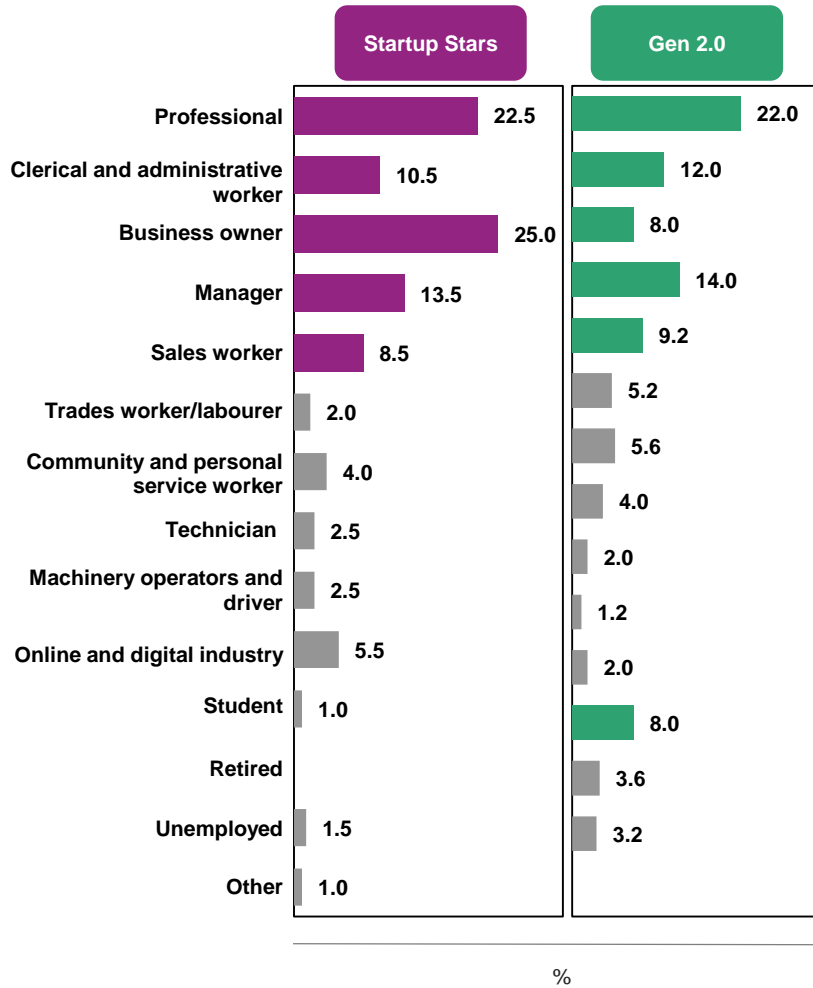
%

Most respondents across the segments describe their current lifestyle as ‘comfortable’ with over half (52.0%) of Gen 2.0s saying they have enough money to live very comfortably without being too extravagant. A similar proportion of respondents of Gestaters (44.1%) and Startup Stars (42.0%) also tag their lifestyle as comfortable.

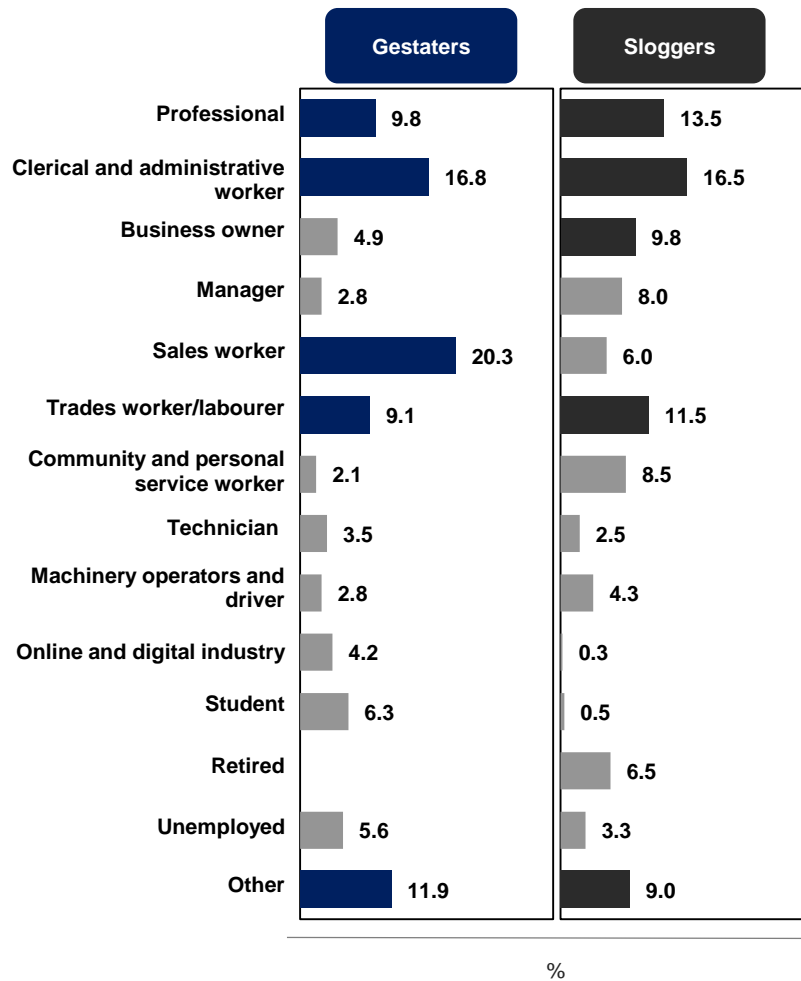
More than two in five (42.5%) Sloggers on the other hand describe their lifestyle as ‘modest’ or they have a reasonable lifestyle but possibly not as comfortable as they might like.

Among the four segments, Startup Stars have the highest proportion of respondents who label their lifestyle as ‘luxurious’, with close to one in seven (13.5%) saying they have plenty of money to do just about everything they want.

Which of the following best describes the occupation you mostly work in?



Source - CoreData Class Systems Survey (August 2016)
 Question - Are any of the following true about your current work situation?

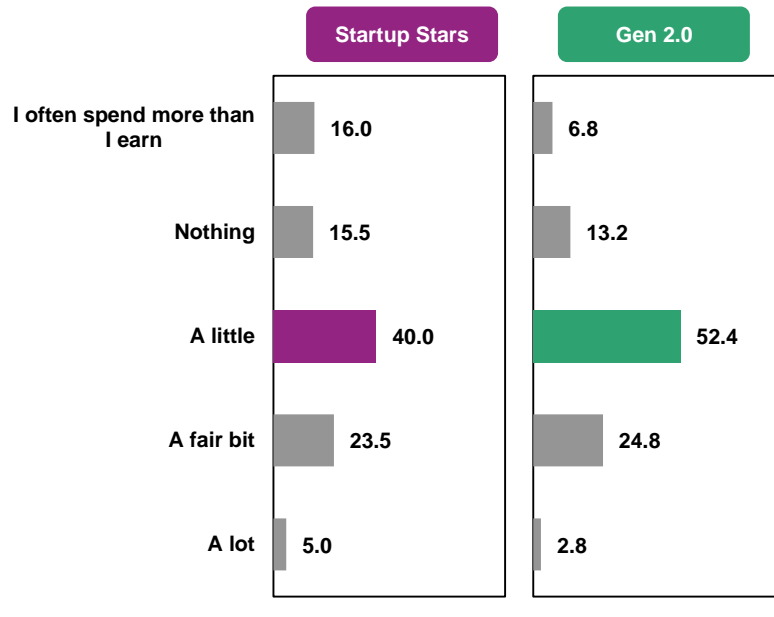


Source - CoreData Class Systems Survey (August 2016)
 Question - Are any of the following true about your current work situation?

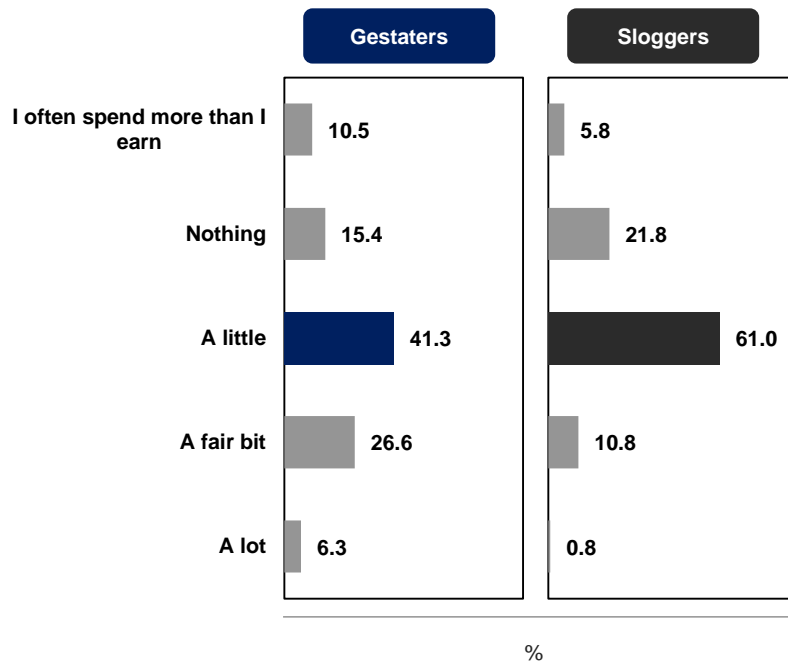
Close to half (47.5%) of Startup Stars are either business owners or professionals. A similar number (48.0%) of Gen 2.0s describe themselves as a professional, manager or a clerical/administrative worker.

On the other hand, one in five (20.3%) Gestaters are sales workers, while a further one in six (16.8%) are clerical/administrative workers. Sloggers are more evenly spread throughout the occupations with one in six (16.5%) being in the clerical/administrative services, 13.5% being professionals and more than one in 10 (11.5%) being trades workers/labourers.

Do you usually save much money every month?



