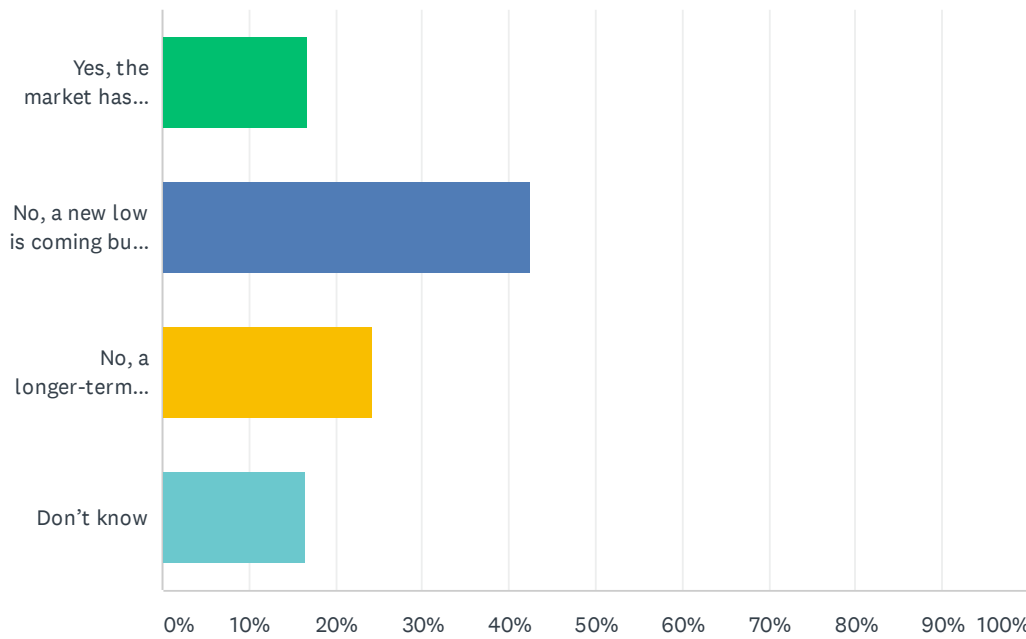


# Q1 Since the COVID-19 outbreak, do you think we have seen the low point for the Australian stock market?

Answered: 725 Skipped: 5



ANSWER CHOICES	RESPONSES	
Yes, the market has bottomed	16.69%	121
No, a new low is coming but the market will rebound within a year	42.48%	308
No, a longer-term bear market has just begun	24.28%	176
Don't know	16.55%	120
<b>TOTAL</b>		<b>725</b>

