

# Sensis<sup>®</sup> *Consumer Report*

September 2006



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# Introduction

The September 2006 Sensis® *Consumer Report* is a survey designed to measure the confidence and behaviour of Australia's population.

The primary objectives of the Sensis® *Consumer Report* are to measure consumer confidence and expectations for the next 12 months; and to provide an independent, objective assessment of consumers' experiences and attitudes on key issues.

The Sensis® *Consumer Report* is based on a sample size of 1,500 Australians from metropolitan and regional areas of Australia. It includes people from all states and territories, of ages ranging from 14 years and older. Demographics such as gender, employment status, income ranges and family status are collected to enable cross-analysis of data collected.

Results in the Sensis® *Consumer Report* are reported as a net balance, which represents the total number of positive responses minus the total number of negative responses. All results in the Sensis® *Consumer Report* are based on the responses of consumers surveyed.

The Sensis® *Consumer Report* is an initiative of Sensis Pty Ltd that aims to increase the understanding of consumer behaviour and expectations. Sensis also produces the Sensis® *Business Index*, an ongoing series of surveys tracking confidence and behaviour of Australia's small and medium enterprises (SMEs). Since its inception in 1993, the Sensis® *Business Index* has been one of the most comprehensive and regular surveys of small businesses in Australia. Historically, the Sensis® *Business Index* has focused specifically on businesses employing 19 people or fewer. In November 2000 it was expanded to cover the medium business sector, while the regional and industrial sectors were also enhanced.

Data for both of these reports is collected concurrently with many questions being asked of both businesses and consumers. This allows comparisons between these two groups to be made, to enable a better understanding of the interaction of supply and demand in the Australian economy.

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In addition, Sensis® *Insights* undertakes commissioned research for corporate and government organisations on a variety of policy issues.

## About the survey

The results in this report are based on a survey of 1,500 Australians conducted over the period 25<sup>th</sup> July to 16<sup>th</sup> August 2006.

All interviews were conducted via telephone by the survey research firm, Sweeney Research.

To ensure a good cross representation across the states and territories and by demographics, quotas were set on age, gender and location as detailed in the charts below.

### Sample Structure - Demographics

	Total	Male	Female
14 – 17 years	100	50	50
18 – 19 years	100	50	50
20 – 29 years	250	125	125
30 – 39 years	250	125	125
40 – 49 years	250	125	125
50 – 64 years	300	150	150
Over 64 years	250	125	125
<b>Total</b>	<b>1500</b>	<b>750</b>	<b>750</b>

### Sample Structure - Location

	Total	Metro	Non-Metro
New South Wales	250	200	50
Victoria	250	200	50
Queensland	250	140	110
South Australia	190	160	30
Western Australia	190	160	30
Tasmania	125	75	50
Northern Territory	125	75	50
Australian Capital Territory	120	120	0
<b>Total</b>	<b>1500</b>	<b>1130</b>	<b>370</b>

The results have been weighted according to the latest Australian Bureau of Statistics (ABS) population figures (2001 Census) so that results more closely reflect the population distribution within each state and territory.

Comparisons in the September 2006 Sensis<sup>®</sup> *Consumer Report* are made between consumers and businesses. The business results are based on data from the August 2006 Sensis<sup>®</sup> *Business Index* of 1,800 SMEs.

# Executive summary

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## Consumer confidence

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The September 2006 Sensis® *Consumer Report* found a net balance of 44 per cent of Australians reporting confidence in their financial prospects for the year ahead. This result was a marginal improvement of two percentage points from last quarter.

This result compares with the latest business confidence results from the August 2006 Sensis® *Business Index*, which found that a net 45 per cent of SME operators felt confident about their business prospects for the year ahead.

Having a secure job was the main reason provided for Australians feeling confident. The main reason for consumers expressing worry was rising interest rates.

Twenty-nine per cent of Australian households believed they were better off now than they had been a year ago (up four percentage points in the past quarter), with earning more money being the main reason for this belief. 24 per cent of households felt they were worse off (rising one percentage point in the past quarter) due mainly to inflationary concerns. The net proportion of consumers who felt they were better off rose three percentage points in the past quarter, however is down two percentage points from the situation 12 months ago.

Expenditure expectations followed the rising concerns over increases in the cost of living, fuel prices and interest rates. In the household expenditure category, consumers were expecting the greatest increases in general household expenses such as groceries and bills. This was followed by transportation costs and housing costs. The areas that consumers were expecting a net decline in expenditure were items for the home; home entertainment; and dining out, fast food and home delivered food.

According to the September 2006 Sensis® *Consumer Report*, Australians would be most likely to reduce expenditure on entertainment and going out, followed by dining, if they faced tighter economic circumstances. The item that Australians would be most likely to direct additional income towards was savings, followed by mortgage reduction and holidays and travel. Some 42 per cent of consumers reported having cut expenditure in other areas due to increasing petrol prices. The areas most likely to have suffered cuts were entertainment and going out; using the car; and dining.

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## The economy and concerns

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The September 2006 Sensis® *Consumer Report* found a decline in Australians' perceptions and expectations of the economy from 15 per cent last quarter to nine per cent this quarter. This resulted from 37 per cent of Australian consumers believing the economy was currently growing, less the 28 per cent who believed the economy was currently slowing. This is a decrease in the net balance of six percentage points over the past quarter.

Australians also felt that economic growth prospects for the year ahead were on balance likely to worsen, with the proportion of consumers feeling that the economy would be better in a year's time, some 20 percentage points lower than the proportion that felt it would be worse. The net proportion of consumers feeling the economy would improve in a year's time had decreased by two percentage points over the last quarter.

The price of petrol continues to impact Australians significantly with the rise in petrol prices standing out as the greatest concern for Australians in the September 2006 Sensis® *Consumer Report*. This was followed by the situation in the Middle East and increases in the cost of living. The largest increase in concern levels for Australians was in relation to the price of petrol and the largest drop in concern for any issue was the quality and standard of political leaders.

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## Our workplace environment

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On balance, Australians were still more likely to report a belief that the proposed workplace relations changes would have a negative impact. Some 35 per cent of those who were aware of the issues reported that they felt the impact would be negative, compared to only seven per cent who felt there would be a positive impact.

The main reasons that Australians felt the new system would have a negative impact was that employment would be less secure. The main reason for reporting a positive impact was that the new system would be more flexible and convenient.

Overall, some 17 per cent of Australians felt they did not understand the changes to the workplace relations system at all. Only 13 per cent of Australians felt that they understood the changes thoroughly. A significant 45 per cent of Australians on average reported they wanted more information on how the changes would impact them.

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## Happiness and stress

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The September 2006 Sensis® *Consumer Report* found that Australians were feeling happier on average than they had been a year ago. Overall, 28 per cent of Australians believed they were now happier than they had been, with only 14 per cent believing they were less happy. The main reasons for feeling happier were life in general followed by a new job or promotion. The main reasons for feeling less happy were the cost of living, world events and financial worries.

Whilst we were happier, we were also feeling more stressed, with work being the main culprit. Some 32 per cent of Australians believed they were more stressed than they had been a year ago, with 22 per cent believing that they were now less stressed. The main reasons for feeling more stressed were heavier work loads and financial concerns. The main reasons for feeling less stressed were changing jobs, learning to relax and resolving issues.

The main things Australians did to relieve their stress were taking a walk, drinking alcohol, playing sport and getting exercise. Some 73 per cent of us had a particular person they talked to when they felt stressed, mainly their spouses or partners. In total, 61 per cent of Australians had a special place they went to when feeling particularly stressed, most frequently a beach.

We are also getting less sleep than a year ago. In total 31 per cent of Australians believed they were getting less sleep, with the main reasons being work, having too much on their minds, stress and new babies. Only 12 per cent of Australians believed that they were getting more sleep than a year ago, with the main reasons being working less, less stress and their babies getting older.

# Section 1 : Economic confidence

## Overall confidence in financial prospects

### Key findings

The September 2006 Sensis® *Consumer Report* found a net 44 per cent of consumers expressed relative confidence in their financial prospects for the year ahead. The level of confidence among consumers improved marginally in the last quarter, however confidence is now sitting 12 percentage points lower than had been the case 12 months ago.