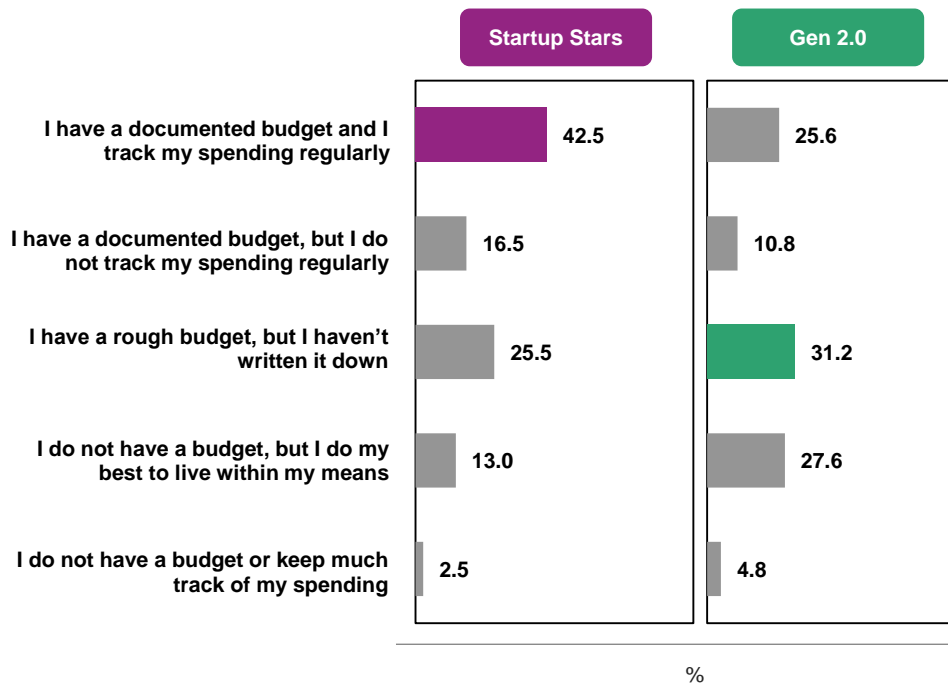
Source - CoreData Class Systems Survey (August 2016)
Question - Do you usually save much money every month?



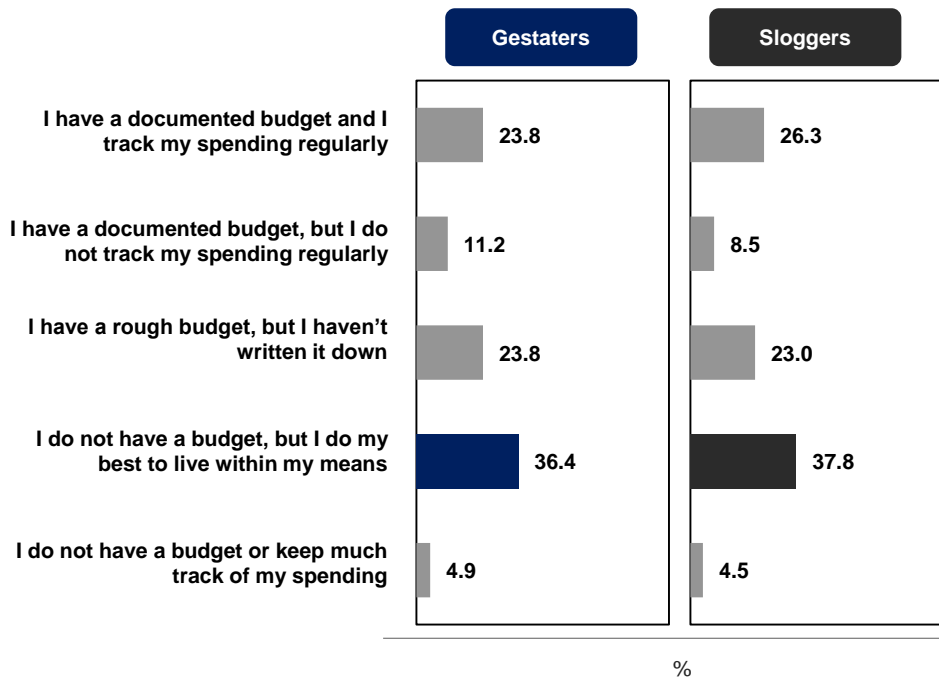
Source - CoreData Class Systems Survey (August 2016)
Question - Do you usually save much money every month?

A good number across all segments say they usually save a little or a fair bit of money every month. Gen 2.0s are the most likely to say they save at least a little amount of money every month (80.0%), followed by Sloggers (72.6%). Meanwhile, one in six (16.0%) of Startup Stars say they often spend more than they earn.

Which of the following best describes your spending habits?



Source - CoreData Class Systems Survey (August 2016)
 Question - Which of the following best describes your spending habits?

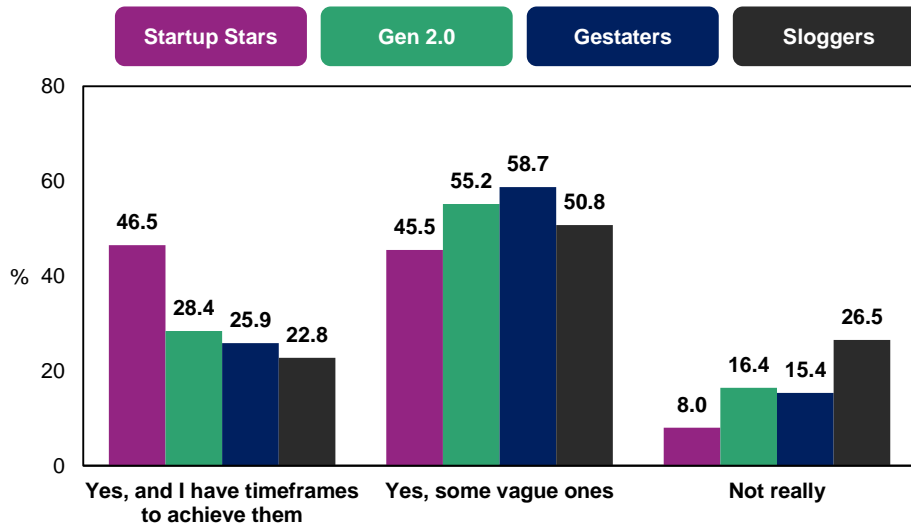


Source - CoreData Class Systems Survey (August 2016)
 Question - Which of the following best describes your spending habits?

Among the four segments, Startup Stars are the most organised in terms of spending habits. More than two in five (42.5%) Startup Stars declare they have a documented budget and they also track their spending. On the other hand, close to a third (31.2%) of Gen 2.0s claim to have a rough idea of what their budget but they have not written it

down. Similar proportions of Sloggers (37.8%) and Gestaters (36.4%) say they do not set a budget but they do their best to live within their means.

Do you have any financial goals? Which of the following is closest to describing your situation?



Source - CoreData Class Systems Survey (August 2016)
 Question - Do you have any financial goals? Which of the following is closest to describing your situation?

The vast majority of Startup Stars say they have financial goals, with almost half (46.5%) saying they have timeframes to achieve them and a further 45.5% saying they have some vague financial goals. The rest of the segments have similar proportions reporting that they have financial goals, albeit vague ones.

What do you most look forward to on a Friday afternoon / end of week?

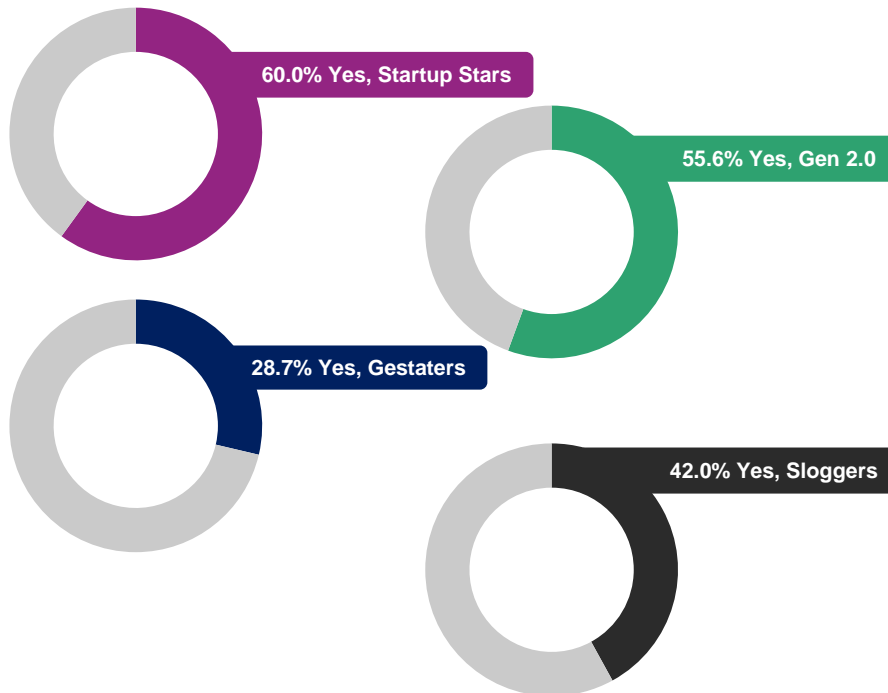


Source - CoreData Class Systems Survey (August 2016)
 Question - What do you most look forward to on a Friday afternoon / end of week?

Close to half of Sloggers and Gen 2.0s point to spending time with their families as the thing they most look forward to on a Friday afternoon (49.5% and 49.2%). Two in five (40.6%) Gestaters are most keen to go straight to bed after a long week. Aside from going straight to bed (18.5%), a similar portion (19.5%) of Startup Stars most look forward to having a cold beer at the end of the week.

Interestingly, close to one in five (18.3%) Sloggers claim they do not have anything they look forward to on a Friday afternoon and that they do not really switch off from work.

Do you think you have exceeded your class / family / friend's expectations in terms of your career achievements / financial position?

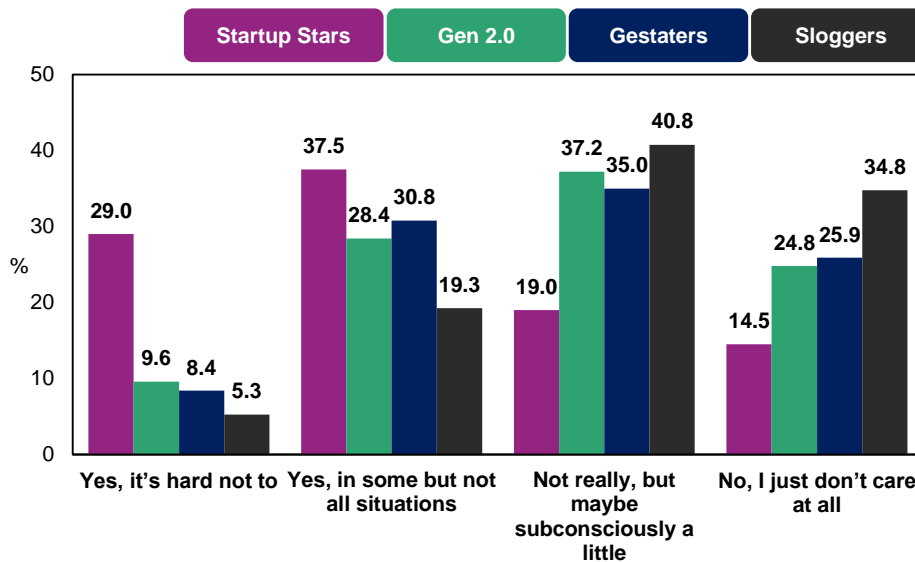


Source - CoreData Class Systems Survey (August 2016)
Question - Do you think you have exceeded your class / family / friend's expectations in terms of your career achievements / financial position?