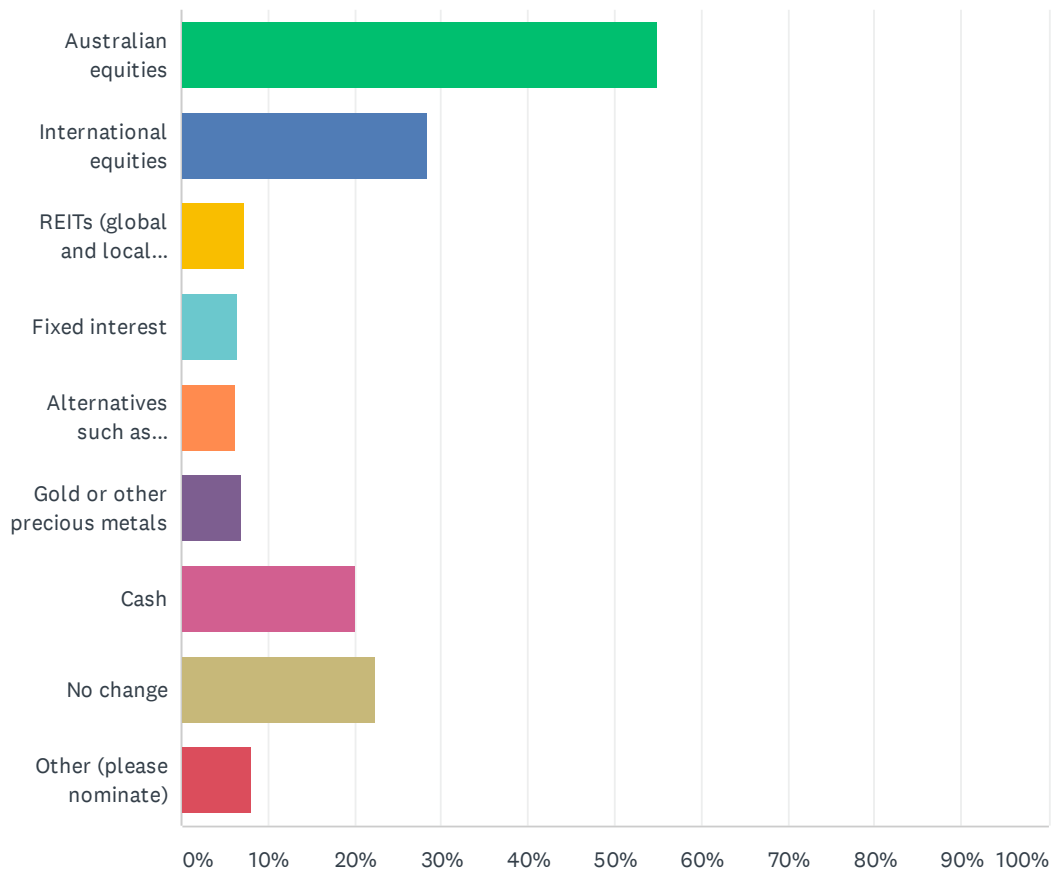
#	OTHER COMMENTS	DATE
1	Oh! For a crystal ball. They say if the US sneezes, the rest of the World gets a cold. The US has a lot more pain to go from both a health and financial perspective. Sharemarkets are predictive so tend to be ahead of the game except for black swan events. The bottom will occur shortly before the easing of social and business restrictions in the US. Trump is a maverick, risk taker and it is an election year so there is a real danger that easing will occur too early and a second wave results in the US.	4/17/2020 5:39 AM
2	The R B A was expected to maintain low rates, and thus maintain inflated asset prices. Therefore never trust any financial body, and always be prepared somewhat for the worst case to mitigate the damage.	4/15/2020 1:57 PM
3	Could have another leg down later in the year.	4/14/2020 6:36 PM
4	Partially rebound. It will take 3 to 5 years to revisit February's ASX 200 high (ignoring dividends).	4/14/2020 2:21 PM
5	will rebound in the next year or so	4/13/2020 7:48 PM
6	The economic damage looks to be pretty profound with many 2nd order effects still to come....	4/13/2020 3:58 PM
7	No country has yet managed a "return to normal". So there is no way to reduce uncertainty and make predictions.	4/13/2020 3:19 PM
8	The new low will be in response to company liquidity in Aug/Sept/Oct and may take 12 months to sort itself out	4/13/2020 1:44 PM
9	some sections will recover more slowly e.g. travel, retail,property	4/13/2020 11:47 AM
10	really depend on visibility of economic damage feeding into certainty of what lies ahead	4/12/2020 9:43 PM
11	As a young, 27-year old who is new to investing, I am truly concerned that I missed my chance to secure stocks at discounted prices that became available a couple weeks ago, but have since had V-shaped recoveries. Of the five stocks that I wanted to buy but could not afford, all five doubled in price over about a week to two weeks. Some trebled in price and some more than quadrupled in price. For example, I wanted to buy Marley Spoon (ASX: MMM) at \$0.175 but hesitated only for it to recently reach \$1.24. This had a major psychological/emotional impact on me as someone who lost a job mid-year 2019 and has been job seeking since then. The money I could have made from Marley Spoon would have immediately removed all my financial stress and insecurity. I am worried I have missed my best chance to invest for perhaps the next decade of my life or perhaps ever.	4/12/2020 7:36 PM
12	I think I detect an inverted head and shoulders pattern forming and have started selectively buying banks and oil shares Peter Turnbull	4/12/2020 4:53 PM
13	We were long overdue for a market correction. The virus is just the pin that finally pricked the worldwide asset bubble.	4/12/2020 4:12 PM
14	The rapid increase in COVID-19 cases in the US and the poor response byUS Governments, Federal and state, will see the US economy worsen and the share market fall further. It's hard to tell how this will affect Australia but it won't be good.	4/12/2020 1:22 PM
15	Another hit to the markets will surely happen as more devastating news evolves	4/12/2020 1:20 PM
16	The market bottom on 24 March reflected indiscriminate selling and complete capitulation of all sectors. For the market to test new lows we will need a majority of stocks to fall over 25% from here. However, we now know that many stocks are in fact benefiting from the crisis, RMD, CSL, JBH, MCP etc., and other companies which will likely meet earlier guidance. They and similar stocks will not fall enough to allow the market to hit new lows.	4/12/2020 12:17 PM
17	Like many I am unsure if we have had the bottom but at least I can buy stocks now at a much lower price. I was wise enough to pull 90% of my funds out of the market a couple of months ago as I felt they all were dangerously high. We may have had "a dead cat bounce "	4/12/2020 9:26 AM
18	Depends on the progress of the disease. Rebound will happen eventually but nobody can say when.	4/12/2020 9:25 AM
19	The loose and easy money will find its way back into assets just like in the USA, but it will be illusory as it won't be backed up by actual earnings	4/11/2020 1:35 PM
20	Should not be compared with 1987 affaire. This is a global health crisis while the other crisis was a human blunder.	4/11/2020 9:07 AM
21	But the market will bump along around this level for many months	4/11/2020 8:12 AM

22	Market information is only part of my Investing Strategy	4/11/2020 8:06 AM
23	The Government Response is Absurd overkill. A bad diet will compromise your immune system. The vaccine will not work. Depression from no work and no money will kill more than the Virus.	4/10/2020 9:10 PM
24	No rebound until 2021	4/10/2020 7:37 PM
25	No one has considered the long term effects on business and how people will act due to fear	4/10/2020 6:07 PM
26	Happy that opportunities are presently available	4/10/2020 2:29 PM
27	Very hard to say we may test the previous low if things get worse, or make lower lows if there is a second outbreak.	4/10/2020 11:56 AM
28	It sure is down so I have bought cheaply good companies for the long run.	4/10/2020 9:14 AM
29	But a retest of the bottom in future months is quite possible	4/10/2020 9:00 AM
30	Missed some opportunities at the lowest point. Waiting for a reversal of current recovery.	4/10/2020 8:50 AM
31	Maybe a new low, or a another downturn after recent ups/downs after company reports are in.	4/10/2020 8:32 AM
32	Dependent on the COVID-19 spread containment success and wether it spreads over several waves.	4/10/2020 8:08 AM
33	That's my more optimistic forecast. The risk surely is to the downside	4/10/2020 12:47 AM
34	Stocks were over valued at the start of the year, in my opinion, and are price is now down by about 15%. It is hard to imagine that earnings won't be down by at least 15% and so the PE ratio is similarly overvalued today	4/9/2020 11:23 PM
35	Two years ago I went into 90% cash, very glad I did	4/9/2020 10:18 PM
36	There will be a new a new assessment of the market when economic impacts become clearer, and I think the conclusion will be that we will be worse off than where we think we are now.	4/9/2020 9:51 PM
37	The low has passed - but there will still be a few corrections!	4/9/2020 5:18 PM
38	I don't believe that we are FEELing the full economic impact of this yet.	4/9/2020 5:09 PM
39	Avoiding some sectors-travel,REITS-buying into oil for future price rise Buying up banks while relatively cheap -looking at a 2-4 year horizon	4/9/2020 3:25 PM
40	The market will take longer than a year to rebound May be 2 years as consumers habits readjust.	4/9/2020 3:17 PM
41	Close to the bottom but it will just take one significant piece of bad news to fall further.	4/9/2020 3:16 PM
42	It bottomed hard and fast; I went and geared to the maximum I could get my hands on because you never see prices this cheap, and if they're cheaper, you can always get more. After four years of the US market being overvalued, this was great.	4/9/2020 2:09 PM
43	I do not pretend to think that I can predict the direction of the market in the short term, however as a long term investor, any shares I buy now are a lot cheaper than they were in January when I did buy as a result of selling a property. When I did my masters of Finance I statistically proved that out of the 3 options of the market going up, down or sideways, there is a much higher probability that it will go up or down rather than go sideways (rather obviously).	4/9/2020 1:00 PM
44	But still a good buying time even though I don't know what the future holds	4/9/2020 12:48 PM
45	Don't expect the lows for stocks like WPL and BHP to be revisited.	4/9/2020 12:46 PM
46	We have two cycles in progress Now the COVID CYCLE driven by fear Now the market is rising Sell out near the top do not be greedy Next the MARKET CYCLE just starting to emerge Most waiting April - May statistics to confirm Could drop by ~ 50% Will Central Banks & Bond buying be successful ???	4/9/2020 12:20 PM
47	Helicopter money chasing less goods and services will cause hyper-inflation.	4/9/2020 12:18 PM
48	Who does know ? All the above are possible	4/9/2020 12:10 PM
49	... though it may hover around the lower range for a couple of months	4/9/2020 12:06 PM

