



Who is missing out?  
Material deprivation and income support payments

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## Summary

This report presents findings from a new study conducted by Saunders and Wong from the Social Policy Research Centre (SPRC), that measured material deprivation in Australia by asking a random sample of Australian adults in 2010 what goods and services they regarded as essential (for example, a 'decent and secure home'), whether they had those items, and if not whether this was because they could not afford them. For the purpose of this research, 'multiple deprivation' was defined as lacking three or more out of 24 items regarded by the majority of respondents as essential. Respondents were also asked whether they identified their household as 'poor'.

The report is an analysis by ACOSS of data from the Poverty and Exclusion in Modern Australia (PEMA) survey, on material deprivation among households whose main source of income is an income support payment such as Age Pension or Newstart Allowance<sup>1</sup>.

### Key findings

- People living on social security payments have very accurate perceptions of whether they are living in poverty, when this is measured using 'multiple deprivation'. People mainly reliant on Newstart Allowance (NSA), Parenting Payment (PP, mostly sole parent families), and Disability Support Pension (DSP) were far more likely to miss out on the essentials of life than recipients of other income support payments and the community at large.
- Rates of multiple deprivation among people whose main source of income was NSA (61%), PP (58%), and DSP (43%) were two to four times higher the average for all Australian households (15%) and people reliant on the Age Pension (AP – 12%).
- Those people with the lowest income support payments faced the highest risks of deprivation. Single rates of payment for NSA (\$243 per week, \$263 for sole parents) and PP (\$321pw) are up to \$133 per week lower than the AP and DSP (\$374pw)
- The high rate of multiple deprivation amongst people living on the DSP compared with people relying on the AP, despite their income support payments being the same, is likely to be due to a combination of the extra costs of living associated with disability and the fact that DSP recipients (along with NSA and PP recipient households) are more likely to rent their housing.
- Rates of multiple deprivation among private tenants generally (36%) are more than double those for all households (15%). Similarly, private tenants on AP had almost twice the levels of multiple deprivation (20%) as for age pensioner households generally (12%).

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<sup>1</sup> The analysis was prepared by Senior Policy Officer Peter Davidson. While the data were derived from the PEMA survey, ACOSS is responsible for their interpretation in this report. The 2010 survey followed a similar survey conducted by the SPRC in 2006. Key findings of that study were reported in Saunders, Naidoo & Griffiths (2007), *Towards new indicators of disadvantage*, and ACOSS (2007), *Missing out*.  
Australian Council of Social Service

- Among people whose main source of income was NSA, PP or DSP, at least one third lacked \$500 in emergency savings (compared with 21% of all households) and over 40% could not obtain dental treatment when needed (compared to 17% of all households).
- Around one fifth or more of children living in households relying mainly on PP or NSA lacked up to date schoolbooks and uniforms and over one quarter lacked a hobby or leisure activity, compared with 3% and 5% of families with children generally.
- Over a quarter of people living on the DSP and PP were unable to afford gifts for family and friends at least once a year, compared with 5% of all households.

### **Policy implications**

The clear message for public policy from this research is that the growing gaps between the highest and lowest income support payments should be closed.

In 2009 the Government increased pension payments (AP and DSP) for single people by \$32 per week above inflation. ACOSS welcomed the pension increase which recognised that pensions were inadequate for people living alone. However, people on the lower allowance payments such as NSA and PP missed out on any increase. The NSA has not been increased above inflation since 1994 so people relying on those payments have a living standard that is 'frozen' in a bygone era.

The pension increase followed a Government Inquiry (the Harmer Review) which found that single pensioners were significantly worse off than couples, but the terms of reference for that review excluded consideration of the adequacy of the lower 'allowance' payments, even though research commissioned at the time by the Government concluded that people relying on allowance payments were worst off financially.

The gap between NSA and other allowance payments for single people and pensions is now \$133 per week and growing every year. Indexation increases for pensions are roughly double those for allowance payments because pensions are indexed to wages and allowances are only indexed to inflation.

The Henry Review into the tax-transfer system recommended that single people on allowance payments should get the same increase received by pensioners – now equal to at least a *\$50pw increase*. This research supports the case for a substantial increase in those payments. It also indicates the need for a substantial increase in Rent Assistance for private tenants on low incomes (30% increase) and for more investment in affordable housing, and for a 'cost of disability' supplement for people with disabilities on low to modest incomes in addition to the introduction of a National Disability Insurance Scheme to ensure access to essential supports for people with disabilities who need them.

This research confirms that the worst poverty is found in the last places that Governments have looked. Pension payments are frugal but unemployed people and sole parents have to get by on much less.

## 1. The PEMA survey: using material deprivation to measure poverty

This report compares material deprivation among recipients of different social security payments with overall estimates of deprivation across the Australian population in 2010, based on data from *the Poverty and Exclusion in Modern Australia* (PEMA) survey<sup>2</sup>. This follows up a similar survey conducted in 2006<sup>3</sup>.