When asked if they have exceeded their family or friends' expectations in terms of career achievements/financial position, three in five (60.0%) Sloggers declare they have, followed by over half of Gen 2.0s and a healthy number of Sloggers (55.6% and 42.0% respectively). Less than three in 10 (28.7%) Gestaters think they have exceeded expectations when it comes to career or financial position.

CLASS EQUALITY

When you meet a new person do you think about what social class they are likely to come from? Be honest now!

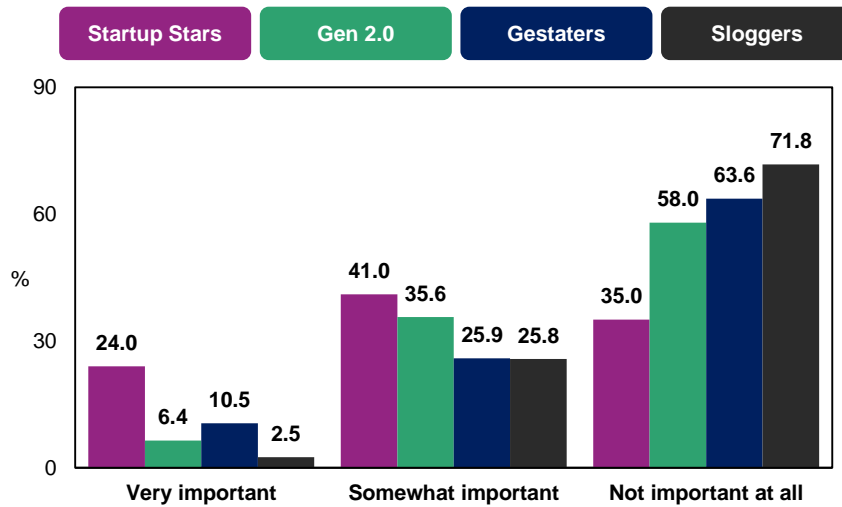


Source - CoreData Class Systems Survey (July 2016)
 Question - When you meet a new person do you think about what social class they are likely to come from?
 Be honest now!

When they meet a new person, more than half of Startup Stars think about what social class their new acquaintance comes from, with close to three in 10 (29.0%) saying it is hard not to think about it and close to two in five (37.5%) saying this is the case in some but not all situations.

The rest of the segments are similar in the proportion stating that they do not really think about it but maybe subconsciously a little. Sloggers are the most likely to say that they do not care at all, with a little over a third (34.8%) saying so.

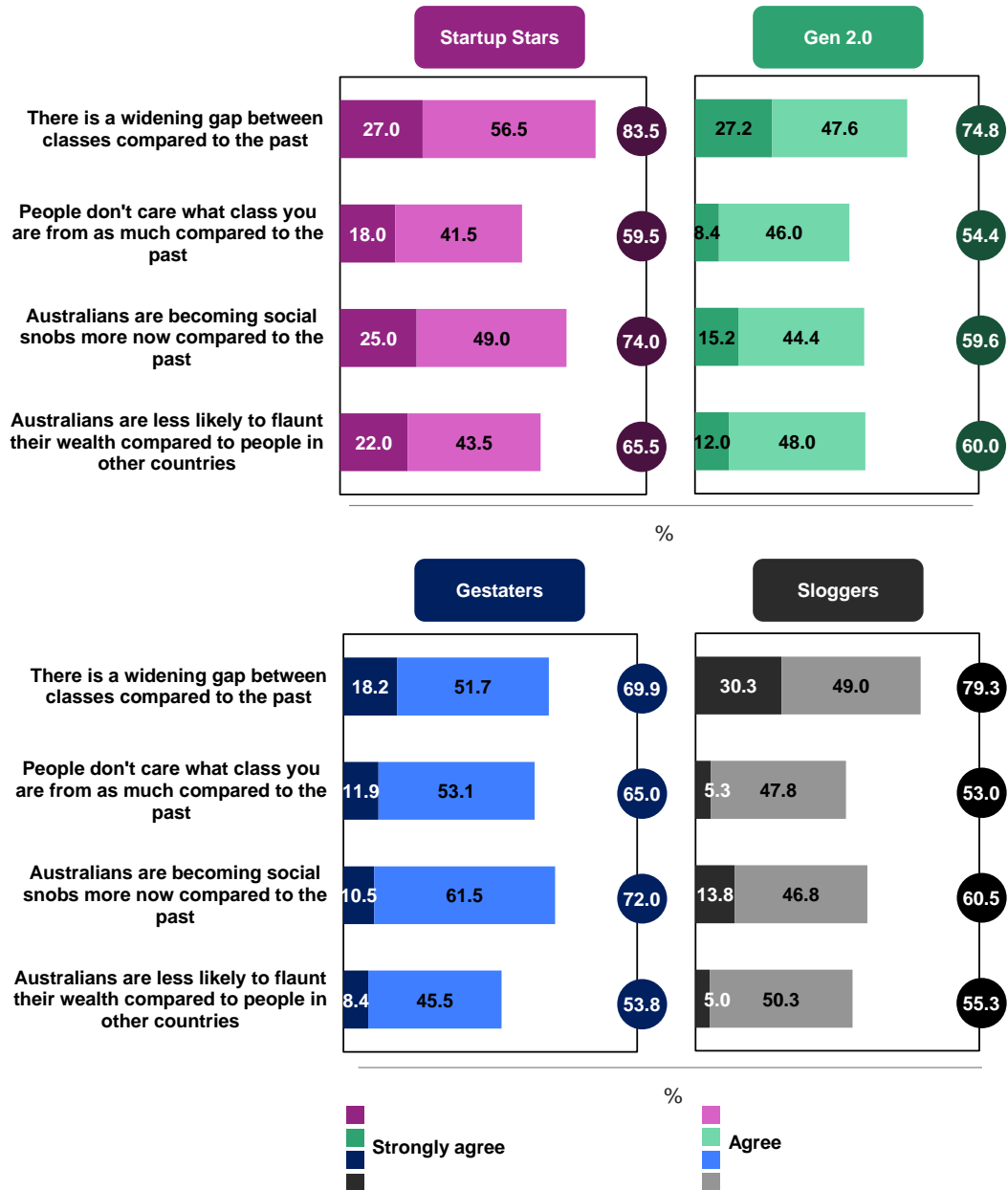
How important is 'social class' to you when choosing the friends in your social circle?



Source - CoreData Class Systems Survey (August 2016)
 Question - How important is 'social class' to you when choosing the friends in your social circle?

A good number of Startup Stars claim that social class is very important (24.0%) or somewhat important (41.0%) to them when choosing the friends in their social circle. Again, the rest of the segments are more likely to say that social class is not important at all, with more than seven in 10 (71.8%) Sloggers leading the way.

How would you describe your thoughts on the class system in Australia these days?



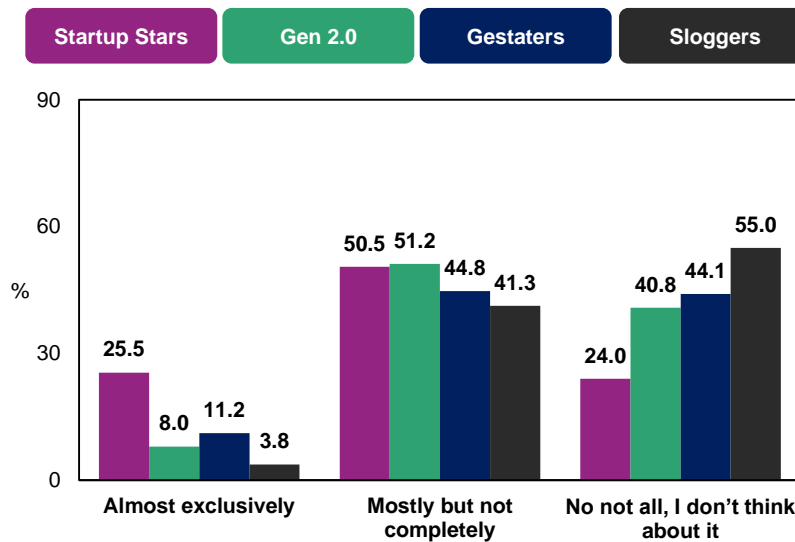
Source - CoreData Class Systems Survey (August 2016)
 Question - How would you describe your thoughts on the class system in Australia these days?

The vast majority (83.5%) of Startup Stars agree that there is a widening gap between social classes in Australia compared to the past while only seven in 10 (69.9%) Gestaters agree with this. Startup Stars are also the most likely to agree that Australians are becoming social snobs now than the past (74.0%), while only three in five (59.6%) of Gen 2.0s are in agreement.

Close to two thirds (65.5%) of Startup Stars agree that Australians are less likely to flaunt their wealth compared to people in other countries while only a little over half (53.8%) of Gestaters think the same.

On the other hand, close to two in three (65.0%) of Gestaters agree that people do not care what class others are from as much compared to the past while only 53.0% of Sloggers are in agreement.

Do you tend to spend more of your social time with people you would associate with being in the same class as you (i.e. in terms of being in a similar financial/social status position)?