50	shares were overvalued 20% real fall 10% total fall 30% 10% to 15% still to fall	4/9/2020 11:58 AM
51	It might not recover completely within a year, but the bear market will stop.	4/9/2020 11:58 AM
52	I am concerned about DEBT at all levels of society. The virus may be the catalyst highlight the vulnerabilities of over exposed govt's, people, households, companies etc	4/9/2020 11:58 AM
53	what matters in the end is where we will be in 18 months or so	4/9/2020 11:48 AM
54	Just not sure that we have - still too much volatility in O/S markets that will obviously impact us domestically.	4/9/2020 11:39 AM
55	assuming of course the 'good news' for Aust continues as to the dflattening of the curve.....	4/9/2020 11:32 AM
56	No one is going to ring a bell and say the market has now bottomed. Believe now is the time to top up on well capitalised stock with good business fundamentals, strong balance sheet and little debt e.g. Wesfarmers	4/9/2020 11:28 AM
57	Tapering off of cases and certainty around local and global stimulus packages are providing a bottom	4/9/2020 11:23 AM
58	Only time will tell Dollar cost averaging on the way down is my approach combined with switching out of stocks that have held up well into index ETF's which have fallen significantly	4/9/2020 11:19 AM
59	current market trend rising, is incompatible with future earnings and ability of early stage companies to grow in a depressed market	4/9/2020 11:03 AM
60	I hope that the March lows will be retested and hold but the longer the destruction of the economy, jobs, incomes and savings/super continues the greater the risk of a recession turning into a depression (by government going to far with controls, lock downs and interference in the economy for example APRA strongly encouraging banks to cut/delay dividends) this will devastate self-funded retirees who are getting no benefit from any of the govt's stimulus packages	4/9/2020 10:50 AM
61	More likely to bottom once reality shows up in reporting season. How long it will last depends on the virus	4/9/2020 10:49 AM
62	"Don't know" can be the only correct answer, the rest are guesses. But I think that damage has a only been a loss of trade, which will be temporary. Consumer patterns could change as people become more risk aware.	4/9/2020 10:46 AM
63	I can't understand why his rebound. The data is disastrous and the 1st wave isn't even half way thru, let alone the 2nd and 3rd.	4/9/2020 10:30 AM
64	Too many unknowns to be confident one way or the other	4/9/2020 10:29 AM
65	That view is predicated on the pandemic in Australia coming under control as a result of measures now in place.	4/9/2020 10:20 AM

## Q2 Into which asset class are you investing more after the sell off? (multiple responses allowed)

Answered: 726 Skipped: 4



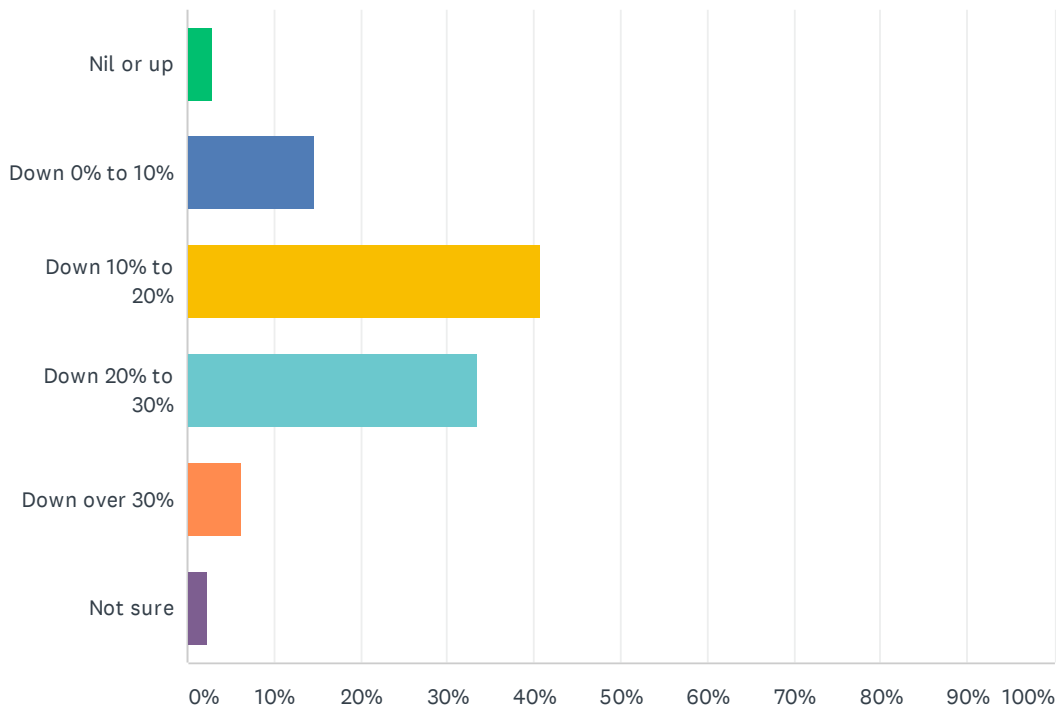
ANSWER CHOICES	RESPONSES	
Australian equities	54.96%	399
International equities	28.37%	206
REITs (global and local property trusts)	7.30%	53
Fixed interest	6.47%	47
Alternatives such as infrastructure and private equity	6.34%	46
Gold or other precious metals	6.89%	50
Cash	20.11%	146
No change	22.31%	162
Other (please nominate)	8.13%	59
Total Respondents: 726		