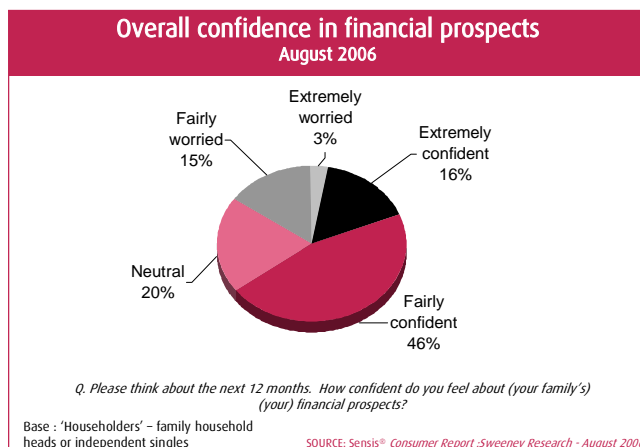
Australians recorded marginally higher confidence with a net balance result of 44 per cent. This comprised an unchanged 62 per cent of Australians who were confident about their prospects for the year ahead, while 18 per cent were worried.

The September 2006 Sensis® *Consumer Report* found net confidence among consumers was only one percentage point lower than business confidence measured in the concurrent Sensis® *Business Index*. The most recent Sensis® *Business Index* found net confidence among business proprietors in their business prospects for the year ahead was 45 per cent.

Whilst the net result of consumer confidence at 44 per cent represents a marginal rise and the proportion of consumers that felt confidence had not changed in the past quarter, there was a two percentage point decrease in the proportion that were feeling worried.

This result compares to net confidence among SME proprietors which, unlike consumer confidence, continued to fall over the past quarter. Businesses were more pessimistic as a result of increasing fuel costs and decreasing consumer demand and increasing interest rates.

Whilst the proportions of businesses and consumers that were confident in total was the same, the major difference was the significantly higher proportion of consumers that were extremely confident (16 per cent compared to 12 per cent for businesses), reinforcing the more upbeat sentiment expressed by consumers compared to their business counterparts in this latest quarter.



**Confidence trends – past five quarters**

	August 2005	November 2005	February 2006	May 2006	August 2006
Extremely confident	18%	15%	18%	14%	16%
Fairly confident	51%	48%	51%	48%	46%
Neutral	17%	19%	18%	17%	20%
Fairly worried	10%	15%	11%	17%	15%
Extremely worried	3%	4%	2%	3%	3%
Total confident	69%	63%	69%	62%	62%
Total worried	13%	19%	13%	20%	18%
<b>*Net Balance</b>	<b>+56%</b>	<b>+44%</b>	<b>+56%</b>	<b>+42%</b>	<b>+44%</b>

\*Net Balance defined as the proportion who are confident less the proportion who are worried.

SOURCE: Sensis® *Consumer Report* Sweeney Research - August 2006

**Overall confidence**  
Comparison with business – Sweeney Research - August 2006

	Consumers <sup>1</sup>	Business <sup>2</sup>
Extremely confident	16%	12%
Fairly confident	46%	51%
Neutral	20%	18%
Fairly worried	15%	16%
Extremely worried	3%	2%
Total confident	62%	63%
Total worried	18%	18%
<b>*Net Balance</b>	<b>+44%</b>	<b>+45%</b>

\*Net Balance defined as the proportion who are confident less the proportion who are worried.

SOURCE: <sup>1</sup>Sensis® *Consumer Report* Sweeney Research - August 2006  
<sup>2</sup>Sensis® *Business Index* Sweeney Research - August 2006

## Overall confidence in financial prospects by respondent characteristics

The September 2006 Sensis® *Consumer Report* found confidence falling marginally among males and rising among females, however overall confidence was still higher among males than females. This latest result represents a drop of one percentage point in confidence of males over the last quarter, and a rise in female confidence of three percentage points. From this result it can be seen that the marginal rise in overall confidence this quarter is primarily due to a rise in confidence amongst females.

It is interesting to note that Australians in their 40s were the most confident in the past quarter, with confidence diminishing amongst both the youngest and oldest age groups. However, examining both gender and age, the most confident Australians in September 2006 were males aged over 64 years, with a net confidence level of 57 per cent. This was in stark contrast to females of the same age who, along with females up to 29 years of age, were the least confident of any age-gender demographic. Females aged between 50 and 64 years reported feeling the most confident of any female age group. The only male age demographics that reported increasing confidence in the past quarter were those aged over 50, with the only female age demographic to record a drop in confidence were those females aged over 64 years.

Australians living in metropolitan areas again reported higher levels of confidence than regional Australians. The most confident Australians were those living in the Northern Territory, where a net 59 per cent of consumers reported feeling confident about their financial prospects for the year ahead. The least confident Australians were in New South Wales and South Australia, with net confidence at 37 per cent in each state. The largest fall in confidence was recorded in Western Australia, with a drop of 10 percentage points in the past quarter. Falls were also recorded in the Australian Capital Territory, New South Wales, South Australia and the Northern Territory. The largest rise in confidence in the past quarter was recorded in both Victoria and Tasmania with a five percentage point increase each.

Examining family status, those living in a household without children were again the most confident about their financial prospects for the year ahead. Families with children were the least confident with a net 38 per cent compared to net 48 per cent for families without children.

Those on the highest income level were, not surprisingly, the most likely to feel confident, with a net 66 per cent of those with a household income over \$85,000 reporting feeling confident, compared to 18 per cent of those with a household income up to \$35,000.

### Overall confidence by demographics \*Net balance

	Total	Male	Female
<b>Total</b>	<b>44%</b>	<b>48%</b>	<b>40%</b>
Up to 29 years	38%	45%	32%
30 – 39 years	43%	47%	40%
40 – 49 years	47%	52%	42%
50 – 64 years	45%	39%	51%
Over 64 years	43%	57%	32%

\*Net Balance defined as the proportion who are confident less the proportion who are worried.  
Base: 'Householders' - family household heads or independent singles

SOURCE: Sensis® Consumer Report -Sweeney Research - August 2006

### Overall confidence by location \*Net balance

	Total
<b>Total</b>	<b>44%</b>
Metro	46%
Non metro	39%
New South Wales	37%
Victoria	45%
Queensland	48%
South Australia	37%
Western Australia	52%
Tasmania	49%
Northern Territory	59%
Australian Capital Territory	46%

\*Net Balance defined as the proportion who are confident less the proportion who are worried.  
Base: 'Householders' - family household heads or independent singles

SOURCE: Sensis® Consumer Report -Sweeney Research - August 2006

### Overall confidence by socio-economic variables \*Net balance

	Total
<b>Total</b>	<b>44%</b>
<b>Respondent is..</b>	
The male or female household head in a family with children	38%
The male or female household head in a family without children	48%
Single person living alone or sharing	47%
<b>Household income level..</b>	
Up to \$35,000	18%
\$35,001 to \$55,000	34%
\$55,001 to \$85,000	49%
Over \$85,000	66%

\*Net Balance defined as the proportion who are confident less the proportion who are worried.  
Base: 'Householders' - family household heads or independent singles

SOURCE: Sensis® Consumer Report -Sweeney Research - August 2006

## Reasons for being confident or worried

The main reason given by Australians for feeling confident about their financial prospects for the year ahead was feeling they had a secure job. The main reasons Australians reported feeling worried were increases in interest rates, increases in the price of fuel and inflation in general.

While having a secure job was the most important reason for overall confidence, it was only the most important reason for those with household incomes over \$35,000. For those households with incomes up to \$35,000 the most important reason for confidence was a regular pension.