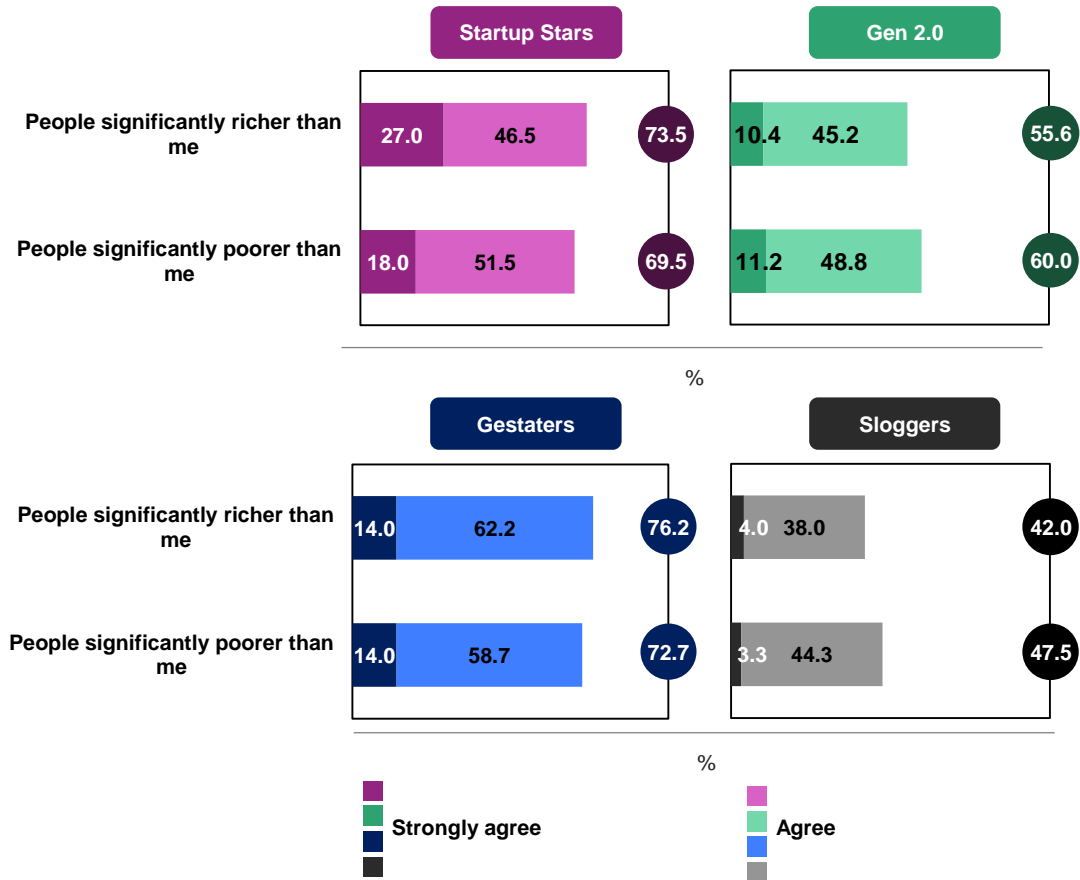


Source - CoreData Class Systems Survey (August 2016)
 Question - Do you tend to spend more of your social time with people you would associate with being in the same class as you (i.e. in terms of being in a similar financial/social status position)?

One in four (25.5%) Startup Stars say they tend to spend almost exclusively their social time with people they would associate with being in the same class as them and a further half (50.5%) say this is the case mostly but not completely all of their time.

Similar proportions of Gen 2.0s (51.2%) and Gestaters (44.8%) state that they do spend most but not all of their social time with people they see as the same social/financial class as them. On the other hand, more than half (55.0%) of Sloggers declare that they do not think they tend to spend more of their social time with people they associate with being in the same class as they are.

If given the opportunity would you be happy to spend more social time with people in a different class to you (i.e. significantly richer or poorer)?

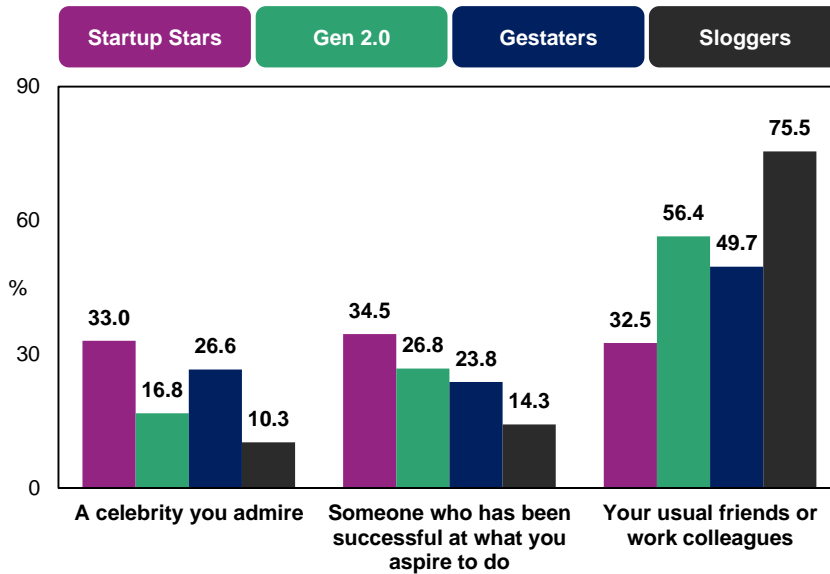


Source - CoreData Class Systems Survey (August 2016)
 Question - If given the opportunity would you be happy to spend more social time with people in a different class to you (i.e. significantly richer or poorer)?

If given the opportunity to spend more social time with people significantly richer than them, more than three in four (76.2%) Gestaters agree that they would do that as well as a similar proportion of Startup Stars (73.5%) and to a lesser degree the Gen 2.0s (55.6%). Only a little over two in five (42.0%) Sloggers would spend more time with people substantially richer than them.

Again, similar proportions arise when asked this time if they would be happy to spend more social time with people significantly poorer than them. More than seven in 10 (72.7%) of Gestaters agree or strongly agree that they would be happy to do this, while less than half (47.5%) of Sloggers would be happy to spend more social time with people substantially poorer than them.

If given the choice who of the following would you most like to go out for a drink/dinner with?



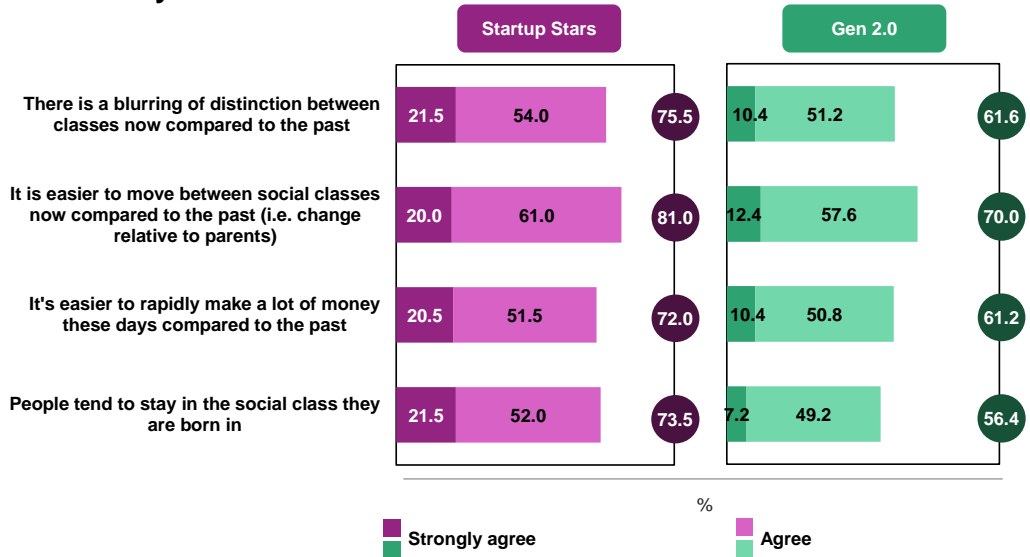
Source - CoreData Class Systems Survey (August 2016)
 Question - If given the choice who of the following would you most like to go out for a drink/dinner with?

Startup Stars are the most likely to be divided in who they would most like to go out with for a drink/dinner. Almost similar proportions of Startup Stars choose a person who has been successful at what they aspire to do (34.5%), a celebrity they admire (33.0%) or their usual friends/work colleagues.

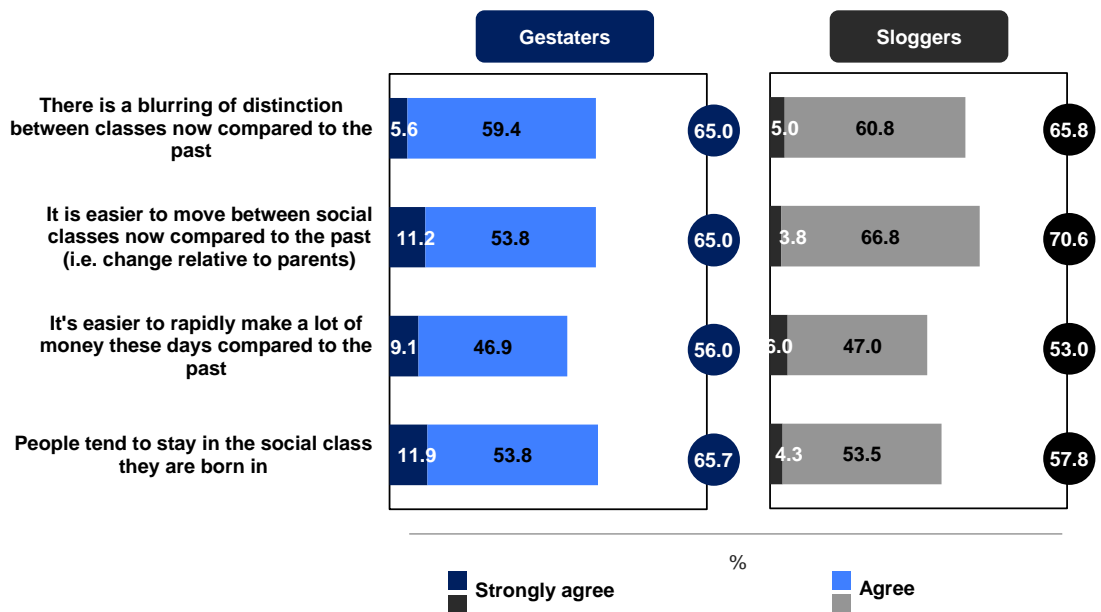
The other segments are more likely to choose to go out with their friends or colleagues for a drink/dinner, with three in four (75.5%) Sloggers being the highest in this regard.

SOCIAL CLASS MOBILITY

How would you describe your thoughts on the changing class system in Australia these days?



Source - CoreData Class Systems Survey (August 2016)
 Question - How would you describe your thoughts on the changing class system in Australia these days?



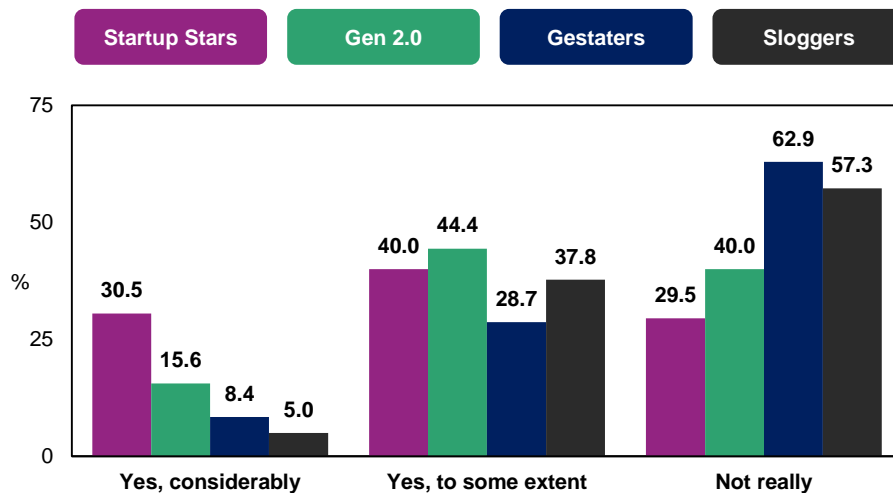
Source - CoreData Class Systems Survey (August 2016)
 Question - How would you describe your thoughts on the changing class system in Australia these days?