#	OTHER (PLEASE NOMINATE)	DATE
1	Protected products / retirement products	4/20/2020 11:30 AM
2	Looking for protection	4/20/2020 11:17 AM
3	International equities via continuation of distribution reinvestment in selected managed fund, listed and unlisted. Australian equities via selective capital raisings, purchase if small holdings in companies with prospects for capital raisings and companies that have experience share price drop but have good cashflow and guaranteed long term business recovery; IT and telecommunications, health care, infrastructure and building/construction related industries.	4/17/2020 5:39 AM
4	Mostly in old LIC's so feel comfortable	4/16/2020 11:02 AM
5	will rebalance when we meet our financial advisor	4/15/2020 4:57 PM
6	None at all. Pre-settlement F/L proceedings have caused losses of more than \$400,000.00	4/15/2020 1:57 PM
7	ASX listed hybrid securities.	4/14/2020 2:21 PM
8	Selected LICs when they sell at a sufficient discount to NTA to warrant a bet.	4/13/2020 3:19 PM
9	TIPS	4/13/2020 9:08 AM
10	Property	4/13/2020 7:43 AM
11	As previously mentioned, I wanted to invest over the last two to three weeks, but missed the bottom. Now I am hoping we are experiencing a bear market rally and that maybe prices will go back down. Therefore, I am holding onto my money until such a time, yet I am seriously concerned that I will now get too emotional and not invest at what are still deeply discounted stocks.	4/12/2020 7:36 PM
12	Bitcoin	4/12/2020 6:08 PM
13	Not investing	4/12/2020 3:57 PM
14	direct property	4/12/2020 3:23 PM
15	Paying down debt	4/12/2020 3:21 PM
16	Aust and S&P500 ...stay away from REITS everyone will work from home ... no return on fixed interest and hybrids are now aaaRisk ... cant eat gold	4/12/2020 1:08 PM
17	Very specific direct listed Australian securities. Those with low debt and good medium/long term outlooks that have been sold off to ridiculously low prices.	4/12/2020 11:51 AM
18	technology stocks	4/12/2020 10:52 AM
19	Currencies are in trouble given the debt to GDP	4/12/2020 7:38 AM
20	Technology, medical	4/12/2020 7:25 AM
21	Australian shares with an international exposure (e.g. BHP, CSL, etc)	4/11/2020 6:10 PM
22	Primary residence	4/11/2020 2:54 PM
23	Hang tight	4/11/2020 9:07 AM
24	My own business	4/10/2020 10:03 PM
25	ETF`s	4/10/2020 7:07 PM
26	ETF's	4/10/2020 3:44 PM
27	Managed credit (CCI's LSCF & HBRD via BetaShares)	4/10/2020 2:29 PM
28	FI=only Government Bonds via JCB International Equities -yes but not yet, waiting impatiently Cash while waiting	4/10/2020 2:05 PM
29	stopped DRP in some equities took as cash.	4/10/2020 1:47 PM
30	Curreny	4/10/2020 9:34 AM
31	No change but looking to get into more growth opportunities when we start to see new earnings forecasts, when we start to see which companies could go to the wall, which ones are able to pay and sustain dividends.	4/9/2020 11:23 PM
32	Rejigging portfolio to have slightly more cash, but also re-weighting some Australian share	4/9/2020 9:51 PM

	holdings that have bounced back, and buying some that have yet to do so.	
33	Will invest more in equities, but not yet ...	4/9/2020 8:27 PM
34	International equities via the ASX using ETFs	4/9/2020 6:32 PM
35	Hedge funds, market neutral	4/9/2020 3:38 PM
36	Black gold -oil price may go lower buy within say 2-3 years should return to more normal levels	4/9/2020 3:25 PM
37	Once feeling confident that the economy is heading for recovery I will increase investments in Australian shares, fixed interest & local & international infrastructure.	4/9/2020 2:51 PM
38	Bonds, currencies, shorting equities	4/9/2020 2:28 PM
39	Not investing at present	4/9/2020 1:23 PM
40	This is my first financial crisis in retirement and it is scary!	4/9/2020 1:22 PM
41	export minerals	4/9/2020 1:14 PM
42	Residential property	4/9/2020 1:06 PM
43	I also have a small exposure to a security which is negatively correlated to the market (BEAR) just a piece of mind. I have also moved one of my diversified portfolios (via OpenInvest a former supporter of this very fine publication) from 60/40 to 80/20.	4/9/2020 1:00 PM
44	ETF = BEAR	4/9/2020 12:50 PM
45	Our children to help them through this - or maybe that's an expense not an investment	4/9/2020 12:48 PM
46	Oil and Gas, particularly gas, Nickel and Copper. Mining commodities.	4/9/2020 12:46 PM
47	waiting	4/9/2020 12:40 PM
48	Rebalance as required.	4/9/2020 12:30 PM
49	Have put all super funds into cash until the market picks up	4/9/2020 12:26 PM
50	Banking Hybrids	4/9/2020 12:20 PM
51	ETFs & LICs	4/9/2020 12:10 PM
52	B	4/9/2020 11:54 AM
53	Geared funds	4/9/2020 11:16 AM
54	Managed funds.	4/9/2020 10:57 AM
55	direct property but will take some time to step in. no change before then	4/9/2020 10:51 AM
56	I am in Hostplus an industry super fund balanced fund (2nd best performance/returns since 1998) that has been more severely impacted than most because the majority of its members lost their incomes/jobs overnight due to the govt shutting down their industries & telling them to access \$20K of their Super (without stressing that this could cost members hundreds of thousands over 40 or 50 years of lost investment returns on \$20K). The govt should have paid them half their income for at least 2 or 3 months (easily done with the RBA implementing QE). Hostplus has been forced to sell illiquid assets (property and unlisted assets) in a crashing market so its balanced fund lost 17% (in 3 weeks) when the All Ords fell 39% but lost only 16% in 17 months when the All Ords fell 55% in the GFC	4/9/2020 10:50 AM
57	Not investing currently	4/9/2020 10:41 AM
58	I am taking a long term view - 5-10 years	4/9/2020 10:29 AM
59	Structured Products with 3 year terms that provide enhanced returns with protection on the downside of the underlying basket.	4/9/2020 10:28 AM

