

## Material hardship – list of 17 items in household survey

**MATERIAL HARDSHIP – 7 UP: CHILDREN IN HOUSEHOLDS THAT ARE MISSING 7 OR MORE ITEMS ON THIS LIST**  
**MATERIAL HARDSHIP – 9 UP: CHILDREN IN HOUSEHOLDS THAT ARE MISSING 9 OR MORE ITEMS ON THIS LIST**

### ENFORCED LACK OF ESSENTIALS (FOR RESPONDENT OR HOUSEHOLD AS A WHOLE)

1. meal with meat, fish or chicken (or vegetarian equivalent) at least each 2nd day
2. two pairs of shoes in good repair and suitable for everyday use
3. suitable clothes for important or special occasions
4. presents for family and friends on special occasions
5. home contents insurance

### FINANCIAL STRESS OR VULNERABILITY

6. borrowed money from family or friends more than once in the last 12 months to cover everyday living costs
7. feel 'very limited' by the money available when thinking about purchase of clothes or shoes for self (options were: not at all, a little, quite limited, and very limited)
8. could not pay an unexpected and unavoidable bill of \$500 within a month without borrowing

### ECONOMISED, CUT BACK OR DELAYED PURCHASES 'A LOT'

BECAUSE MONEY WAS NEEDED FOR OTHER ESSENTIALS (NOT JUST TO BE THRIFTY OR TO SAVE FOR A TRIP OR OTHER NON-ESSENTIAL)

9. went without or cut back on fresh fruit and vegetables
10. bought cheaper cuts of meat or bought less than wanted
11. put up with feeling cold to save on heating costs
12. postponed visits to the doctor
13. postponed visits to the dentist
14. did without or cut back on trips to the shops or other local places
15. delayed repairing or replacing broken or damaged appliances

### in ARREARS MORE THAN ONCE IN LAST 12 MONTHS (BECAUSE OF SHORTAGE OF CASH, NOT FORGETTING)

16. rates, electricity, water
17. vehicle registration, insurance or warrant of fitness