More than four in five (81.0%) of Startup Stars agree or strongly agree that it is easier to move between social classes now compared to the past, while only two thirds (65.0%) of Gestaters believe this is the case. Startup Stars also have the highest proportion of respondents who agree that there is a blurring of distinction between

classes now compared to the past, with similar proportions across the three other segments are in agreement.

Close to three in four (73.5%) Startup Stars also agree that people tend to stay in the social class they are born in compared to less than three in five (56.4%) Gen2.0s. While Startup Stars are also the most likely to agree that it's easier to make a lot of money rapidly these days compared to the past (72.0%), only over half (53.0%) of Sloggers share the sentiment.

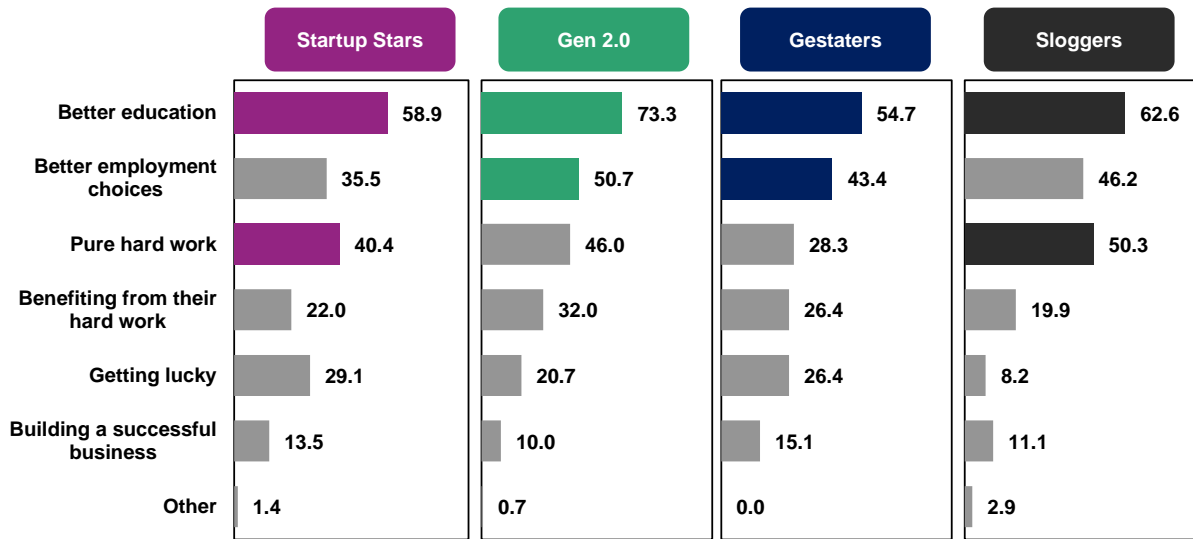
Do you feel you have 'upgraded' your social class at all in your life time compared to your parents?



Source - CoreData Class Systems Survey (July 2016)
 Question - Do you feel you have 'upgraded' your social class at all in your life time compared to your parents? =

A large number of Startup Stars (70.5%) and Gen 2.0s (60.0%) feel they have 'upgraded' considerably or to some extent their social class level compared to that of their parents. On the other hand, around three in five Gestaters (62.9%) and Sloggers (57.3%) say they have not really 'upgraded' in terms of social class.

How do you think you achieved this?



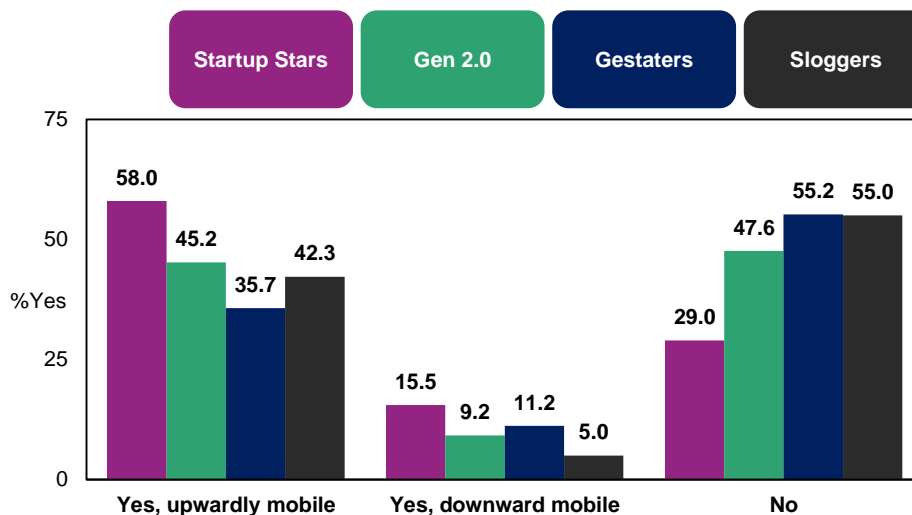
*Multiple answers allowed

%Yes

Source - CoreData Class Systems Survey (August 2016)
 Question - How do you think you achieved this?

For the respondents who feel they have ‘upgraded’ their level in terms of social class, a large number cite better education as the top way they have achieved this, with close to three in four (73.3%) Gen 2.0s leading the way. More than half (50.3%) of Sloggers also cite pure hard work as a way of upgrading their social class.

Do you feel anyone else in your family have ‘changed’ their social class at all in their life time compared to their parents?

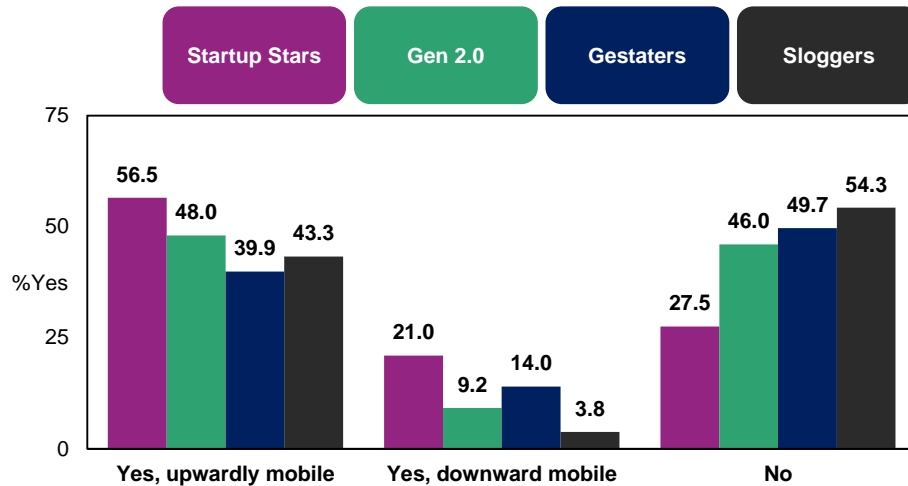


*Multiple answers allowed

Source - CoreData Class Systems Survey (August 2016)
 Question - Do you feel anyone else in your family have ‘changed’ their social class at all in their life time compared to their parents?

Close to three in five (58.0%) Startup Stars feel that other family members became upwardly mobile in terms of social class compared to their parents, while the other three segments most likely think other family members have not changed their social class at all. A similar proportion of Gestaters (55.2%) and Sloggers (55.0%) share the same sentiment, with Gen 2.0s (47.6%) not far behind.

Do you feel any of your friends or work colleagues have ‘changed’ their social class at all in their life time compared to their parents?

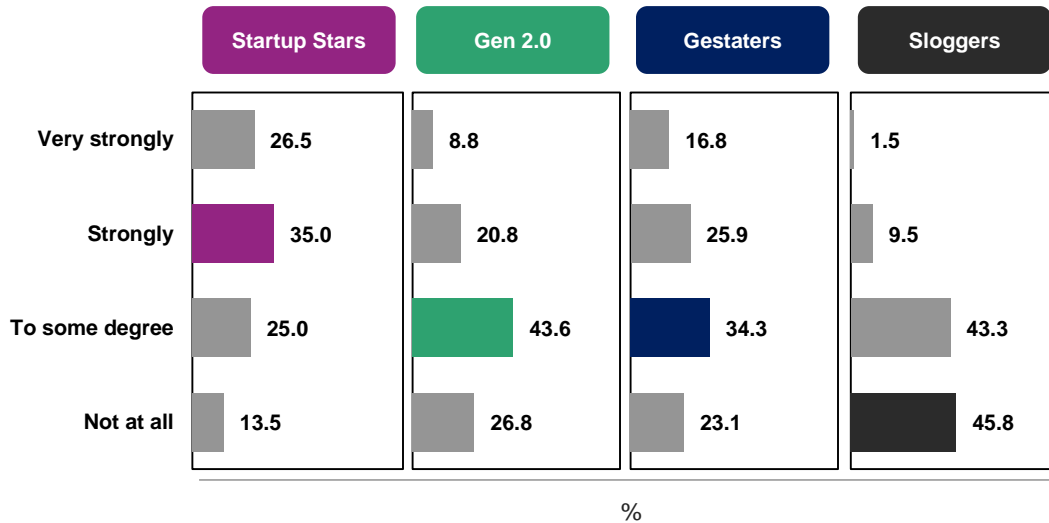


*Multiple answers allowed

Source - CoreData Class Systems Survey (August 2016)
 Question - Do you feel any of your friends or work colleagues have ‘changed’ their social class at all in their life time compared to their parents?

A good number of Startup Stars (56.5%) and Gen 2.0s (48.0%) feel their friends or work colleagues have been upwardly mobile in terms of their social class compared to their parents. However, close to half of Sloggers (54.3%) and Gestaters (49.7%) think otherwise, saying they do not feel their friends/colleagues have changed their social class.

Do you or have you aspired to improve your social class standing in life whether this be wealth and/or social status?



Source - CoreData Class Systems Survey (August 2016)

Question - Do you or have you aspired to improve your social class standing in life whether this be wealth and/or social status?

The vast majority (86.5%) of Startup Stars have improved or have aspired to improve their social class standing in life at least to some degree, with more than one in four (26.5%) who say they have or aspire to improve very strongly. Similar proportions of Gestaters and Gen 2.0s express the same sentiment.