### Q3 How much has the value of your investment portfolio changed since the end of January 2020? (approximately, choose one answer)

Answered: 726 Skipped: 4

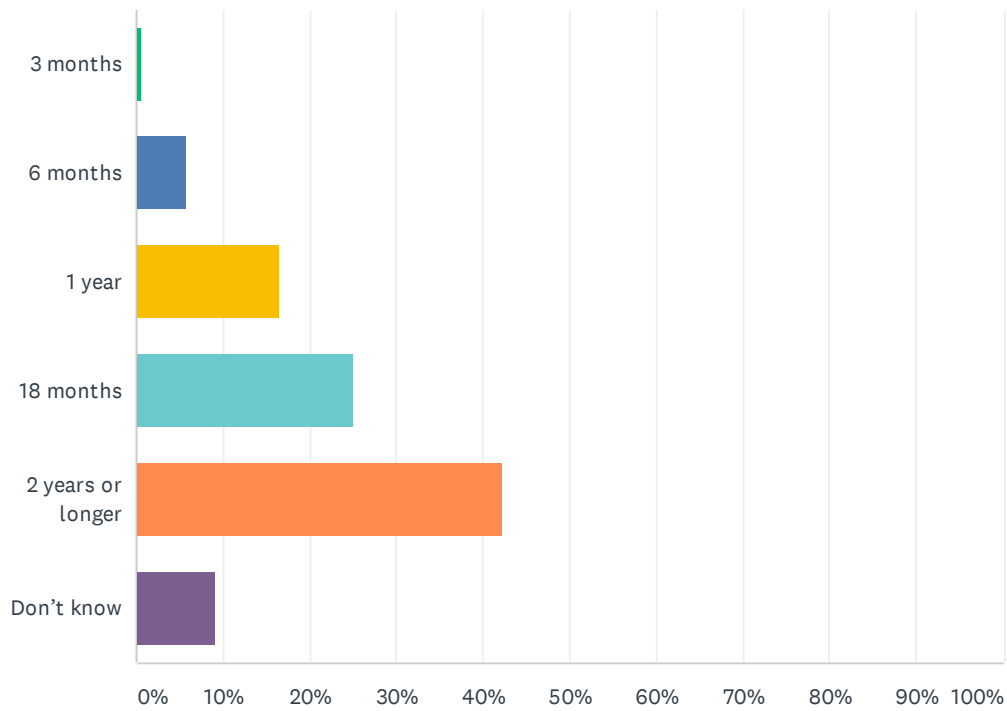


ANSWER CHOICES	RESPONSES	
Nil or up	2.89%	21
Down 0% to 10%	14.74%	107
Down 10% to 20%	40.77%	296
Down 20% to 30%	33.47%	243
Down over 30%	6.20%	45
Not sure	2.20%	16
Total Respondents: 726		



### Q4 How long will it take for economic activity to restore to pre-COVID-19 levels (the 'snap back')?

Answered: 726 Skipped: 4



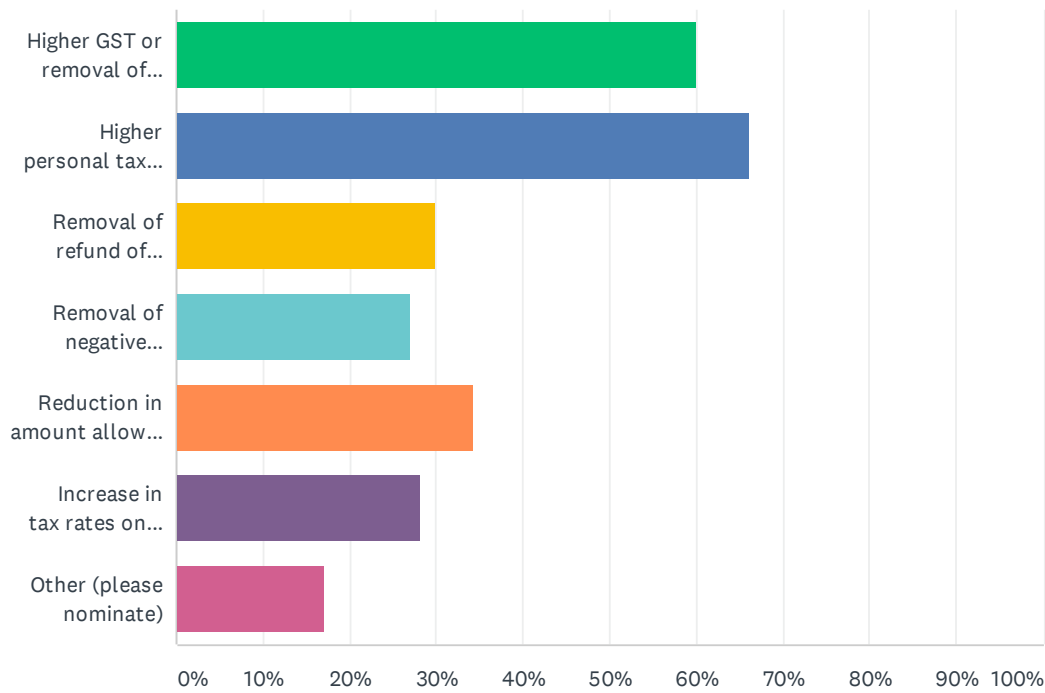
ANSWER CHOICES	RESPONSES
3 months	0.69% 5
6 months	5.79% 42
1 year	16.53% 120
18 months	25.21% 183
2 years or longer	42.29% 307
Don't know	9.23% 67
<b>TOTAL</b>	<b>726</b>