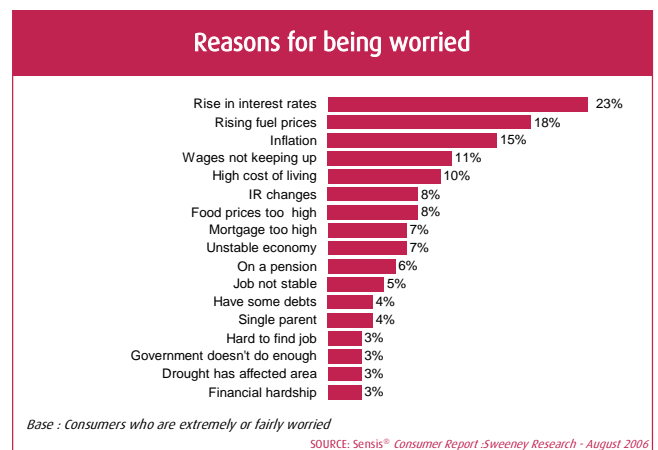
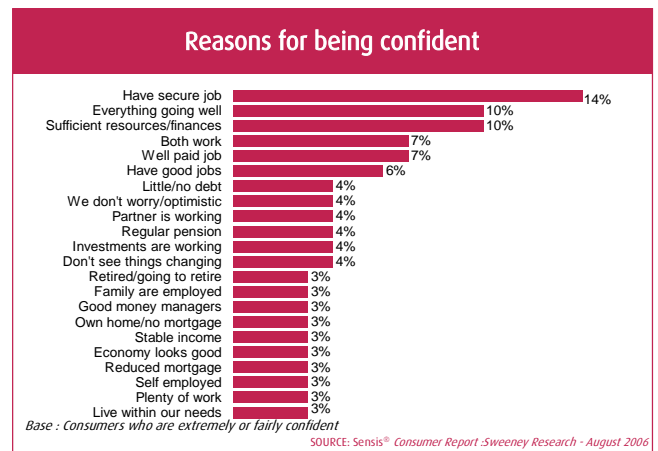
Having a good or a secure job were also the main reasons for confidence in Australians aged up to 64 years. For those Australians aged over 64, everything going well in general was the main reason for feeling confident, followed by having sufficient resources and receiving a regular pension.

Rising interest rates was by far the main reason Australians gave for feeling worried about their financial prospects for the year ahead. This was followed by concerns on rising fuel prices and inflation.

The issue of most concern for Australians was the rising interest rates, increasing by 11 percentage points over the last quarter. This was the number one concern for those earning over \$55,000 a year, with those earning up to \$35,000 most concerned about only being on a pension, and those earning between \$35,000 and \$55,000 most concerned about rising fuel prices.

Interest rates were more likely to be decreasing confidence levels in the Northern Territory and New South Wales. Residents of Western Australia were least likely to be concerned about increasing interest rates.

The second highest concern for Australians was increases in the cost of fuel, however this concern has dropped four percentage points over the past quarter. Concern over the increasing price of fuel was highest in Victoria and was the main reason for lack of confidence in the past quarter. Residents of Western Australia were the least likely to nominate the price of fuel as a reason for lacking confidence in the past quarter.



## Comparison to a year ago

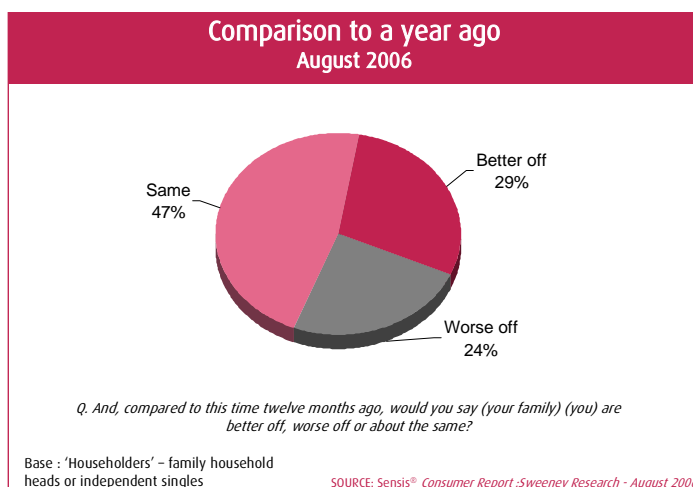
In line with the small improvement in confidence, this quarter found the proportion of Australians who felt better off than a year ago also improved. 29 per cent of Australians believed they were better off than a year ago, up from 25 per cent last quarter. 47 per cent believed their position was about the same as a year ago, down six percentage points. The proportion that felt worse off increased by one percentage point to 24 per cent. This resulted in a net increase of five percentage points in the proportion of Australians feeling they were better off in the past quarter.

There was again a direct relationship between household incomes and whether Australians felt better off. Those Australians on higher incomes were more likely to feel better off than a year ago. Those earning up to \$35,000 were more likely to feel they were actually worse off than a year ago, with those earning between \$35,000 and \$55,000 feeling that their situation was, on balance, unchanged. Males were more likely than females to feel they were better off than a year ago (seven per cent for males compared to three per cent for females).

Residents of Western Australia were the most likely to feel they were better off than a year previously, followed by residents of the Northern Territory. Residents of South Australia were least likely to feel they were better off on balance. With recent movements in interest rates becoming an increasing issue, those Australians who rented their home were more likely to feel they were better off than those who owned their own home.

The main reasons Australians gave for feeling better off than a year ago related to increased earnings and was in line with the past six quarters. Other reasons, though significantly lower on the scale, were getting a job and paying off a mortgage or loan.

Inflationary factors were high on the list of reasons that Australians gave for feeling worse off than a year ago, in line with the reasons for low confidence. Price rises, primarily for bills and petrol topped the list of reasons for feeling worse off, followed by general increases in the cost of living. Increases in interest rates were the third most significant reason for feeling worse off than a year ago, with higher food prices also being a significant reason.

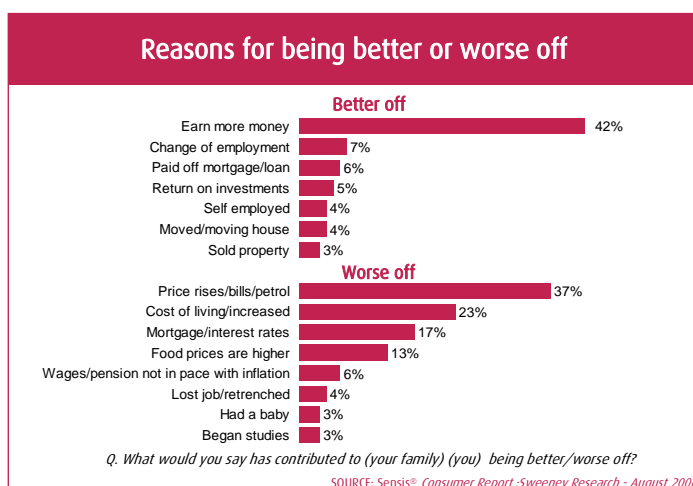


### Comparison to a year ago Trends

	August 2005	November 2005	February 2006	May 2006	August 2006
Better off	25%	27%	30%	25%	29%
Same	57%	52%	54%	53%	47%
Worse off	18%	22%	16%	23%	24%
<b>*Net Balance</b>	<b>+7%</b>	<b>+5%</b>	<b>+14%</b>	<b>+2%</b>	<b>+5%</b>

\*Net Balance defined as the proportion who are better off less the proportion who are worse off

SOURCE: Sensis® Consumer Report :Sweeney Research - August 2006



## Household expenditure expectations

Consumer expenditure expectations were net positive for consumption across most of the major expenditure groups in the last quarter. The areas that most Australians were expecting to increase spending in the next 12 months were general household expenses, transport costs and housing costs.

Overall, the category with the highest net proportion of consumers expecting to increase expenditure was general household expenses, where a net 57 per cent were expecting to increase their expenditure, this is an increase of 11 percentage points since last quarter. This result was the highest net expectation in the past year for general household expenses.

Three categories of expenditure saw consumers expecting to spend less on balance than they did last quarter, they were items for the home; home entertainment; and, dining out; fast food or home deliveries. This is the third successive quarter that all three of these expenditure categories were net negative, and the tenth consecutive quarter where households nominated that they expected to decrease their expenditure on dining out, fast food or home deliveries over the coming year. However, despite the overall net negative result for dining out, fast food and home deliveries, there was an improvement of six percentage points from last quarter's result. Singles were the demographic most likely to increase their spend in this area.