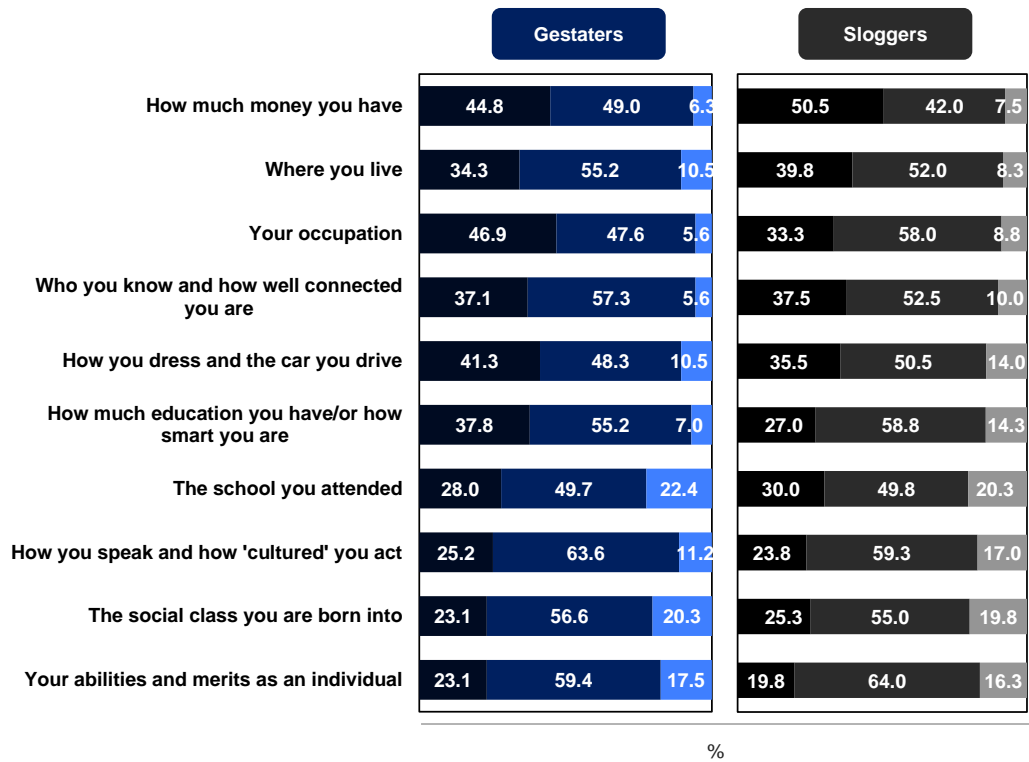
On the other hand, close to half (45.8%) of Sloggers say they have not improved or aspired to improve their social class standing in life.

DEFINING SOCIAL CLASS

What do you think really defines 'social classes' in Australia these days in the eyes of most people?



Source - CoreData Class Systems Survey (August 2016)
 Question - What do you think really defines 'social classes' in Australia these days in the eyes of most people?



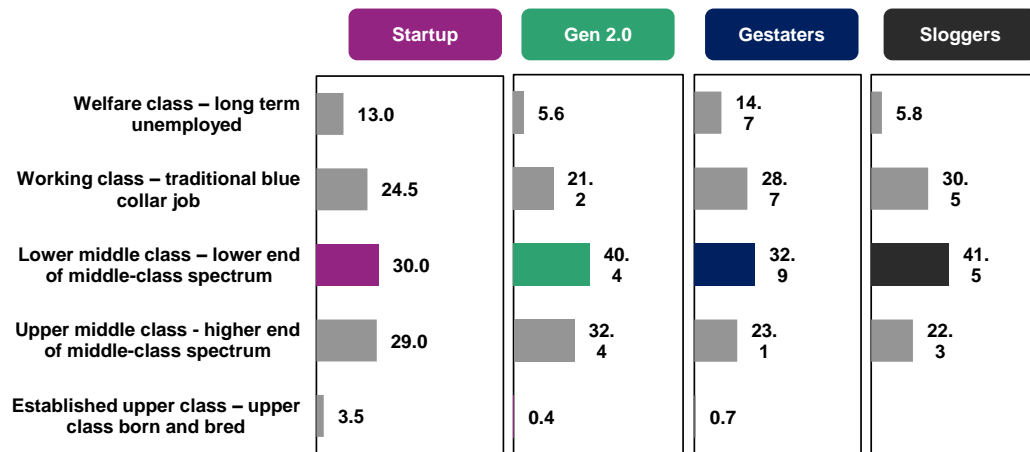
To a great extent
 To some extent
 Not at all

Source - CoreData Class Systems Survey (August 2016)
 Question - What do you think really defines 'social classes' in Australia these days in the eyes of most people?

The vast majority across all segments think that almost, if not all factors listed define the social classes in Australia to a great or to some extent. Gen 2.0s point to how much money one has (95.6%) and occupation (94.8%) as defining social classes to some or great extent. This also holds true for Sloggers (92.5% and 91.3% respectively).

Meanwhile, Gestaters declare that occupation and who people know and how connected they are (both 94.4%) define the social classes in Australia these days. For Startup Stars, education (94.5%), how people dress and what car they drive and where they live (both 92.5%) explain the current Australian social classes.

What social class do you think you are currently in?



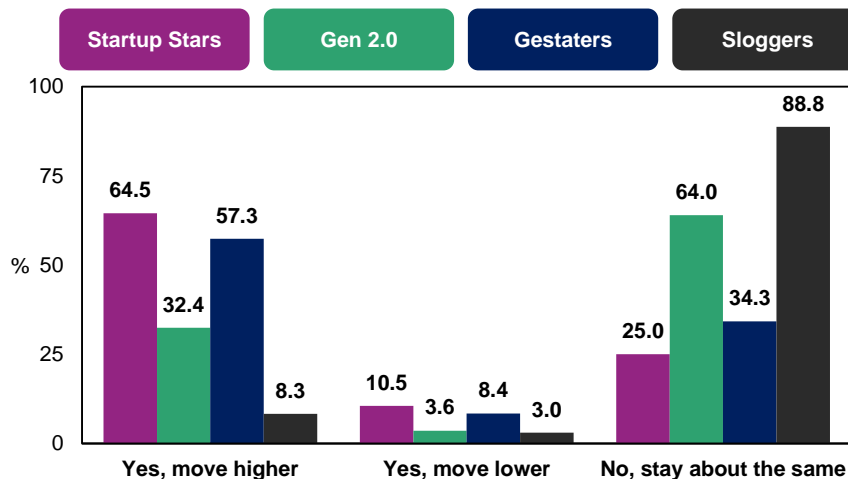
Source - CoreData Class Systems Survey (August 2016)
Question - What social class do you think you are currently in?

%

A large number of Gen 2.0s think they are currently in either lower (40.4%) or upper (32.4%) middle class. Startup Stars are similar in composition with three in 10 respondents classifying themselves as lower (30.0%) or upper (29.0%) middle class.

On the other hand, more than two in five (41.5%) Sloggers say they are in the lower end of the middle-class spectrum and a further 30.5% think they are currently in the working class or the traditional blue collar job. Gestaters resemble the Sloggers in that close to a third of the former say they are in the lower middle class right now while an additional 28.7% say they are in the working class.

Do you think you are likely to change social classes in the future?



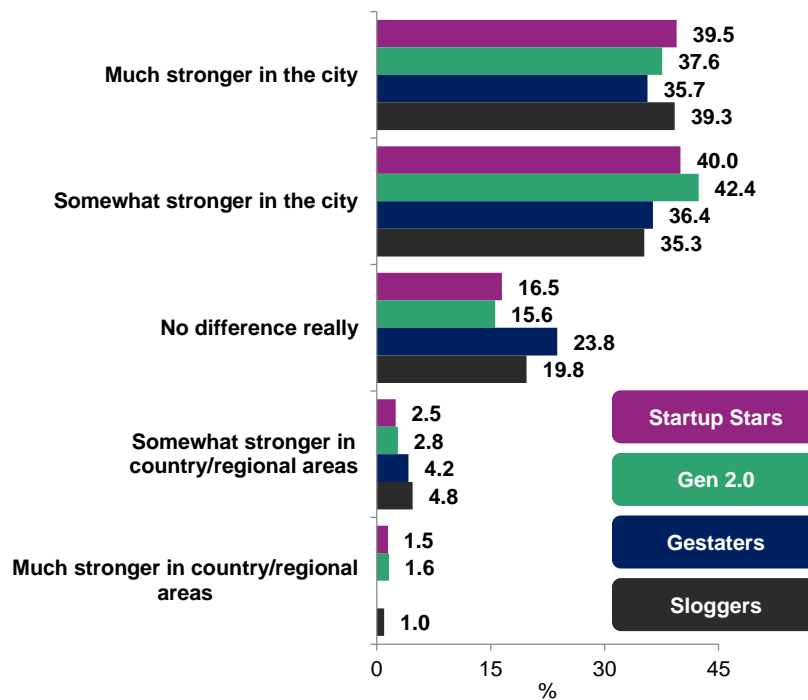
Source - CoreData Class Systems Survey (August 2016)
Question - What social class do you think you are currently in?

Close to two in three (64.5%) Startup Stars think they are likely to change social classes in the future by moving even higher. This is the same case for close to three in

five (57.3%) Gestaters. Conversely, the vast majority (88.8%) of Sloggers believe their social class will stay the same in the future and to a lower extent, almost two thirds (64.0%) of Gen 2.0s.

COUNTRY VS. THE BIG SMOKE

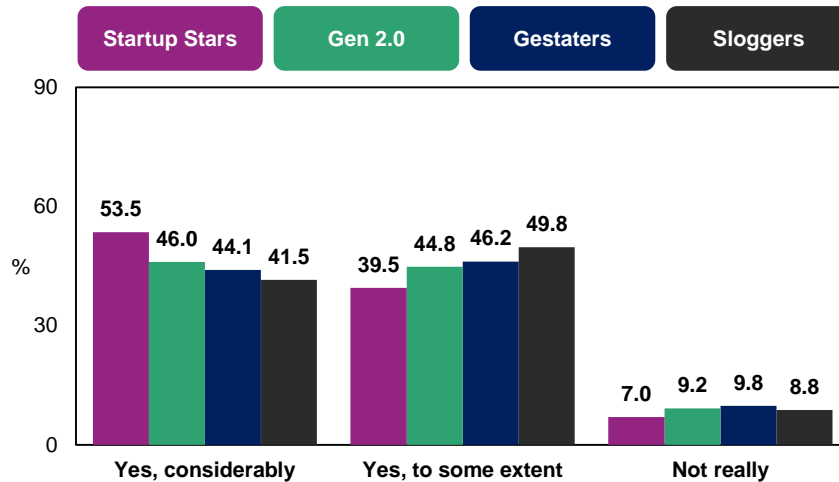
Do you think there is a stronger sense of a social class system in the capital cities versus the country/regional centres in Australia (i.e. do people care about it more depending where you live)?