Material deprivation is a direct measure of poverty – instead of measuring poverty based on people’s incomes, it seeks to measure living standards directly. By ‘material deprivation’, we mean that households lack what are generally accepted as the ‘essentials of life’ - such as a ‘decent and secure home’ - and this is due to a lack of resources such as income and savings.

In the PEMA survey, a random sample of Australian adults drawn from the electoral roll was asked whether they regarded a list of items as ‘essential’, whether they had those items, and if not, whether this was because they could not afford them. Only those items which at least 50% of respondents regarded as essential were included. From this, the researchers derived a list of 24 essentials (Attachment 2). They described a household as experiencing ‘multiple deprivation’ where they lacked 3 or more of these 24 items because they could not afford them. Respondents were also asked whether they identified their household as ‘poor’.

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<sup>2</sup> This national survey was conducted by Professor Peter Saunders and Melissa Wong from the Social Policy Research Centre at the University of New South Wales, as part of an Australian Research Council funded research project in which the SPRC partnered with ACOSS, Australian SA and TAS Social Inclusion Units, Mission Australia, the St Vincent de Paul Society, the Benevolent Society and Anglicare (Victoria). See Saunders & Wong (2012), *Social impact of the global financial crisis*, SPRC Newsletter 108, May 2011 at [http://www.sprc.unsw.edu.au/media/File/SPRC\\_May\\_2011\\_Accessible.pdf](http://www.sprc.unsw.edu.au/media/File/SPRC_May_2011_Accessible.pdf)

<sup>3</sup> Saunders, Naidoo & Griffiths (2007), *Towards new indicators of disadvantage*, at [www.sprc.unsw.edu.au](http://www.sprc.unsw.edu.au)

## 2. Major social security payments

The major social security payments identified in the PEMA survey, and official estimates of the number of recipients of each payment group in 2010 are shown in the table below. Income support payments are payments for eligible adults whose families have low or modest private incomes. Family Tax Benefits (not included here) are paid in addition to income support to assist those families with the costs of raising their children.

### Major income support payments (2010-11)

Payment	Target group	Number of recipients
<b>Pensions *</b>		
Age pension (AP), incl Veterans age pension	People aged over 65 years if male or 64 years if female	2,158,000
Disability Support Pension (DSP)	People with disabilities assessed as 'unable to work full or part time'	793,000

### Sole parent payments and allowances #

Parenting Payment Single (PPS)	Sole parents of children under 8 years old	323,000
Parenting Payment Partnered (PPP)	Primary carers of children under 6 years in a couple	117,000
Newstart Allowance (NSA)	Unemployed people 21-64 years	513,000

### Other major income support payments \*

Youth Allowance	Full time students up to 24 years old and unemployed people up to 20 years old	409,000
Carer Payment (CP)	People providing constant care for a person with a disability	169,000

Sources:

\* FaHCSIA 2012, *Income support customers: a statistical overview 2010*, (data for 2010) at [http://www.fahcsia.gov.au/about/publicationsarticles/research/statistical/Pages/stp\\_9.aspx](http://www.fahcsia.gov.au/about/publicationsarticles/research/statistical/Pages/stp_9.aspx); Youth Allowance data from DEEWR (2012), *Labour Market and Related Payments for August 2011*.

# DEEWR 2012, *Response to senate Estimates question EW0708\_12* (data for August 2011).

Note: 'Major payments' refers to those with at least 100,000 recipients.

The PEMA survey does not separately identify YA or CP recipients, grouping them and other payments in an 'other Centrelink Payment' category. It combines data on for Parenting Payment recipients.

### 3. Material deprivation among people receiving social security in 2010

Key findings on material deprivation among people whose main income source was social security payments from the 2010 PEMA survey are as follows. More detailed data are provided in Attachment 1 of this report.

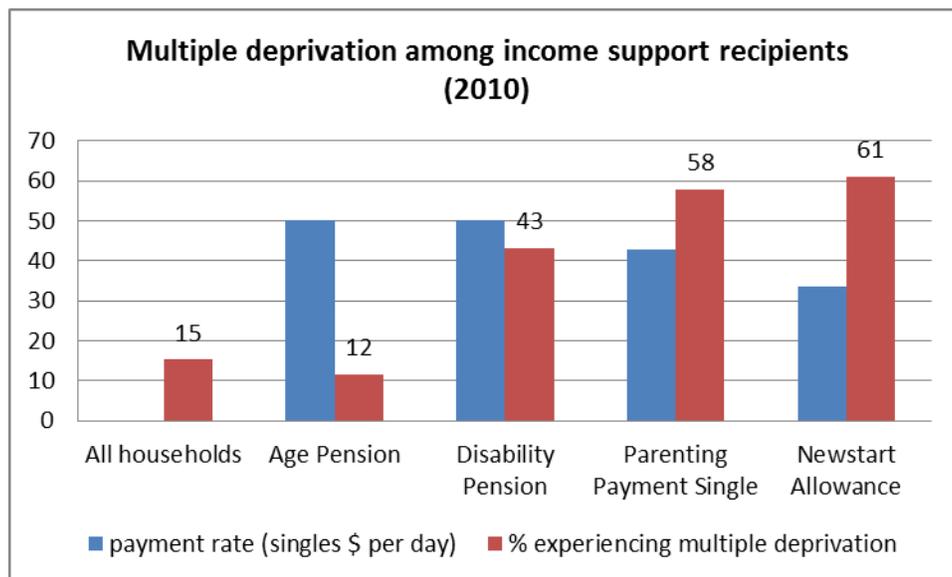
#### 3.1 Multiple deprivation and income support

Multiple deprivation – lacking at least three out of 24 essential items – is the main summary measure of material deprivation used in the PEMA research.