The trends in the net proportion of those expecting to increase expenditure were also positive in most areas. Only one category recorded a decreasing trend over the past quarter – home renovations and improvements, which fell by four percentage points. Three categories: transport costs, holidays and travel and home entertainment, recorded no change in their results in the past quarter.

Families with children were expecting to have to bear the brunt of the increases in inflation, fuel prices and interest rates. This demographic was most likely to be expecting to increase expenditure for general household expenses, transportation, housing and education costs.

Items of expenditure where singles expected the greatest increases included telecommunications; holidays and travel; entertainment, sport and leisure; items for the home; home entertainment; and dining out, fast food and home deliveries. Families without children were most likely to expect increased costs for health and medical expenses; telecommunications; and home renovations.

### Household expenditure expectations August 2006

	Spend more	Spend less	No change	*Net balance
General household expenses - groceries and bills	61%	4%	36%	<b>+57%</b>
Transport costs - cars or public transport	62%	7%	31%	<b>+55%</b>
Housing costs such as mortgage payments or rent	36%	6%	58%	<b>+29%</b>
Health and medical expenses	32%	8%	61%	<b>+24%</b>
Telecommunications – incl. mobile phones & internet	24%	10%	66%	<b>+15%</b>
Education costs	22%	9%	69%	<b>+13%</b>
Holidays and travel	30%	20%	50%	<b>+10%</b>
Home renovations or improvements	25%	17%	58%	<b>+8%</b>
Entertainment, sport and leisure activities	20%	13%	67%	<b>+8%</b>
Items for the home such as furniture or electrical goods	22%	23%	55%	<b>-1%</b>
Home entertainment - DVD's, CDs or computer games	11%	17%	73%	<b>-6%</b>
Dining out, fast food or home deliveries	13%	19%	67%	<b>-6%</b>

*Q. Over the next twelve months do you expect to spend a larger, smaller or about the same proportion of (your family) (your) income on...*

Base: 'Householders' – family household heads or independent singles.

\*Net Balance = the proportion who expect more less the proportion who expect less

SOURCE: Sensis® Consumer Report :Sweeney Research - August 2006

### Household expenditure expectations Trends In \*Net Balance

	Aug 2005	Nov 2005	Feb 2006	May 2006	Aug 2006
General household expenses - groceries and bills	39%	45%	38%	46%	57%
Transport costs – cars or public transport	44%	49%	36%	55%	55%
Housing costs such as mortgage or rent	17%	18%	13%	24%	29%
Health and medical expenses	19%	18%	18%	23%	24%
Telecommunications – including mobiles & Internet	12%	9%	11%	11%	15%
Education costs	13%	14%	14%	10%	13%
Holidays and travel	13%	13%	10%	10%	10%
Home renovations or improvements	12%	15%	11%	12%	8%
Entertainment, sport and leisure activities	13%	9%	9%	5%	8%
Items for the home such as furniture or electricals	4%	0%	-1%	-2%	-1%
Home entertainment	1%	-5%	-6%	-6%	-6%
Dining out, fast food or home deliveries	-6%	-6%	-11%	-12%	-6%

Base: 'Householders' – family household heads or independent singles.

\*Net Balance = the proportion who expect more less the proportion who expect less

SOURCE: Sensis® Consumer Report :Sweeney Research - August 2006

### Household expenditure expectations By family status

*Net balance for..	Total	Families with children	Families no children	Singles
General household expenses - groceries and bills	57%	59%	55%	54%
Transport costs – cars or public transport	55%	60%	51%	51%
Housing costs such as mortgage or rent	29%	36%	24%	25%
Health and medical expenses	24%	24%	26%	19%
Telecommunications – including mobiles & Internet	15%	14%	15%	15%
Education costs	13%	23%	1%	10%
Holidays and travel	10%	-1%	15%	21%
Entertainment, sport and leisure activities	8%	3%	8%	15%
Home renovations or improvements	8%	6%	14%	5%
Items for the home such as furniture or electricals	-1%	-6%	0%	5%
Dining out, fast food or home deliveries	-6%	-13%	-4%	5%
Home entertainment	-6%	-8%	-8%	0%

\*Net Balance defined as the proportion who will spend more less the proportion who will spend less

SOURCE: Sensis® Consumer Report :Sweeney Research - August 2006

## Cutting or increasing expenditure

It is interesting to note the particular areas where consumers are most likely to increase or decrease their expenditure if they faced changing financial circumstances. This can highlight areas of the economy which are most likely to be affected if there was to be an economic downturn or tightening of monetary policy, as well as areas most likely to benefit from economic growth or fiscal stimulus policy changes resulting in consumers having additional income.

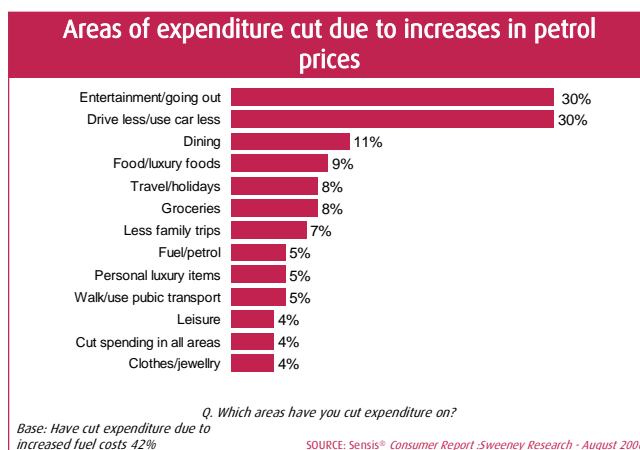
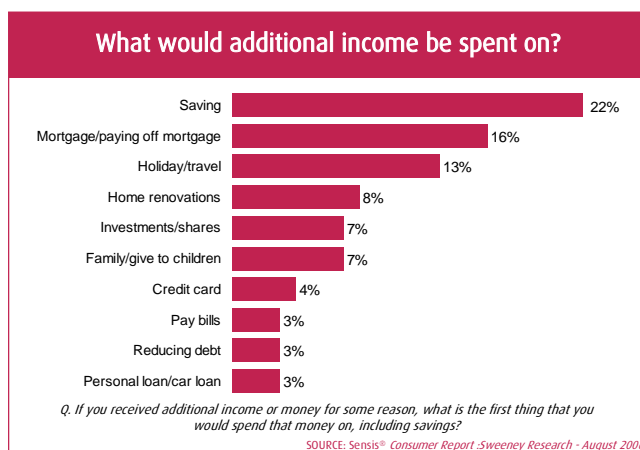
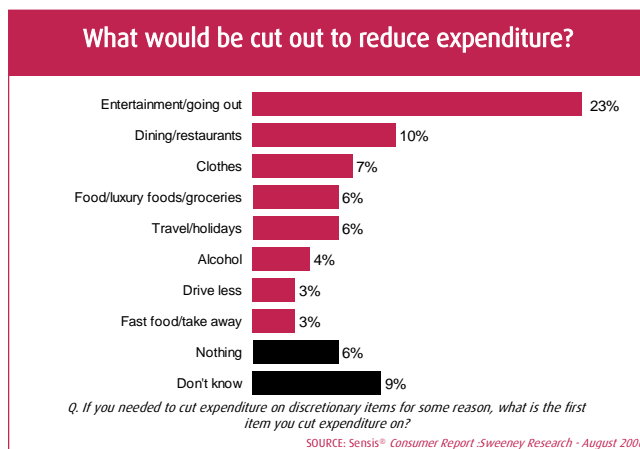
The area of expenditure most likely to be cut by consumers was again money spent on entertainment and going out, with 23 per cent of consumers nominating this as their first means to decrease expenditure (unchanged in the past quarter). While entertainment expenses were the most popular response in all states and territories, residents of New South Wales were the most likely to nominate cutting expenditure on entertainment and going out if necessary.