Source - CoreData Class Systems Survey (July 2016)
 Question - Do you think there is a stronger sense of a social class system in the capital cities versus the country/regional centres in Australia (i.e. do people care about it more depending where you live)?

All segments are in agreement that there is a much or somewhat stronger sense of a social class system in the capital cities versus the country/regional centres in Australia. Gen 2.0s lead the way with four in five (80.0%) thinking there is much or somewhat stronger sense of a social class system in the capital cities.

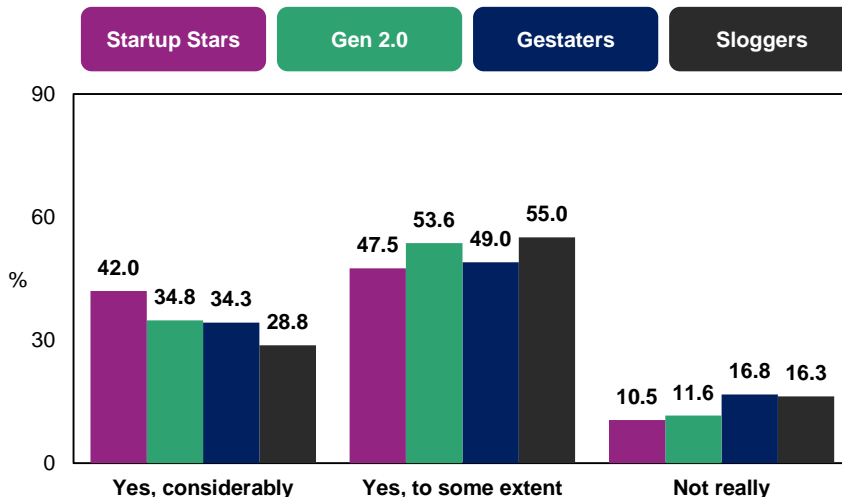
Do you think Australians living in capital cities generally see themselves differently to Australians living in rural/regional areas in terms of social class?



Source - CoreData Class Systems Survey (August 2016)
 Question - Do you think Australians living in capital cities generally see themselves differently to Australians living in rural/regional areas in terms of social class?

More than half (53.5%) of Startup Stars and almost a similar number (46.0%) of Gen 2.0s think that Australians living in capital cities see themselves considerably different to those living in regional/rural areas in terms of social class. Meanwhile, almost half of Sloggers (49.8%) and Gestaters (46.2%) also think capital city dwellers see themselves differently to some extent when it comes to social class compared to those living in regional/rural areas.

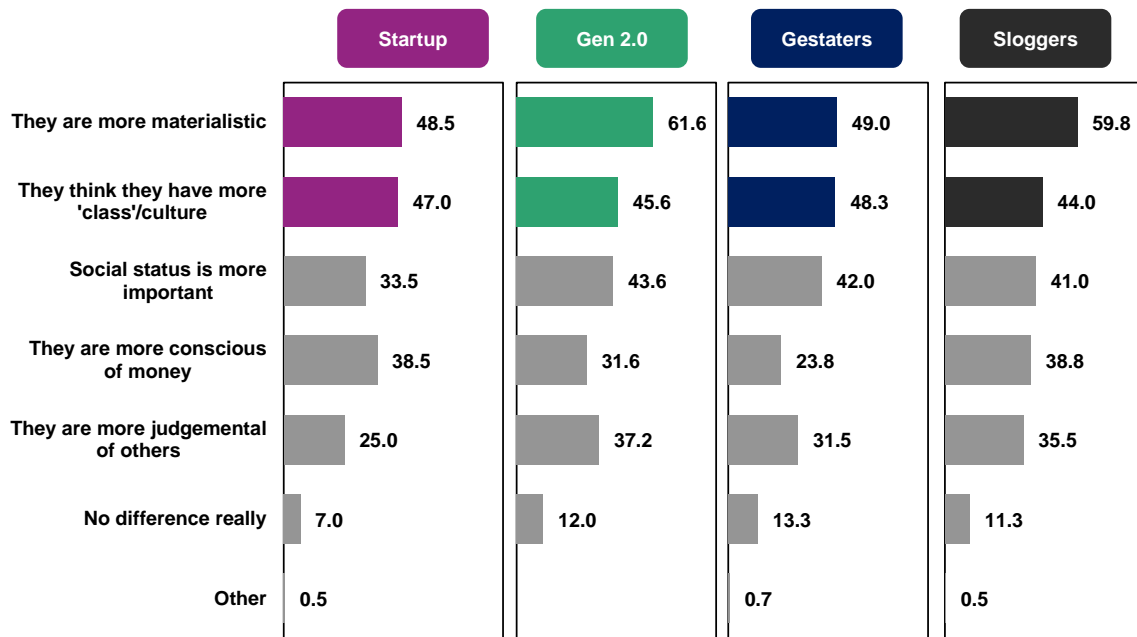
Do you think Australians living in in rural/regional areas generally see themselves differently to Australians living in capital cities in terms of social class?



Source - CoreData Class Systems Survey (August 2016)
 Question - Do you think Australians living in in rural/regional areas generally see themselves differently to Australians living in capital cities in terms of social class?

The vast majority across all segments think that Australians living in rural/regional areas see themselves as being considerably or to some extent different from Australians in capital cities in terms of social class. Startup Stars are the most likely to share this sentiment (89.5%) with the other three quite close behind.

Do you feel Australians living in capital cities think/act differently to those in rural and regional areas in relation to social class?

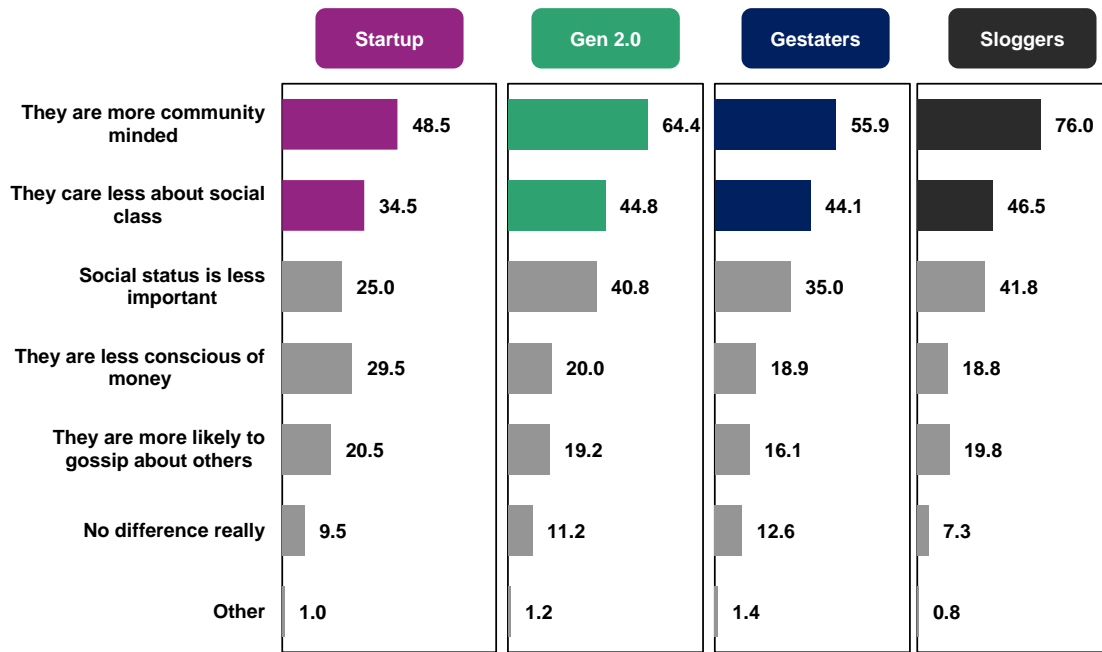


Source - CoreData Class Systems Survey (July 2016)
 Question - Do you feel Australians living in capital cities think/act differently to those in rural and regional areas in relation to social class?

There is wide agreement across all four segments feel that Australians living in the capital cities are more materialistic than those in regional/rural areas, with three in five of both Gen 2.0s (61.6%) and Sloggers (59.8%) believing so and a similar proportion for both Gestaters (49.0%) and Startup Stars (48.5%).

Close to half of Gestaters (48.3%) and Startup Stars (47.0%) also say Australians in the capital cities think they have more 'class' or culture than those in the regional/rural areas. A good number of Gen 2.0s (37.2%) and Sloggers (35.5%) also believe that Australians in capital cities are more judgemental of other people than those living in regional/rural areas.

Do you feel Australians living in rural and regional areas think/act differently to those in capital cities relation to social class?

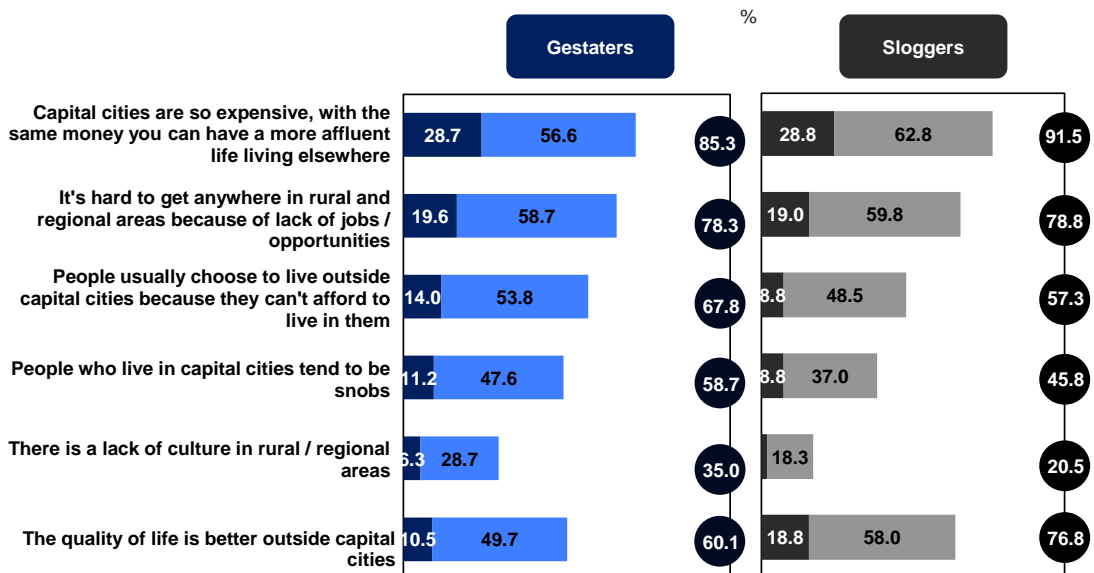
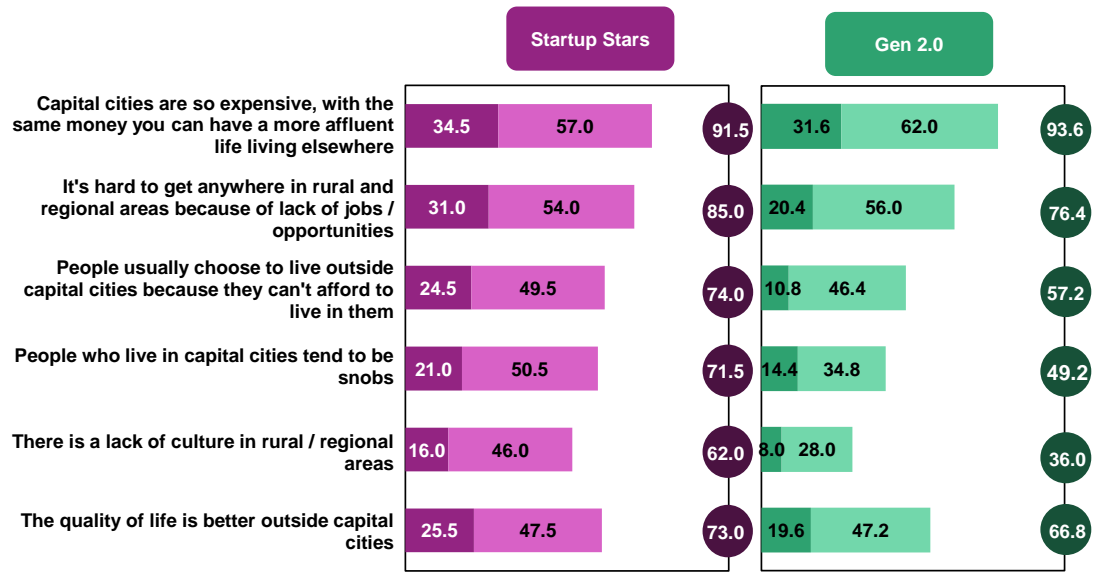