#	OTHER COMMENTS	DATE
1	A difficult question to answer. Economic recovery will require substantial easing in social isolation and the older members of society will be very cautious. Pent up demand is inevitable and people may purposefully attempt to provide personal stimulus, e.g., restaurant visits, local holidays etc. So there will probably be a short term boost but it will take many years to regain that consistent economic growth. There is also the issue of the spirit being willing but the purse being empty for many people. It will take a long time for unemployment to get anywhere near 5% and many industries will undergo accelerated change which will not involve increases in labour. New manufacturing industries will arise as countries establish national independence; pharmaceutical, health care products and services, and there will be reduced reliance on China (less supply eggs in the one basket) which may disadvantage Australia unless we too diversify our export markets.	4/17/2020 5:39 AM
2	It could be longer	4/13/2020 3:58 PM
3	See question 1 comment	4/13/2020 3:19 PM
4	longer for certain sectors and will vary widely re first world to third economies	4/13/2020 11:47 AM
5	Depends on how long economic activity is in lock-down	4/12/2020 9:43 PM
6	As long as there is not another " Black Swan " event	4/12/2020 4:53 PM
7	Businesses will go bust. People will lose their jobs. Consumers will stop spending and travelling. We haven't begun to realise how serious this is.	4/12/2020 4:12 PM
8	Much will depend on when we get a vaccine or a cure for the COVID-19 virus. This could happen sooner than many think, see <a href="https://www.distributedbio.com/covid19">https://www.distributedbio.com/covid19</a> , but might also be over a year away.	4/12/2020 1:22 PM
9	It will vary across industries and new era demand. Wouldn't long cruise coys; wouldn't short arms mfg	4/12/2020 1:08 PM
10	There are 2 types of answers to this question. Firstly those who know they don't the answer. Secondly those who don't know they don't know the answer.	4/12/2020 11:02 AM
11	Until they find a vaccine I am unsure.	4/12/2020 9:26 AM
12	We none of us know - we're only guessing.	4/12/2020 9:25 AM
13	Depends upon whether western economics via MMT as a viable process in managing Government activity	4/12/2020 9:22 AM
14	It is more likely that there will not be a 'snap back', but a prolonged sideways move over time before full recovery	4/11/2020 3:42 PM
15	Not Important with my style of Investing	4/11/2020 8:06 AM
16	Not sure	4/10/2020 8:46 PM
17	I expect some australian shares to improve value within 3 months followed and a greater proportion ( up to 80% ) within the year a further 10% in the distant future and 5% to 10% nver	4/10/2020 7:07 PM
18	If there is no vaccine, this virus could become (like the flu) an annual event. A vaccine is the antidote to both the health crisis and the economic crisis.	4/10/2020 3:44 PM
19	anticipate (have seen) partial snap back, then probably two years or longer to get back in terms of index to new price highs	4/10/2020 2:29 PM
20	A real guess. Ask me in 12 months where it will be April 2021 and I will be more accurate!	4/10/2020 2:05 PM
21	It depends when a vaccine is available. It will only truly bounce back when we have a vaccine.	4/10/2020 11:56 AM
22	Curve flattening is greatly extending the impact period - peak with current approach is in early 2021 - something has to give.	4/10/2020 8:50 AM
23	People don't get reemployed as quickly as they get laid off. Consumers will be short on cash so discretionary spending will be down. People will have learn't to do with less and save in case there is another hiccup not far down the track. In Australia probably 3/4 of GDP ( a lousy metric) is from services which is way to high. We only need so many local, state and federal bureaucrats, so many unemployed, pensioners, benefit recipients, restaurants, bars, hotels, entertainments etc. Someone has to have the cash to kick start the cycle and keep it going	4/9/2020 11:23 PM

24	The world and its economy will be completely different for years to come, the virus plus climate change plus social unrest plus idiot leaders may even mean the end of the world is nigh	4/9/2020 10:18 PM
25	At the worst we were down 40%. Now back to just below 20% down (9 Apr). This is similar to our experience in the GFC, where it was 14 months from top to bottom and then 12 months back to where we had previously peaked. Speed of peaks to troughs and peaks again seems to have shortened in the last decade.	4/9/2020 9:51 PM
26	Post coronavirus, the world will be different, and economic activity will only gradually recover. I don't see it "snapping back".	4/9/2020 5:18 PM
27	Some sectors will take years-others will never be the same -it took 10 years to get back to 7000 level -should have been 8800-so expect this to be no different China will be the place to be as US will take much longer to recover and very much depends who will win the whitehouse	4/9/2020 3:25 PM
28	Depends a lot on the development of a safe vaccine.	4/9/2020 1:42 PM
29	I hope not longer than 1 year.	4/9/2020 1:22 PM
30	Depends on when a vaccine emerges	4/9/2020 1:14 PM
31	I was tossing up between 12 and 18 months given people being concerned about travel. There are some things which should not 'snap back' the greatest being the rather silly idea of shareholder value. While I have definitely been a beneficiary of this, I have also seen the terrible implications this has had within organisations at an operational level where capital is sucked out of the organisation in the shorter term.	4/9/2020 1:00 PM
32	Many processes will change as result of event. Many businesses will go forever and others will adapt. The government deficit will need to be managed so there will not be room for corporate tax cuts etc.	4/9/2020 12:46 PM
33	Economics activity will only increase as populations increase, and that should slow down anyway.	4/9/2020 12:18 PM
34	like a tag of war loose ground hard to pull back	4/9/2020 11:58 AM
35	huge difference in some sectors compared to others	4/9/2020 11:03 AM
36	what will be the impact on immigration levels?	4/9/2020 10:51 AM
37	I think 12 to 18 months but I am hoping 12 months (see my comments to Q1 above)	4/9/2020 10:50 AM
38	But I would "guess" >12 months.	4/9/2020 10:46 AM
39	Maybe longer	4/9/2020 10:30 AM
40	I believe it start sooner than one year but later than 6 months and increase slowly.	4/9/2020 10:29 AM
41	My view is based on the date of peak infection, which I think is still uncertain. It may have been in the last week or may be in the next few months.	4/9/2020 10:28 AM