Dining out at restaurants was the next most likely item to be cut by consumers, with 10 per cent nominating this as the first item they would cut back on if necessary (a fall of one percentage point over the past quarter). Restaurants in the Australian Capital Territory were most likely to be affected by cuts in consumer expenditure. In addition, those restaurants catering to the upper end of the market were most likely to feel the effects of a downturn, with those earning over \$85,000 again most likely to nominate dining out as the first expense they would cut.

It is interesting to note that some 42 per cent of consumers reported they have already made changes to their expenditure to integrate higher fuel prices into their household budgets. This is up two percentage points from 40 per cent last quarter, and is up six percentage points in the past six months.

The increase in petrol prices had impacted most significantly those earning up to \$35,000, where 48 per cent reported that they have cut expenditure on other items. This has been felt most strongly by residents of New South Wales and least by residents of the Australian Capital Territory.

The areas Australians have already cut expenditure are entertainment and use of cars; with 30 per cent of those affected nominating each of these areas. This represented a drop in cuts to entertainment by three percentage points over the past quarter, but a significant rise of 11 percentage points for those cutting the use of their vehicles. The significant jump in this statistic indicates that consumers are now viewing higher fuel costs as a longer term issue and are actively making behavioural changes to compensate.



## Perception of the state of Australia's economy

Despite improving confidence, the September 2006 Sensis® *Consumer Report* found the proportion of consumers that felt Australia was currently in a period of economic growth fell over the past quarter. This view was held by 37 per cent of consumers (a fall of two percentage points), compared to 28 per cent that felt the economy was currently slowing down, and 29 per cent felt it was standing still. This resulted in a net balance of nine per cent of consumers who felt the economy was currently in a growth phase. This net result is down six percentage points since last quarter.

There was a very large degree of variability across the states and territories, with results ranging from positive 45 per cent to negative four per cent. Residents of Western Australia again held the highest perceptions of the current state of the economy, with the second highest net result being recorded in the Northern Territory, followed by Queensland. Tasmanian consumers held the lowest perceptions. Net perception of the economy remained positive in all states and territories with the exception of Tasmania (negative four per cent), the Australian Capital Territory (negative two per cent) and New South Wales (zero per cent).

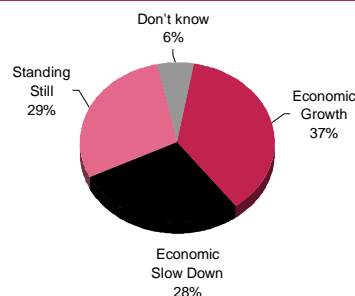
When asked how they thought the economy would be performing a year from now, 16 per cent of consumers felt it would be better than the current situation, a decrease of three per cent in the past quarter. This compared to 36 per cent of consumers that felt the economy would be worse in a year's time. The most likely response was that the economy would be the same in a year's time as it is now (43 per cent, up from 40 per cent in the previous quarter). This resulted in a net fall of two percentage points in future expectations for the economy.

Those living in metropolitan Australia held more negative views on the future direction of the Australian economy than consumers in regional areas. While all states and territories held net negative views on the future economic direction, the most optimistic views were held in Western Australia, with the most pessimistic in Tasmania.

When the same question was asked of business proprietors in the August 2006 Sensis® *Business Index*, business proprietors reported lower levels of optimism in the economic outlook than consumers. A net balance of negative three per cent of business proprietors felt the economy was currently in a growth phase, compared to the net balance of nine per cent of consumers who felt the economy was currently in a growth phase. When looking at expectations a year from now, a net negative 25 per cent of business proprietors reported believing the economy would be better, compared to a net negative 20 per cent

### Perceptions of the state of the economy now

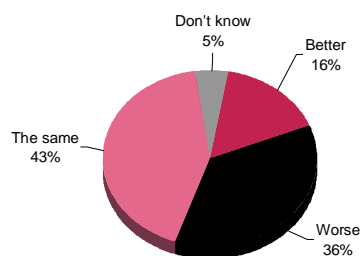
August 2006



Q. Thinking about Australia's economy, do you think we are in a period of economic growth, economic slow down, or more or less standing still?

SOURCE: Sensis® Consumer Report :Sweeney Research - August 2006

### Perceptions of the economy a year from now August 2006



Q. And still thinking about the nation's economy overall. In a year from now do you think the nation's economy will be better, worse or about the same?

SOURCE: Sensis® Consumer Report :Sweeney Research - August 2006

### Perceptions of the state of the economy Trends

	Aug 2005	Nov 2005	Feb 2006	May 2006	Aug 2006
<b>The Economy Now</b>					
Growth	35%	32%	38%	39%	37%
Slowing	22%	26%	19%	24%	28%
<b>*Net Balance</b>	<b>+13%</b>	<b>+6%</b>	<b>+19%</b>	<b>+15%</b>	<b>+9%</b>
<b>The Economy a Year from Now</b>					
Better	20%	20%	23%	19%	16%
Worse	27%	36%	27%	37%	36%
<b>*Net balance</b>	<b>-7%</b>	<b>-16%</b>	<b>-4%</b>	<b>-18%</b>	<b>-20%</b>

\*Net Balance defined as the proportion who are positive less the proportion who are negative.

SOURCE: Sensis® Consumer Report :Sweeney Research - August 2006

### Perceptions of the state of the economy Comparison with business

	Consumers <sup>1</sup>	Business <sup>2</sup>
<b>The Economy Now</b>		
Growth	37%	30%
Slowing	28%	33%
<b>*Net Balance</b>	<b>+9%</b>	<b>-3%</b>
<b>The Economy a Year from Now</b>		
Better	16%	11%
Worse	36%	36%
<b>*Net Balance</b>	<b>-20%</b>	<b>-25%</b>

\*Net Balance defined as the proportion who are positive less the proportion who are negative.

SOURCE: <sup>1</sup>Sensis® Consumer Report :Sweeney Research - August 2006  
<sup>2</sup>Sensis® Business Index :Sweeney Research - August 2006

## Section 2 : Our concerns

### Prime concerns

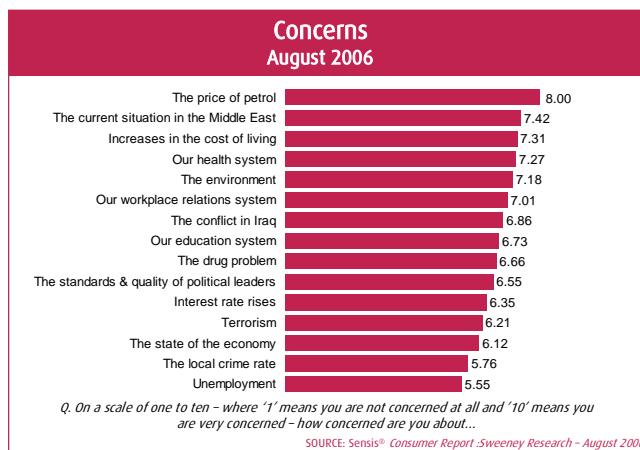
The September 2006 Sensis® Consumer Report found Australians are now most concerned about the price of petrol. This concern was followed by the situation in the Middle East and increases in the cost of living. The price of petrol was the issue that rose most in levels of concern over the past quarter. The issue to fall the most in the past quarter was the standards and quality of political leaders.

When asked to rank topical issues on a scale of one, representing no concern at all over the issue, to 10, representing a high level of concern, the price of petrol scored an average score of 8.00, higher than any other issue. The price of petrol was the number one concern across all income groups, with the highest levels of concern being amongst the lowest income bracket (up to \$35,000). It was also the top concern in all states and territories. Residents of South Australia were the most likely to report concern about the price of petrol (average level of 8.17), with those in the Australian Capital Territory reporting the lowest level of concern on this issue (average level of 7.49).

The second highest concern for Australians in the latest survey was the current situation in the Middle East, which was ranked at 7.42. Those with household incomes up to \$35,000 were most likely to be concerned about this issue (7.96). Residents of South Australia were also the most likely to express concern over the current situation in the Middle East (7.79), with residents of the Australian Capital Territory reporting the lowest levels of concern (7.11).