The percentage of people on different income support payments experiencing multiple deprivation (lacking 3 or more of the 24 essentials in the survey) are shown in the graph below, alongside the daily rates of each payment for a single adult.

With the exception of the DSP (discussed further below), those on the lowest income support payments face the highest risks of multiple deprivation.

Multiple deprivation rates among households whose main income source was NSA (61%), PP (58%), and DSP (43%) were three to five times those among people on the AP (12%) and two to four times those in the community as a whole (15%).



Source: PEMA survey, Saunders & Wong (forthcoming).

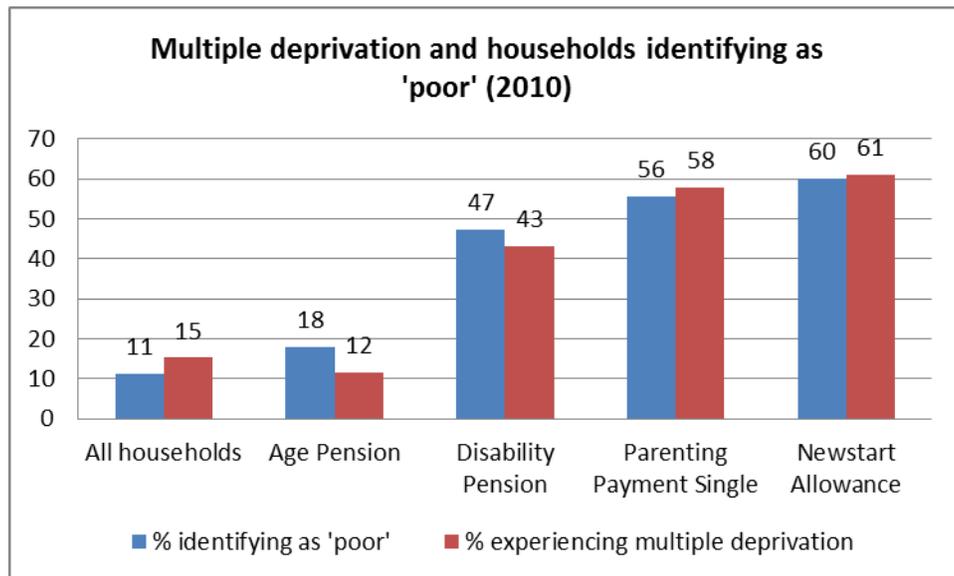
Note: Family Tax Benefits and other supplements are not included in daily payment rates. Multiple deprivation rate for all Parenting Payment recipients (including those on the Parenting Payment Partnered payment) is shown, though three quarters of PP recipients are sole parents on the Parenting Payment Single payment.

These results strongly challenge the justification for lower income support payments for unemployed people and sole parents: that these groups have a lesser need for public income support (for example, on the grounds that they rely on payments for a shorter period of time).

They also support the findings of other research that people receiving DSP face significant additional costs due to their disability, and thus higher living costs, that are not fully accounted for in setting the levels of social security payments<sup>4</sup>. This, along with higher housing costs (discussed later) are likely reasons for the higher multiple deprivation rate among people receiving DSP compared to people living on the AP, despite their income support payments being the same.

### 3.2. Multiple deprivation and identification as 'poor'

People's own perceptions of whether their household was 'poor' were remarkably accurate, when poverty is measured using multiple deprivation. For example, there was less than 10% variation between the proportions of NSA (60%), PP (56%) and DSP recipients (47%) describing themselves as 'poor' and the proportions of those groups experiencing multiple deprivation (see graph below).



Source: PEMA survey, Saunders & Wong (forthcoming)

### 3.3 Multiple deprivation and housing tenure

Housing tenure is likely to be a key contributing factor to multiple deprivation. High proportions of people receiving NSA, PP, and DSP rent privately while most people on the AP own their homes or have a mortgage. This is likely to be a major source of

<sup>4</sup> Saunders P (2005), *Disability, poverty and living standards, reviewing Australian evidence and policies*, SPRC Discussion Paper No 145.

differences in multiple deprivation rates among households receiving these payments<sup>5</sup>.