### Q5 When the crisis is over, what new Federal Budget policies do you expect? (multiple responses allowed)

Answered: 718 Skipped: 12



ANSWER CHOICES	RESPONSES	
Higher GST or removal of exemptions	60.03%	431
Higher personal tax rates or abandon those legislated	66.16%	475
Removal of refund of franking credits	29.94%	215
Removal of negative gearing on investments	27.02%	194
Reduction in amount allowed in tax-free super pensions	34.40%	247
Increase in tax rates on super in accumulation stage	28.27%	203
Other (please nominate)	17.13%	123
Total Respondents: 718		

#	OTHER (PLEASE NOMINATE)	DATE
1	Who would want to be a Treasurer or PM. You are trying to increase government revenues in a period of high unemployment, when national wealth and incomes are down, property prices may have dropped or stagnated and community moral is low. Increased GST is broad based but requires agreement from all states, primarily benefits the States, if extended to food products will impact low income earners and will fuel inflation possibly leading to interest rate rises. The grey army is loading the cannons for any future grabs at our franking credits and super incomes. Property prices may be down or stagnant, tourist rental incomes have taken a major hit; rental incomes have been savaged and evictions denied and with interest rates at all times low (only one direction from here) so property investors are wary unless they can find a bargain. Conclusion - removing negative gearing would adversely affect property prices and hence rental availability and affordability. The government has recently simplified and reduced personal and company taxes with more to come. Further simplification but at higher rates would seem to be the best option. High income earners spend less of their after-tax income so support the economy less than the lower income families. As for company taxes we need to stay competitive so other countries would need to increase company taxes so Australia to adopt this as a revenue raiser.	4/17/2020 5:39 AM
2	Stimulus will be needed possibly infrastructure and reduced tax for businesses.	4/16/2020 11:02 AM
3	Budget repair levy	4/16/2020 10:46 AM
4	Easy to do and not Labor policy	4/15/2020 4:57 PM
5	CGT on family home. Abolition of the cgt Discount. Eligibility for Aged Pension pushed even further into the future. Asset and Income limits lowered to disqualify more investors from receiving the full or even Part Aged Pension.	4/15/2020 1:57 PM
6	They will be chasing every tax dollar they can to recover the unprecedented cost of shutting down the economy for a protracted period. Nothing will be safe. They will also look to tax sacred cows like the principal residence. They will tax the economy straight back into recession if they go too hard.	4/14/2020 2:21 PM
7	no changes	4/14/2020 10:57 AM
8	Death Duties Restrictive legislation on trusts	4/13/2020 8:40 PM
9	Government will go to the same old well. I foresee more imposts on super, especially in pension phase - further tightening of \$1.6 m limit, changes to franking credits. Older generation to get hit hardest - this group already is disproportionately carrying the burden - e.g. landlords who depend on rents for retirement income. Those with large mortgages will be protected species. Government can't afford for housing market to tank but some reduction seems inevitable. Anything that reduces Australians' obsession with housing has to be good thing for rational resource allocation in this country. Fairest way to start paying for crisis measures would be to scrap legislated tax reductions - marginal rates are already lower and cut in much higher than 20 years ago. No doubt, there will be a raft of special 'levies' also.	4/13/2020 3:51 PM
10	Limit buybacks to prevent dividends being converted into capital gains. The excessive buybacks in the US are obscene tax evasion effectively.	4/13/2020 3:19 PM
11	Increased infrastructure investment	4/13/2020 1:44 PM
12	Self funded retirees may be paying 5 to 10% tax	4/13/2020 12:46 PM
13	abandon those legislated and changes [not removal] of neg gearing	4/13/2020 11:47 AM
14	Depends on why party is in power as liberals might not immediately tackle changes to super taxation	4/12/2020 9:43 PM
15	No change	4/12/2020 5:00 PM
16	No idea. Maybe we'll just keep piling on debt, which is what the Americans are doing.	4/12/2020 4:12 PM
17	None, all of the above are too unpopular for the government to implement	4/12/2020 2:13 PM
18	Reduction in government spending to pay over debt over 10-15 years	4/12/2020 2:12 PM
19	Removal of the exemption of the family home from Pension assets test	4/12/2020 2:07 PM
20	Higher corporate taxes	4/12/2020 1:34 PM
21	Withdraw company tax rate reductions Cap value of principal residence for Age Pension assets test. Cap franking credit refunds to \$25K	4/12/2020 1:34 PM