Increases in the cost of living were the third highest concern for Australians, ranking it at an average level of 7.31. Residents of New South Wales and South Australia were the most likely to express concern over increases in the cost of living this quarter (7.44). Residents of the Australian Capital Territory reported the lowest levels of concern about the cost of living (6.80).

Concerns over increases in the petrol price issue rose more than any other issue (with the exception of the situation in the Middle East, which was not measured in the previous quarter). Terrorism recorded the second highest increase in concern, followed by concerns over the state of the economy. The standards and quality of our political leaders recorded the biggest fall in concern over the past quarter.



	Aug 2005	Nov 2005	Feb 2006	May 2006	Aug 2006
The price of petrol	7.58	7.48	7.28	7.71	8.00
The current situation in the Middle East	-	-	-	-	7.42
Increases in the cost of living	6.98	7.1	6.93	7.17	7.31
Our health system	7.39	7.44	7.56	7.61	7.27
The environment	7.21	7.18	7.41	7.29	7.18
Our workplace relations system	6.65	6.84	6.78	7.12	7.01
The conflict in Iraq	6.77	6.4	6.58	6.66	6.86
Our education system	6.92	7.03	6.89	7.01	6.73
The drug problem	6.65	6.52	6.88	6.71	6.66
The standards & quality of political leaders	6.74	6.93	6.77	6.92	6.55
Interest rate rises	5.88	5.76	5.85	6.16	6.35
Terrorism	6.96	6.41	6.35	5.95	6.21
The state of the economy	5.84	5.93	5.85	5.9	6.12
The local crime rate	5.96	5.78	6.06	5.98	5.76
Unemployment	5.7	5.72	5.75	5.75	5.55

SOURCE: Sensis® Consumer Report Sweeney Research - August 2006

## Concerns by demographics

Females again displayed higher levels of concern across all issues in the latest quarter. The issue with the greatest difference between the level of concern displayed by males and females was the current situation in the Middle East, followed by the drug problem and terrorism. The issue where male and female views most closely aligned was the state of the economy.

The price of petrol was the greatest concern this quarter across all income demographics. Despite being the number one concern, there was a direct relationship between income and concern over this issue, with the greatest level of concern displayed by those in the lowest income category (up to \$35,000) and the lowest level of concern amongst those with incomes over \$85,000.

Those aged up to 19 years were more likely than any other age group to be concerned about the price of petrol, increases in the cost of living and unemployment. Those Australians aged from 20 to 29 years were less concerned about a broad range of issues than any other age group. Those aged from 30 to 39 years made up for this, reporting the highest concern of any age group about the workplace relations system, the education system, the standard and quality of political leaders and rising interest rates. Those aged from 40 to 49 years were more likely to be concerned about the health system, the environment and the state of the economy.

Australians aged from 50 to 64 were more likely to be concerned about terrorism than other age demographic. Older Australians were more likely to be concerned about the current situation in the Middle East, the conflict in Iraq, the drug problem and the local crime rate than any other age group.

While the price of petrol was the number one concern overall, it was not the top concern for those aged over 65. The current situation in the Middle East was the highest ranking concern for this age demographics. Whilst still their top concern, those aged in their 20s were less likely than other age demographics to display concern over the price of petrol, with those aged up to 20 most likely to be concerned about the price of petrol.

Concerns by gender				
	Total	Male	Female	Difference
The current situation in the Middle East	7.42	6.86	7.96	<b>1.10</b>
The drug problem	6.66	6.18	7.12	<b>0.94</b>
Terrorism	6.21	5.76	6.64	<b>0.88</b>
The environment	7.18	6.75	7.58	<b>0.83</b>
Our health system	7.27	6.86	7.66	<b>0.80</b>
The local crime rate	5.76	5.44	6.07	<b>0.63</b>
Unemployment	5.55	5.26	5.83	<b>0.57</b>
Our workplace relations system	7.01	6.72	7.29	<b>0.57</b>
Increases in the cost of living	7.31	7.02	7.58	<b>0.56</b>
Interest rate rises	6.35	6.08	6.62	<b>0.54</b>
The price of petrol	8.00	7.73	8.25	<b>0.52</b>
Our education system	6.73	6.52	6.93	<b>0.41</b>
The standards & quality of political leaders	6.55	6.36	6.73	<b>0.37</b>
The conflict in Iraq	6.86	6.19	7.51	<b>0.32</b>
The state of the economy	6.12	6.02	6.21	<b>0.19</b>

SOURCE: Sensis® Consumer Report /Sweeney Research - August 2006

Concerns by age group							
	Total	Up to 19	20 to 29	30 to 39	40 to 49	50 to 64	65+
The price of petrol	8.00	<b>8.21</b>	7.65	8.18	7.88	8.10	8.02
The current situation in the Middle East	7.42	7.19	6.78	7.13	7.27	7.78	<b>8.34</b>
Increases in the cost of living	7.31	<b>7.67</b>	7.39	7.54	7.06	7.24	7.06
Our health system	7.27	6.26	7.27	7.38	<b>7.44</b>	7.70	7.09
The environment	7.18	7.02	7.18	7.30	<b>7.38</b>	7.14	6.93
Our workplace relations system	7.01	6.44	6.81	<b>7.24</b>	7.20	7.09	6.99
The conflict in Iraq	6.86	6.53	6.17	6.51	6.65	7.23	<b>8.06</b>
Our education system	6.73	6.29	6.78	<b>6.99</b>	6.63	6.78	6.74
The drug problem	6.66	6.12	5.80	6.33	6.50	7.25	<b>7.81</b>
The standards & quality of political leaders	6.55	5.94	6.35	<b>6.71</b>	6.90	6.50	6.64
Interest rate rises	6.35	6.04	6.70	<b>6.90</b>	6.29	6.19	5.81
Terrorism	6.21	6.60	5.67	5.97	5.83	<b>6.74</b>	6.57
The state of the economy	6.12	5.73	6.02	6.25	<b>6.39</b>	6.15	5.97
The local crime rate	5.76	5.40	5.26	5.74	5.42	6.24	<b>6.37</b>
Unemployment	5.55	<b>5.93</b>	5.28	5.40	5.35	5.86	5.59

■ = Highest level of concern  
■ = Lowest level of concern

SOURCE: Sensis® Consumer Report /Sweeney Research - August 2006

# Section 3: Our workplace environment

## Perceived impact of changes to the workplace relations system

The September 2006 Sensis® *Consumer Report* continued to look at the views of Australians on the workplace relations system. The Sensis® *Consumer Report* has collected information on the views of Australians on changes to the workplace relations system since August 2005.

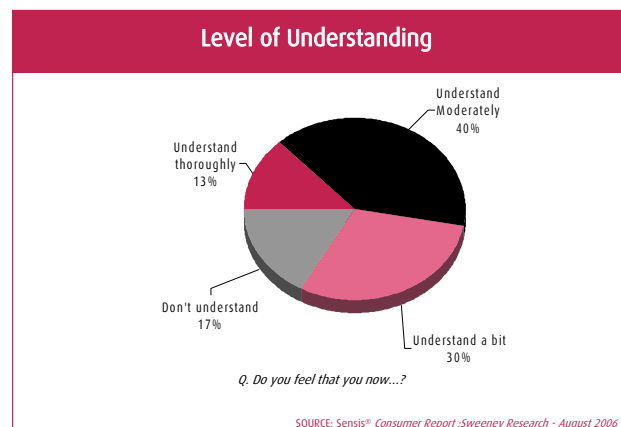
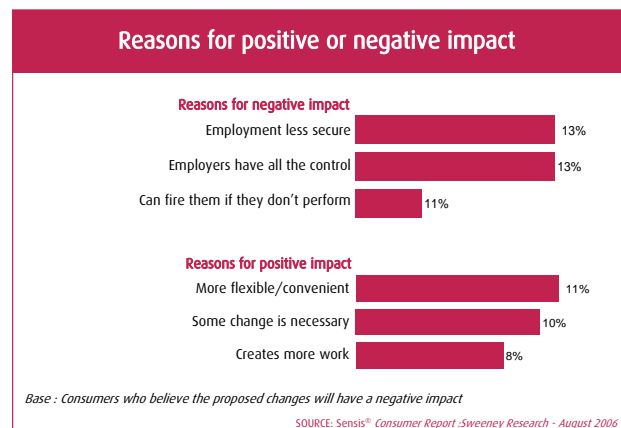
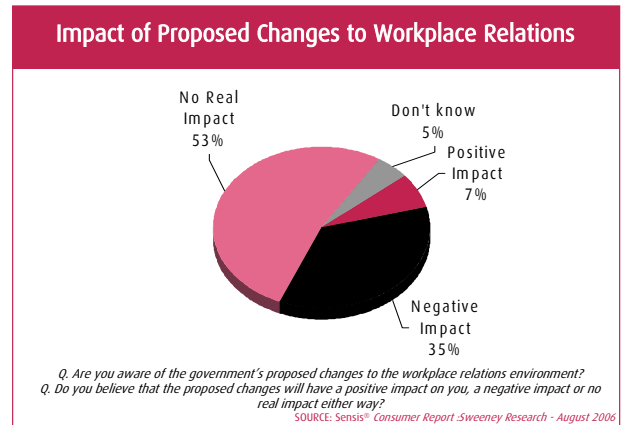
The latest results found that, overall, 35 per cent felt the proposed changes would have a negative impact on them. This compared to seven per cent reporting there would be a positive impact, down by three percentage points in the past six months and 53 per cent who felt that the changes being debated would have no real impact either way. This resulted in an overall net negative impact of 28 per cent, which has fallen by three percentage points from net negative 25 per cent six months ago.