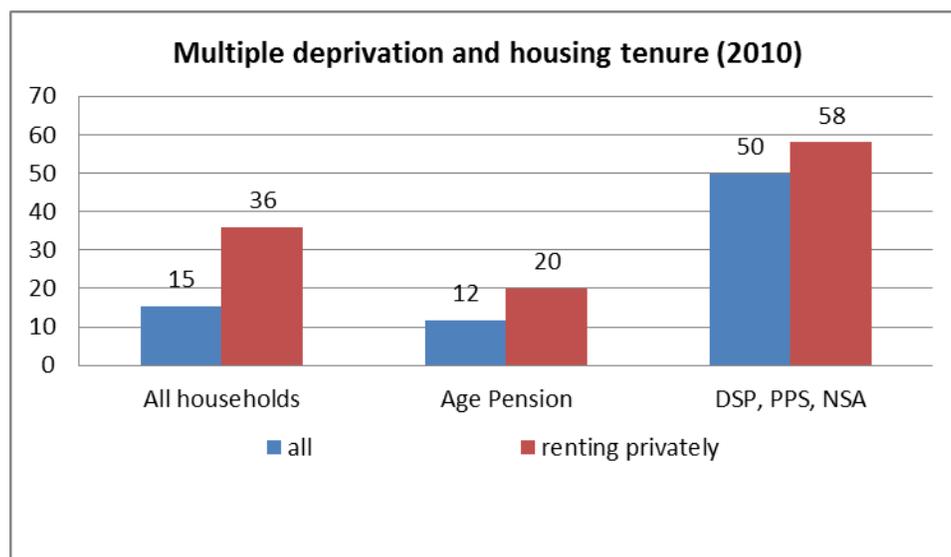
### Percentage of income support recipients receiving Rent Assistance

Age pension	Disability Support pension	Parenting Payment Single	Newstart Allowance
9%	28%	50%	39%

Source: FaHCSIA (2012) *Income support customers: a statistical overview 2010*.

Note: Rent Assistance is paid to private tenants on low incomes, whose rent exceeds a threshold level. Households in public housing are not included.

The graph below shows that rates of multiple deprivation among private tenants generally (36%) were more than twice those for all households (15%). Similarly, multiple deprivation rates among people on the AP who rent privately were 60% higher than for AP recipient households generally. Since multiple deprivation rates among DSP, PPS and NSA recipients were already relatively high regardless of housing tenure, and a high proportion of these groups rented privately, the differences in multiple deprivation rates between those renting privately and all recipients of those payments were not as great.



Source: PEMA survey, Saunders & Wong (forthcoming).

Note: DSP, PP and NSA recipient households combined.

Further, around one quarter of PP and NSA recipient households and one quarter of private tenants generally reported that they lacked a 'decent and secure home', compared with 6% of households generally (Attachment 1).

Higher deprivation rates among private tenants are consistent with the findings of the Harmer Review into the adequacy of pensions<sup>6</sup>. It underscores the need for a substantial

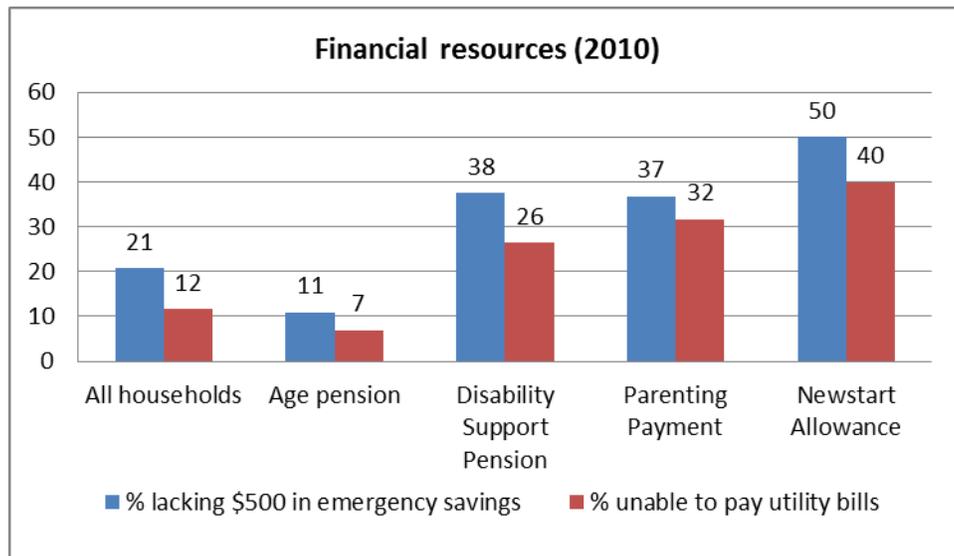
<sup>5</sup> FaHCSIA (2012) *Income support customers: a statistical overview 2010*.

<sup>6</sup> Harmer J (2009). *Pension Review Report*, FaHCSIA.

increase in the Rent Assistance paid to low income households (as that Review recommended) and for greater investment in low cost social housing. The maximum rate of Rent Assistance for a single adult without children is around \$60 per week, well below typical rents in major cities and towns in mining regions even if a tenant shares accommodation with others. In 2010, Rent Assistance covered on average less than one third of rents paid by those social security payment recipients who received it<sup>7</sup>.