Source - CoreData Class Systems Survey (July 2016) %
 Question - Do you feel Australians living in rural and regional areas think/act

A large number (76.0%) of Sloggers feel that Australians living in regional/rural areas are more community-minded than those in the capital cities, which also holds true for Gen 2.0s (64.4%) and Gestaters (55.9%). A good number (48.5%) of Startup Stars also share the same view.

Almost half of Sloggers (46.5%), Gen 2.0s (44.8%) and Gestaters (44.1%) believe regional/rural dwellers care less about social class than their more metropolitan counterparts. This is further reinforced by two in five Sloggers (41.8%) and Gen 2.0s (40.8%) that say social status is less important for Australians in regional/rural areas than those in the capital cities.

How much do you agree with the following statements?



Source - CoreData Class Systems Survey (August 2016)
 Question - How much do you agree with the following statements?

Nearly all (93.6%) of Gen 2.0s agree that capital cities are so expensive that having the same amount of money can allow one a more affluent lifestyle elsewhere, while the other three segments also have similar proportions of respondents agreeing. On the other hand, Sloggers are the most likely to say that the quality of life outside capital cities is better with over three in four (76.8%) saying so.

The vast majority (85.0%) of Startup Stars agree that living in regional/rural areas is hard due to lack of jobs/opportunities, while only 76.4% of Gen2.0s agree with this. Figures are similar when it comes to whether people choose to live outside capital cities because they cannot afford to live in them, with Startup Stars agreeing to it the most (74.0%) and Gen 2.0s the least likely to (57.2%).

Interestingly, more than seven in 10 (71.5%) Startup Stars also agree that people who live in capital cities tend to be snobs as opposed to only under half (45.8%) of Sloggers. A high number (62.0%) of Startup Stars also agree there is a lack of culture in regional/rural areas, which is far from only one in five (20.5%) of Sloggers who think the same.

DEMOGRAPHICS

State				
	Startup Stars	Gen 2.0	Gestaters	Sloggers
ACT	3.0%	2.0%	1.4%	2.0%
NSW	26.5%	21.6%	25.9%	13.3%
NT	-	0.8%	1.4%	1.0%
QLD	18.5%	16.0%	15.4%	26.5%
SA	9.0%	12.0%	7.7%	15.0%
TAS	3.5%	4.0%	5.6%	5.3%
VIC	25.0%	22.8%	28.0%	13.8%
WA	14.5%	20.8%	14.7%	23.3%

Gender				
	Startup Stars	Gen 2.0	Gestaters	Sloggers
Female	46.0%	53.6%	56.6%	48.3%
Male	54.0%	46.4%	43.4%	51.8%

Age				
	Startup Stars	Gen 2.0	Gestaters	Sloggers
29 years old and below	40.0%	24.0%	76.2%	-
30 - 39 years old	40.0%	24.4%	23.1%	-
40 - 49 years old	15.0%	17.6%	0.7%	-
50 - 59 years old	3.0%	14.4%	-	44.3%
60 years old and above	2.0%	19.6%	-	55.8%

Area				
	Startup Stars	Gen 2.0	Gestaters	Sloggers
The capital city of my state / territory	74.0%	71.6%	54.5%	55.8%
A regional centre	20.5%	17.2%	28.0%	31.3%
A rural area	5.5%	11.2%	17.5%	13.0%

Educational Attainment				
	Startup Stars	Gen 2.0	Gestaters	Sloggers
Primary	2.0%	0.4%	-	0.3%
Part of high school	7.5%	6.4%	9.1%	14.8%
Completed high school	14.0%	14.8%	29.4%	21.0%
Diploma or certificate qualification	22.5%	26.0%	28.7%	39.5%
Degree qualification	32.0%	37.2%	25.9%	15.8%
Postgraduate qualification	22.0%	15.2%	7.0%	8.8%

Marital Status				
	Startup Stars	Gen 2.0	Gestaters	Sloggers
Single	30.5%	24.0%	79.7%	8.0%
Living with partner / married	61.5%	70.0%	17.5%	68.3%
Separated / divorced / widowed	7.5%	5.2%	1.4%	23.8%
Other	0.5%	0.8%	1.4%	-

Generations				
	Startup Stars	Gen 2.0	Gestaters	Sloggers
Generation Y	67.0%	40.8%	94.4%	-
Generation X	29.0%	27.2%	5.6%	3.3%
Baby Boomers	2.5%	25.6%	-	86.5%
Pre-Boomers	1.5%	6.4%	-	10.3%

Work Status				
	Startup Stars	Gen 2.0	Gestaters	Sloggers
I am in full time work	58.5%	46.0%	23.1%	30.0%
I am in part time work	26.0%	21.2%	31.5%	27.5%
I have retired from work completely	1.0%	14.8%	0.7%	16.3%
I am transitioning to retirement and working on a part time basis	0.5%	2.8%	0.7%	8.3%
I am in full time home duties	3.0%	5.2%	2.8%	3.8%
I am a full time student	6.0%	5.2%	21.7%	0.8%
I am not in work at present	2.5%	3.6%	16.1%	9.5%
Other	2.5%	1.2%	3.5%	4.0%

Investment Portfolio				
	Startup Stars	Gen 2.0	Gestaters	Sloggers
I have no investments	24.2%	22.1%	51.4%	29.2%
\$50,000 or less	19.8%	14.2%	18.7%	14.9%
\$50,001 to \$150,000	12.6%	18.6%	9.3%	12.6%
\$150,001 to \$250,000	11.0%	4.9%	4.7%	10.6%
\$250,001 to \$350,000	8.2%	5.9%	1.9%	5.7%
\$350,001 to \$450,000	3.3%	6.4%	2.8%	5.2%
\$450,001 to \$550,000	4.9%	4.4%	1.9%	6.0%
\$550,001 to \$650,000	2.7%	0.5%	0.9%	4.3%
\$650,001 to \$750,000	3.3%	4.4%	0.9%	1.4%
\$750,001 to \$1 million	4.9%	7.8%	2.8%	5.4%
More than \$1 million to \$3 million	2.7%	8.3%	4.7%	3.7%
More than \$3 million to \$5 million	0.5%	1.0%	-	0.9%
More than \$5 million	1.6%	1.5%	-	-

Household Income				
	Startup Stars	Gen 2.0	Gestaters	Sloggers
\$50,000 or less	22.0%	15.7%	31.6%	38.6%
\$50,001 to \$75,000	15.6%	17.5%	23.7%	21.2%
\$75,001 to \$100,000	25.3%	20.3%	15.8%	18.0%
\$100,001 to \$125,000	12.4%	16.1%	11.4%	9.3%
\$125,001 to \$150,000	6.5%	8.8%	5.3%	6.1%
\$150,001 to \$200,000	8.6%	12.4%	7.0%	4.1%
\$200,001 to \$250,000	4.3%	3.7%	3.5%	1.7%
\$250,001 to \$350,000	2.2%	4.1%	1.8%	0.9%
\$350,001 or more	3.2%	1.4%	-	0.3%

Personal Income				
	Startup Stars	Gen 2.0	Gestaters	Sloggers
\$20,000 or less	15.4%	17.0%	50.5%	17.2%
\$20,001 to \$30,000	13.7%	12.1%	11.9%	19.5%
\$30,001 to \$40,000	8.8%	4.4%	10.1%	12.5%
\$40,001 to \$50,000	5.5%	10.2%	11.9%	13.4%
\$50,001 to \$60,000	13.2%	10.7%	9.2%	7.9%
\$60,001 to \$70,000	4.9%	5.8%	1.8%	8.2%
\$70,001 to \$80,000	7.7%	6.8%	1.8%	5.0%
\$80,001 to \$90,000	5.5%	6.8%	-	3.8%
\$90,001 to \$100,000	5.5%	6.8%	0.9%	3.8%
\$100,001 to \$125,000	6.0%	7.3%	0.9%	4.7%
\$125,001 to \$150,000	5.5%	6.3%	-	2.6%
\$150,001 to \$200,000	3.8%	3.4%	0.9%	0.6%
More than \$200,000	4.4%	2.4%	-	0.9%

Living Situation				
	Startup Stars	Gen 2.0	Gestaters	Sloggers
Living alone (never had children)	15.5%	11.6%	4.9%	8.5%
Living with flatmate(s) (never had children)	9.0%	4.8%	4.9%	0.3%
Living with parents/siblings (never had children)	8.0%	8.4%	74.8%	1.3%
Living with partner only (never had children)	21.0%	14.8%	7.0%	7.8%
Living with your children (under 18 years) at home	37.5%	31.2%	5.6%	5.8%
Living with your children (over 18 years) at home	1.5%	6.4%	-	16.0%
Living with your children (both over and under 18 years) at home	3.0%	3.6%	-	3.0%
Children have all left home	3.0%	18.0%	-	55.3%
Other	1.5%	1.2%	2.8%	2.3%



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