This result compares to the views of business owners, with the Sensis® *Business Index* measuring a net positive 15 per cent of business owners who felt that the changes would have a positive impact. This result has risen by one percentage point over the past six months.

The main reason given for workplace relations having a negative impact was a perception that employment would be less secure. It was also felt that employers would have all the control and employees who don't perform would be fired.

Those who believed there would be a positive impact felt that the new system would be more flexible and convenient, that change was necessary and that the new system would create more work and employment.

Despite most Australians reporting to have formed views on the system, the proportion that felt that they understood the system was relatively low. Only 13 per cent reported that they thoroughly understood how the new workplace relations system worked. Some 17 per cent felt that they did not understand the new system at all. Residents in the Northern Territory and New South Wales were the most likely to report a thorough understanding of the system, over twice as likely as residents of Queensland to feel that way. Overall, some 45 per cent of Australians reported that they wanted more information on how the changes would impact them, with the greatest thirst for information being in Queensland and the Australian Capital Territory (50 per cent each).



# Section 4: Happiness and stress

## Happiness

The latest Sensis® Consumer Report found generally Australians rated themselves happier than they had been a year ago. Some 28 per cent of Australians believed that they were now happier; double the 14 per cent that felt they were less happy. Most people (58 per cent) felt that they were about as happy as they had been a year ago.

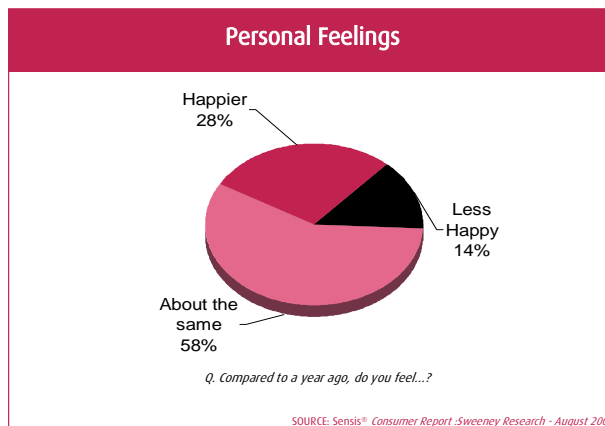
In keeping with the old adage you can't buy happiness, there was not a direct correlation between income levels and happiness levels. The happiest income group was the second highest income group, those earning from \$55,000 to \$85,000. The group most likely to feel less happy was the second lowest income group, those earning between \$35,000 and \$55,000. There was little difference in happiness levels between men and women. The most variable location in Australia for happiness was the Northern Territory, which had the most people that felt happier (35 per cent), but also the most people that felt less happy (18 per cent). When looking at net happiness, the location that was least likely to be happier than a year ago on balance was New South Wales, with net happiness balance of nine per cent. Every other state and territory had net happiness ranging in a very narrow band from 16 per cent to 18 per cent.

The main reason given for being happier was life going well in general. While this was overwhelmingly the main reason, having a new job or promotion was also considered important, as was improved health and being better off financially.

The main reason for feeling less happy than a year ago was increases in the cost of living, which was the case for one-quarter of those that were less happy. Other key reasons included world events, financial worries and petrol prices.

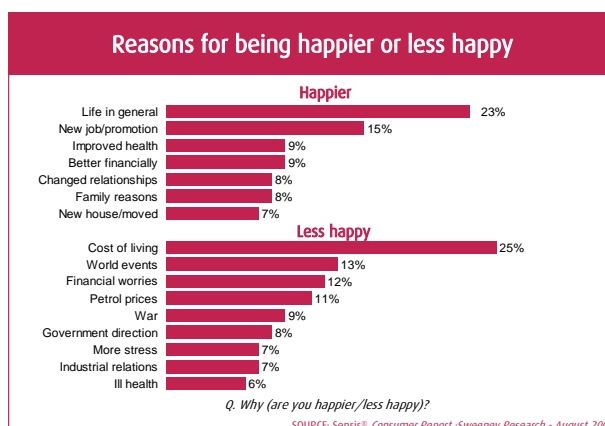
If people were not constrained by either money or time, the main things they would do to increase their happiness would be to travel, have a holiday and spend more time with their families. Residents of the Australian Capital Territory and Victoria were most likely to feel that travelling more would increase their happiness.

Australians in their 30s were most likely to report wanting to spend more time with their families, (18 per cent giving this response, compared to eight per cent on average.) Although 30 something's want to spend time with their families, it doesn't mean their families feel the same. The youngest and oldest age demographics were relatively unlikely to want to spend more time with their families, with less than 10 per cent of those under 20 and over 40 feeling that this would make them happier.



	Happier	Same	Less happy
<b>Total</b>	<b>28%</b>	<b>57%</b>	<b>14%</b>
Male 14-29	43%	47%	9%
Male 30-49	26%	56%	18%
Male 50+	22%	61%	16%
<b>Total Male</b>	<b>28%</b>	<b>55%</b>	<b>15%</b>
Female 14-29	36%	52%	12%
Female 30-49	35%	51%	14%
Female 50+	15%	72%	14%
<b>Total Female</b>	<b>28%</b>	<b>59%</b>	<b>14%</b>

SOURCE: Sensis® Consumer Report - Sweeney Research - August 2006



## Stress

While we are feeling happier, on balance, than we were a year ago, we are also feeling considerably more stressed. Almost one-third (32 per cent) of Australians reported that they felt more stressed than they had a year ago. This compared to 22 per cent that felt they were less stressed, with almost half (46 per cent) feeling they were about the same as a year ago.

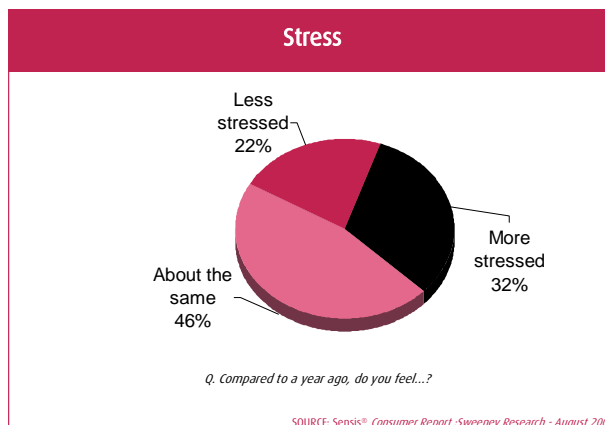
The Northern Territory and the Australian Capital Territory were the locations with the most people feeling more stressed than a year ago, closely followed by New South Wales and Victoria. Residents of Western Australia were most likely to feel less stressed than a year ago. Looking at the net stress balance, residents of Victoria reported feeling the greatest increase in stress over the past year. Western Australia and Tasmania reported having a positive net balance for stress – that is they actually had more residents reporting lower stress levels than higher stress levels. There was little evidence that the hectic pace of city life was contributing greatly to stress levels, with the net stress in metropolitan Australia only one percentage point higher than in regional Australia.