### 3.4 Financial resources

Many recipients of NSA, PP and DSP had very limited financial resources, with a third or more lacking \$500 in emergency savings (compared to 21% of all households) and more than a quarter being unable to pay a utility bill on time in the last 12 months, compared to 12% of all households (see graph below).

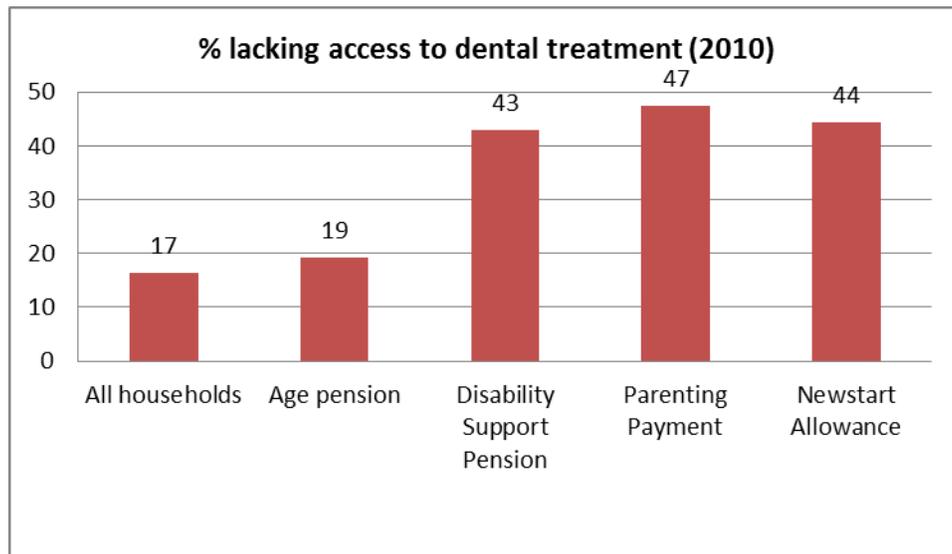


Source: PEMA survey, Saunders & Wong (forthcoming).

### 3.5 Access to dental treatment

The study underscores the need for greater investment in affordable dental services for people on low incomes, with over 40% of NSA, PP and DSP recipient households and 19% of AP recipient households lacking access to dental treatment when needed, compared with 17% of all households (see graph below).

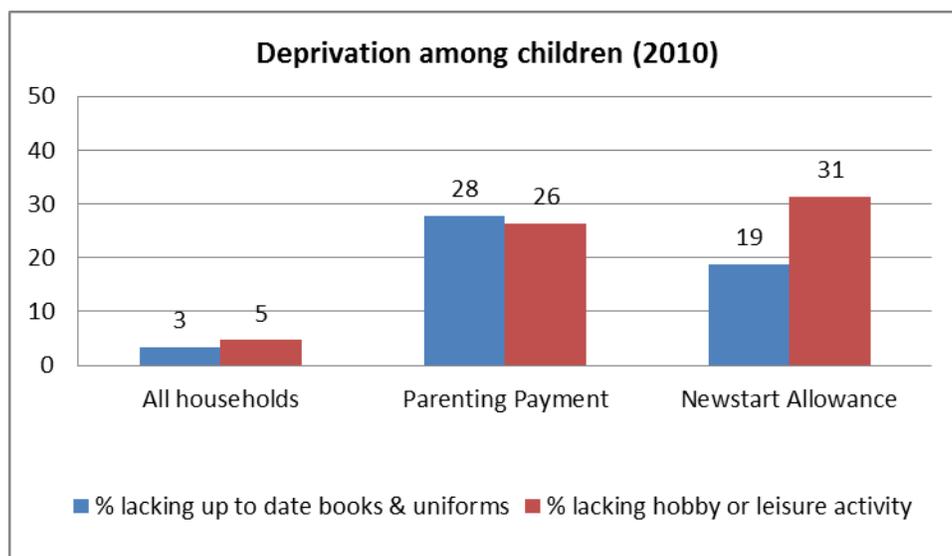
<sup>7</sup> FaHCSIA (2012) *Income support customers: a statistical overview 2010*.



Source: PEMA survey, Saunders & Wong (forthcoming).

### 3.6 Deprivation among children

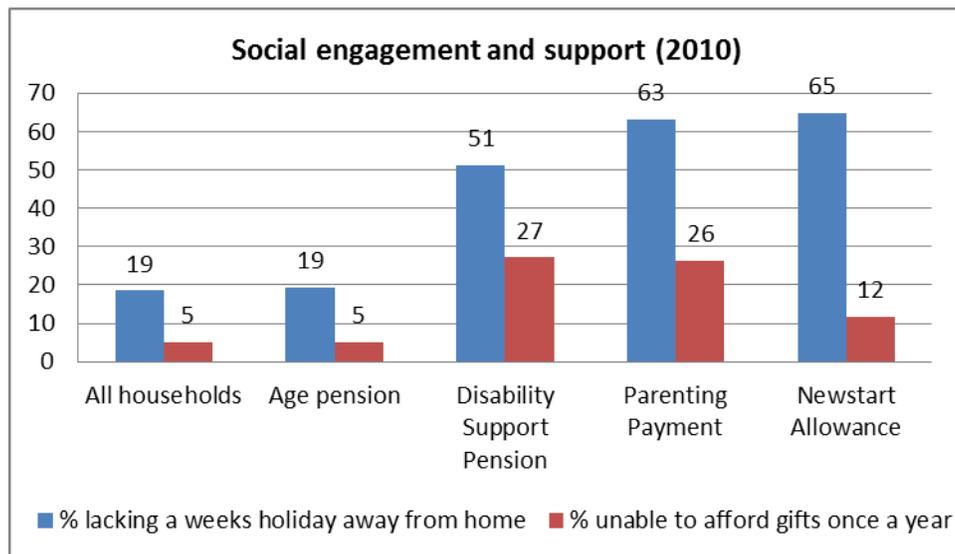
Despite the efforts of most parents to shield their children from poverty, many children of PP and NSA recipients (many of whom are in sole parent families) are missing out on essentials. They include the 28% of PP families and 19% of NSA families whose children lack up to date school books and clothes (compared with 3% in all households) and the 26% of children in PP families and 31% in NSA families who miss out on a hobby or leisure activities (compared with 5% of children in all households). Also, 16% of children in PP families miss out on school activities and outings because their parents cannot afford them (compared with 3% of all households – see Attachment 1).



Source: PEMA survey, Saunders & Wong (forthcoming)  
 Note: percentages are of households with children.

### 3.7 Social engagement and support

Low incomes also appear to limit people’s social engagement and activities, with over half of people on NSA, PP and DSP being unable to afford a week’s holiday away from home each year (compared with 19% of all households). Further, over a quarter of PP and DSP recipient households could not afford a gift for family or friends at least once a year (for example at Christmas), compared with 5% of all households



Source: PEMA survey, Saunders & Wong (forthcoming).

### 3.8 Conclusion – deprivation of essentials among social security recipients

The key overall findings are that:

- People receiving NSA, PP and DSP face a much higher risk of missing out on goods and services regarded as essential by the majority of people than other social security recipients and households generally. These households face an average risk of multiple deprivation that is two to four times greater than that among Australian households generally.
- Also, households renting privately faced much higher risks of deprivation than people with different housing tenures (mainly mortgagees or home owners). On average, renting privately doubled the risk of multiple deprivation.

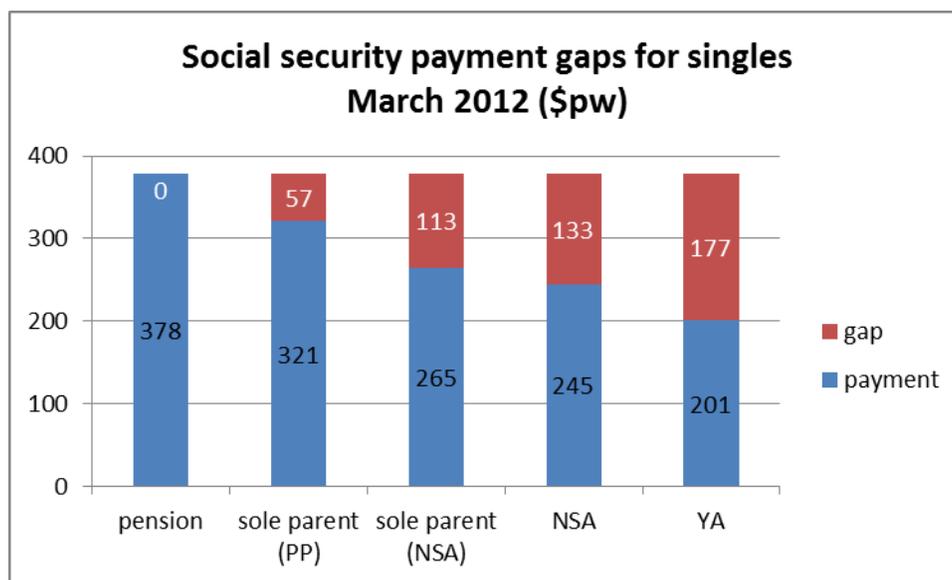
These results are consistent with those from a previous survey conducted in 2006 by Saunders, Naidoo & Griffiths from the SPRC and reported by the SPRC and ACOSS<sup>8</sup>.

<sup>8</sup> Saunders, Naidoo & Griffiths (2007), *Towards new indicators of disadvantage*, and ACOSS (2007), *Missing out*.

## 4. Policy implications: the adequacy of social security payments

This report examines material deprivation among people receiving different social security payments. It finds that those on the lowest income support payments (NSA and PP) face the highest risk of deprivation. This has clear implications for public policy.

There has been much debate over the adequacy of payment in recent years. Income support payments are set at different rates depending whether they are classed as a 'pension' or 'allowance'. As shown in the graph below, Pensions such as AP and DSP are set at higher rates on the grounds that people have to rely on them for longer while Allowances such as Newstart Allowance are much lower - \$133 per week less in the case of the Newstart Allowance – on the grounds that people only need them on a short term basis and can supplement or replace income support payments with paid employment. The weekly rates of different income support payments for single individuals (excluding family payments and other supplements), and the gaps between them in February 2012, are shown below.