Not surprisingly, work was seen as the key factor that impacted on our stress levels. Heavier workloads were overwhelmingly the main factor that was making many of us feel more stressed in the past year. This was coupled with financial concerns, everyday life and studying more.

Residents of Queensland were the most likely to feel stressed from heavier workloads, with residents of Tasmania the least likely (35 per cent compared to 20 per cent). Heavier workloads were the main cause of more stress in every state and territory with the exception of South Australia, where financial concerns were the top issue. Residents of the Australian Capital Territory were the most likely to report feeling more stressed because of changing work conditions, with more than one in five reporting so.

If our jobs were making us more stressed, the main solution for feeling less stressed was to change jobs. Other reasons that people gave for feeling less stressed was that they had learnt how to relax, and had resolved issues that had caused them stress, as well as being better off financially.

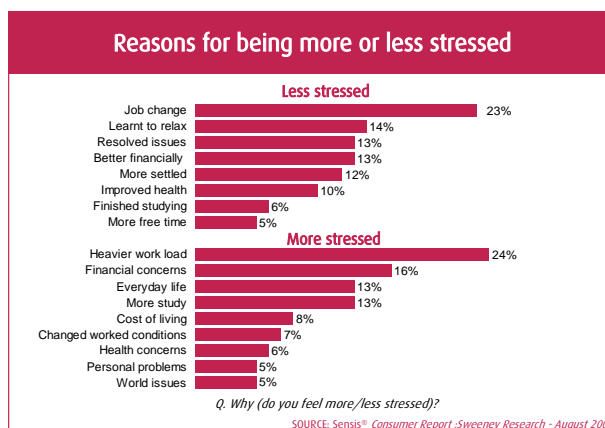
Residents of the Northern Territory were the most likely to report that they were less stressed because they had changed their job. Residents of the Australian Capital Territory and South Australia were most likely to have learnt how to relax over the past year, with residents of Queensland and Western Australia least likely to have learnt how to relax.



**Stress by demographics**

	More stressed	Same	Less stressed
<b>Total</b>	<b>32%</b>	<b>46%</b>	<b>22%</b>
Male 14-29	40%	37%	22%
Male 30-49	37%	43%	20%
Male 50+	21%	53%	26%
<b>Total Male</b>	<b>33%</b>	<b>45%</b>	<b>23%</b>
Female 14-29	44%	38%	19%
Female 30-49	32%	42%	25%
Female 50+	20%	58%	22%
<b>Total Female</b>	<b>31%</b>	<b>47%</b>	<b>22%</b>

SOURCE: Sensis® Consumer Report - Sweeney Research - August 2006

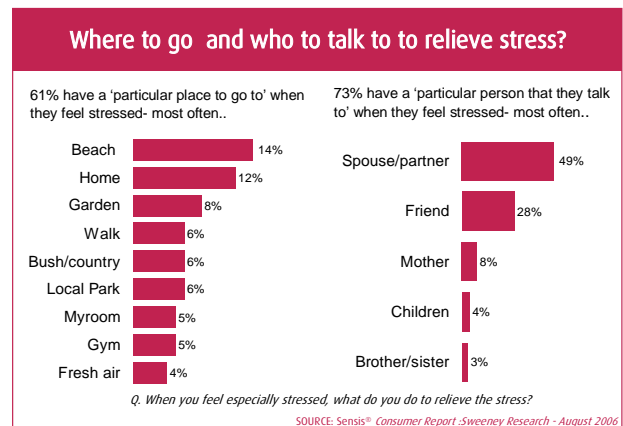
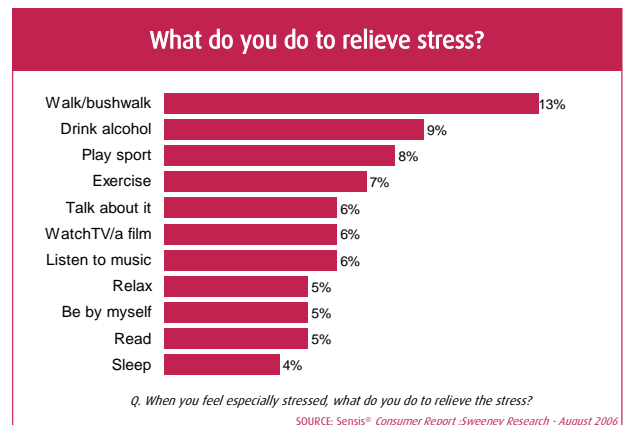


## Relieving stress

To relieve their stress, Australians undertook a wide range of activities. The most popular activity was to go for a walk or a bushwalk, with 13 per cent of Australians indicating this was their method of choice. Going for a walk was much more popular amongst females, residents of the Northern Territory and people who did not use the internet. The second most popular method of stress relief was to drink alcohol, but this was followed by healthier pursuits such as playing sport or exercising. Alcohol was the number one method of stress relief for males, residents of Western Australia and Tasmanians.

Some 73 per cent of Australians had someone that they talked with to help them when they felt stressed. Almost half of those who talked to someone nominated their spouse or partner. This was followed by friends at 28 per cent and mothers and eight per cent.

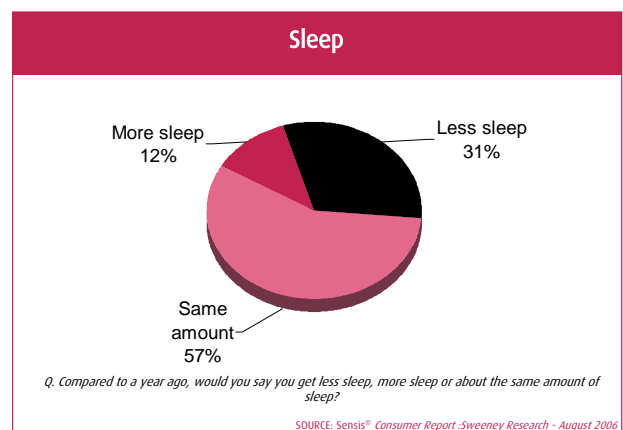
Overall, 61 per cent of Australians had a particular place that they went to when they were feeling stress. The most popular place to go was to the beach, followed by home and the garden. Females were more likely to favour the beach or the garden, with males more likely to head home when they were feeling stressed. The garden was the number one place that those over 64 years went to relieve their stress.



## Sleep

In line with increased stress levels, the amount of sleep we were getting also decreased significantly over the past year. Some 31 per cent of Australians reported that they were getting less sleep than they had been getting a year ago, with only 12 per cent reporting getting more sleep. Looking at net sleep, residents of Tasmania were the most likely to report getting less sleep on balance. If you are looking to increase your sleeping time, the best places to head are Western Australia and the Northern Territory, however, all locations reported getting less sleep on net balance. Work was the main reason that we are getting less sleep. This was followed by having too much on our minds, studying and stress. Government policies to increase the birth rate may also be having their toll on our sleep, with newborn babies rating as one of the top factors that we are now getting less sleep.

A tip from those of us sleeping more – working less is the main reason Australian's were getting more sleep compared to a year ago. Being less stressed was the next most common reasons followed by those once restless babies finally growing older!



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## How to obtain a copy of the Sensis® Consumer Report

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Visit [www.about.sensis.com.au](http://www.about.sensis.com.au)

The September 2006 Sensis® Consumer Report can be accessed on the Sensis internet site at [www.about.sensis.com.au](http://www.about.sensis.com.au) from 11 September 2006.

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For further information please contact: Sensis Pty Ltd  
Christena Singh  
Sensis® Insights Manager  
Ph: (03) 8653 4896  
Fax: (03) 8653 3538  
E-mail: [BusinessIndex@sensis.com.au](mailto:BusinessIndex@sensis.com.au)

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