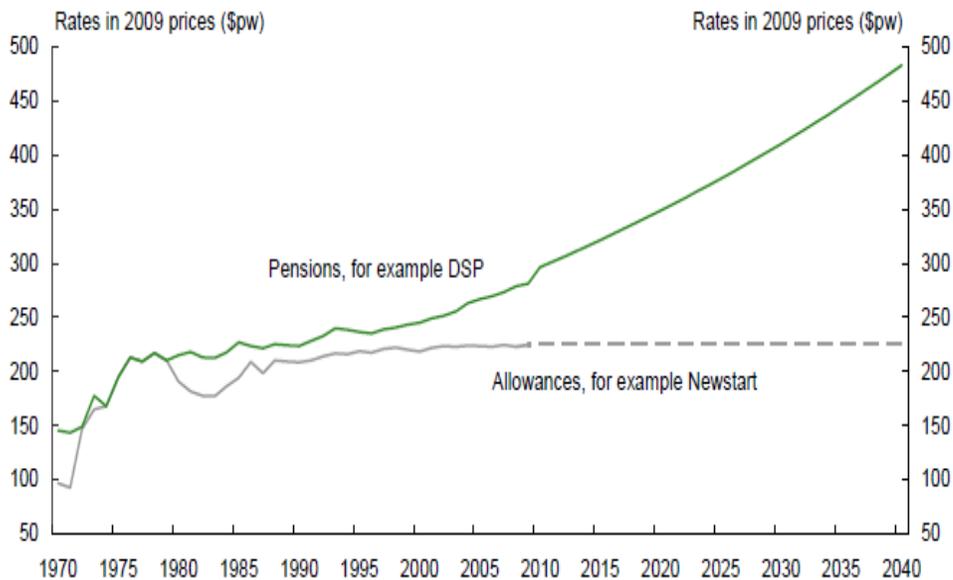
The idea that people on 'allowance' payments have less need for income support is controversial because as unemployment has fallen those still out of paid work are drawn from groups more disadvantaged in the labour market. Further, 'welfare to work' policies have shifted many people with disabilities and sole parents from pension payments to allowance payments. As a result of these labour market and policy trends, almost two thirds of people living on the Newstart Allowance have received that payment for more than a year, two fifths have less than Year 12 qualifications, one third are over 44 years,

and one fifth have a disability<sup>9</sup>. Their profile increasingly resembles that of the pension payment recipients of yesteryear<sup>10</sup>.

In 2009, the Commonwealth Government reviewed the adequacy of *pension* payments. The *Harmer Review* concluded that pensions for single people were inadequate, based on research that compared living standards among single and married couple pensioners<sup>11</sup>. It also found that pensioners renting privately had much lower living standards than home owners. The Government subsequently increased pensions for single people by \$32 per week in real terms (to a benchmark level of around two thirds of the combined rate for a pensioner couple) and increased the legislated benchmark for the single pension rate from 25% to 27.7% of average male earnings.

Controversially, allowance payments were not included in the review, and nor was Parenting Payment Single (the payment for sole parents on low incomes) even though it was technically a pension payment. As a result, the gap between pension and allowance payments rose to its highest level in over three decades as shown in the graph below.

### The gap between pension and allowance payments over time



Source: Australia's Future Tax System (2010), *Report to the Treasurer*.

The issue of the adequacy of *allowance* payments was then referred to the *Australia's Future Tax System Review* chaired by Treasury Secretary Dr Ken Henry. That Report

<sup>9</sup> ACOSS 2011, *Submission to APESAA*.

<sup>10</sup> ACOSS 2010, *Beyond stereotypes*.

<sup>11</sup> Harmer J (2009). *Pension Review Report*, FaHCSIA.

recommended that single people on allowance payments should receive essentially the same increase awarded to pensioners, currently equivalent to \$50 per week<sup>12</sup>.

The need to increase allowances is now also supported by a broad range of social service, business, union, and academic views, including the ACTU, the Business Council of Australia and the Australian Industry Group.

The OECD has also expressed concern about the low rate of the Newstart Allowance, which is now comparatively the lowest payment, for a single person previously earning average wage, in the OECD<sup>13</sup>.

One way to test whether social security payments are adequate is to compare deprivation levels among households receiving the various payments as we have done here. Research along these lines was commissioned for the Harmer Review but unfortunately was not published until well after the decision was made to increase pension payments only<sup>14</sup>. Both that research and the PEMA survey confirm that the worst poverty is found in the last places that Governments have looked.

The findings of these surveys support calls for:

- A substantial increase in Allowance payments (at least a \$50 per week increase in Allowance payments for singles as proposed by the Henry Report)
- A substantial increase in Rent Assistance (at least 30%) and a lift in investment in low cost social housing.
- The introduction of a cost of disability supplement for people with severe disabilities and a National Disability Insurance Scheme for people with disabilities who need additional supports to function at home and in the community<sup>15</sup>.

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<sup>12</sup> AFTS (2010), *Australia's Future Tax System* report. That report recommended that the ratio of the single rate to the married rate of Allowances should be the same as the benchmark recommended for pensions by the Harmer report – around 67%.

<sup>13</sup> OECD (2010): *OECD Economic Surveys: Australia*

<sup>14</sup> Saunders P & Wong M (2011), *Using deprivation to assess the adequacy of Australian social security payments*, *Journal of Poverty and Social Justice*, Vol 19 No 2.

<sup>15</sup> See ACOSS 2010, *Out of the maze, reform of social security payments for people of working age*.

Poverty and Exclusion in Modern Australia (PEMA) survey 2010										
	Primary income source and housing tenure									
Deprivation indicators:	All	All renting privately	Wages	Wages renting privately	'AP'	'AP' renting privately	'DSP'	'PP'	'NSA'	'Other CL'
No of households in sample	2,645	364	1,632	250	264	26	55	19	20	37
% of households*	100	14	62	9	10	1	2	1	1	1
Overall outcomes (%)										
Would you describe your family as poor? (% that say yes)	11.2	23.1	6.2	13.7	18	32	47.3	55.6	60	25
Multiple deprivation (lack 3 or more out of 24 items %)	15.3	35.9	14.2	33.5	11.6	20	43.1	57.9	61.1	36.1
Housing (%)										
A decent and secure home (% who can't afford)	6.1	25.6	5.6	23.3	4.5	20.8	17	23.5	23.5	17.7
Home contents insurance (% who can't afford)	7.8	28.3	6.6	26.9	8.7	26.1	20.8	44.4	41.2	9.4
Financial resources (%)										
\$500 in emergency savings (% who can't afford)	20.7	33.1	15.3	31.4	10.9	16	37.5	36.8	50	32.4
Could not pay utility bill (at least once in the last 12 months - %)	11.6	22.8	11.7	21.3	6.9	8	26.4	31.6	40	30.3

Deprivation indicators (cont.):	All	All renting privately	'Wages'	'Wages' renting privately	'AP'	'AP' renting privately	'DSP'	'PP'	'NSA'	'Other CL'
Health (%)										
Unable to buy prescribed medicines (% who can't afford - %)	2.9	6.4	2.6	5.4	0	5.5	10	11.1	25	5.7
Access to dental treatment when needed (% don't have)	16.5	31.3	15	28.3	19.2	25	42.9	47.4	44.4	28.6
Social and community participation (%)										
Regular social contact (% who can't afford)	4.7	9.9	3.8	8.4	5.4	4.2	14.3	26.3	12.5	5.7
Presents for family and friends on special occasions at least once a year (% who can't afford)	5.1	11.1	3.8	9.3	5	8.3	27.1	26.3	11.8	12.1
A week's holiday away from home (% who can't afford)	18.5	33.5	16.4	30.4	19.3	24	51.1	63.2	64.7	30.3
Child well-being (%)										
Children can participate in school activities and outings (% who can't afford)	2.6	6.5	2.1	4.6				15.8	6.3	
Up to date schoolbooks and clothes (% who can't afford)	3.4	6.4	2.3	4.1				27.8	18.8	
A hobby or leisure activity for children (% who can't afford)	4.7	9.3	3.3	6.4				26.3	31.3	

Source: Data supplied by Social Policy Research Centre from the Poverty and Exclusion in Modern Australia (PEMA) survey.

Note: Shaded cells have values of 25% or over. \*13% of households in the sample are not included here (e.g. self employed and independent retirees)

AP refers to Age Pension; DSP refers to Disability Support Pension; PP refers to Parenting Payment (mainly for sole parents on low incomes);

NSA refers to Newstart Allowance (for unemployed people); Other CL refers to other Centrelink payments including Youth Allowance and Carer payment

'Could not pay utility bill' is a financial stress indicator in the PEMA survey.

### 24 essential items from the PEMA survey

Item	Per cent of respondents considering it 'essential'
Warm clothes and bedding, if it's cold	99.9
Medical treatment if needed	99.9
Able to buy medicines prescribed by a doctor	99.5
A substantial meal at least once a day	99.4
Dental treatment if needed	98.4
A decent and secure home	97.1
Children can participate in school activities & outings	95.8
A yearly dental check-up for children	94.9
A hobby or leisure activity for children	92.7
Up to date schoolbooks and new school clothes	92.8
A roof and gutters that do not leak	91.3
Secure locks on doors and windows	92.4
Regular social contact with other people	91.6
Furniture in reasonable condition	89.0
Heating in at least one room of the house	87.0
Up to \$500 in savings for an emergency	81.4
A separate bed for each child	81.3
A washing machine	77.7
Home contents insurance	72.4
Presents for family or friends at least once a year	71.4
Computer skills	72.6
Comprehensive motor vehicle insurance	59.9
A telephone	59.7
A week's holiday away from home each year	53.9

*Source: Data supplied by Social Policy Research Centre from the Poverty and Exclusion in Modern Australia (PEMA) survey.*