22	Reduction in some government expenses, e.g. cap on pay rises for public servants and ADF personnel.	4/12/2020 1:22 PM
23	I'm not sure but whatever it is we are all going to feel the pain	4/12/2020 1:20 PM
24	which ever they choose ... it will be wrong ...	4/12/2020 1:08 PM
25	Reduction in Franking credits, not removal.	4/12/2020 12:38 PM
26	Tax on earnings of super in pension stage	4/12/2020 12:09 PM
27	Higher GST on luxury items. Removal of Stamp Duty on property transactions to be replaced by a land tax - nil up to say \$1,000,000 and then on an upwardly trending scale thereafter. Accumulation super earnings (not contributions) to be taxed at 19%, the same as the bottom marginal personal tax rate above \$18,200.	4/12/2020 11:51 AM
28	None. Increasing tax would suppress economic activity and be counter productive. Debt costs next to nothing and will be paid down very slowly.	4/12/2020 11:29 AM
29	Hopefully the government will take the opportunity for a total overhaul of the taxation.	4/12/2020 11:02 AM
30	I would like to see higher GST, with greater support for those on Government pensions etc but I do not expect it.	4/12/2020 9:30 AM
31	Government will be very careful what new measures it will adopt. With so many people out of work and many super funds decimated for the time being I don't think they will ask those areas to foot the bill even further.	4/12/2020 9:26 AM
32	I think it's more likely that federal services will be reduced. In Victoria, Dan Andrews will want to increase every conceivable tax to destroy wealth.	4/12/2020 9:25 AM
33	Removal of the tax exemption for pension mode super Simplification of centrelink benefits Increase in the dole Increase in the top tax rate	4/12/2020 9:15 AM
34	High rate taxpayers punished as usual.	4/12/2020 9:10 AM
35	1. Introduction of a special tax levy (recovery levy), of uncertain but probably limited duration 2. Intoduction of a withdrawal tax on currently tax exempt super withdrawals by over retirees	4/12/2020 7:44 AM
36	Tax on superannuation pension	4/12/2020 7:41 AM
37	Higher company tax rates (the argument... the Government helped companies in times of need now it is the company's turn to help the Australian economy and finances). I will not be surprised to see a "virus" levy introduced (like the flood levy).	4/11/2020 6:10 PM
38	some form of national budget repair program	4/11/2020 4:36 PM
39	There will probably be a Covid-19 levy	4/11/2020 1:35 PM
40	None of the above, there will be no attempt to pay back the government borrowings in the short term, and deficits will be tolerated for another 1-2 years	4/11/2020 10:06 AM
41	Whatever occurs the retirees should be respected. Our family have made investments for our children and grandchildren after farming activities for nealy 60 years. The Govt simply should not touch our hard earnt money as we do not rely on any other welfare benefits	4/11/2020 9:07 AM
42	perhaps abandon those tax cuts that have been legislated, but not sure that there will be significant changes as a result	4/11/2020 8:12 AM
43	Death taxes	4/11/2020 6:04 AM
44	status quo	4/11/2020 12:23 AM
45	Wealth tax. Land tax. Whatever it takes to embed a high-rate universal basic income. And no more babble about the budget deficit, this will be considetable for forever	4/10/2020 10:03 PM
46	All taxes should be replaced with a broad based land tax.	4/10/2020 7:37 PM
47	no idea what this govt would do. but it won't be fair on the lowest income earners	4/10/2020 5:33 PM
48	More broad based taxes e.g. death duties	4/10/2020 5:24 PM
49	Reduction in public service administration positions, including State Govt, Councils and Shires. Adjustment to politicians expense entitlements. Reduction in 'red tape' to allow projects to move along quickly. Work with companies to reduce those CEO salaries which are at unsustainable levels. Increase bank interest on loans which has currently decimated the value of money.	4/10/2020 3:44 PM

50	Hard to pick one, probably combination of many.	4/10/2020 2:29 PM
51	Something has to give. Coalition have probably already got the next Election secured. Centrelink entitlement - why not exclude people with a \$2M house. Infrastructure spending to create jobs. A levy like the medicare surcharge. Health needs more funding now and for next time.	4/10/2020 2:05 PM
52	Increase in GST is going to be the easiest and fairest way. Another 1 - 2% could be thought of as a levy,	4/10/2020 11:56 AM
53	higher personal tax rates or abandon those legislated would cover everyone	4/10/2020 9:58 AM
54	Neoliberalism will still rule most unfortunately do to the capture of the media and lobbyists hence ongoing wealth gap and ongoing cuts to services.	4/10/2020 9:14 AM
55	Introduction of tax on currently tax free pensions	4/10/2020 9:11 AM
56	A COVID19 recovery tax of up to 1% for at least 1-2 FYs.	4/10/2020 8:32 AM
57	I suspect the govt will need to be very cautious with any constraints to demand and am not convinced the change in the government balance sheet will require urgent action	4/10/2020 12:47 AM
58	Inclusion of primary residence in assets tests	4/10/2020 12:10 AM
59	None	4/9/2020 11:18 PM
60	Maybe a review of franking credits but not a complete removal. It is probably an opportunity to holistically review taxation arrangements - something Governments over the last 20 years have been afraid to do.	4/9/2020 9:51 PM
61	Removal of tax on residential property transactions.	4/9/2020 6:35 PM
62	Gold tax?	4/9/2020 6:07 PM
63	I do not know. But I do not understand why any of the above would occur. There should be no change to individuals arrangements. Simply businesses should be helped, and individuals left as is.	4/9/2020 6:05 PM
64	pension made super taxed on earnings above x%	4/9/2020 5:41 PM
65	Other goodies such as the diesel rebate should be looked at. Tightening the Cap Gains Tax discounts e.g. Full cap gains tax payable on assets sold within say 2-5 years. Discount rate cut from 50% to 25%. Cap gains tax payable on high value luxury dwellings (primary residence) e.g. payable on amounts above a cap of say \$5m.	4/9/2020 5:34 PM
66	Change to capital gains tax	4/9/2020 5:14 PM
67	Not sure how destructive the Government will be willing to go, in recovery.	4/9/2020 5:09 PM
68	Death Tax a certainty	4/9/2020 3:38 PM
69	all of these would be a bridge too far for the LNP even under current conditions; more chance if/when the ALP come to government and a talented operator like Jim Chalmers has more direct input.	4/9/2020 3:21 PM
70	Limit on franking credits refund and limit on negative gearing.	4/9/2020 3:17 PM
71	No increase in taxes (but I know I am wrong)	4/9/2020 2:59 PM
72	All of them, please. Maybe wishful thinking.	4/9/2020 2:57 PM
73	INCREASED RATE OF PERSONAL INCOME TAX	4/9/2020 2:55 PM
74	changes to negative gearing and franking credits	4/9/2020 2:51 PM
75	Reduction in negative gearing. Withdrawal on super taxed after age 60	4/9/2020 2:27 PM
76	Super funds required to invest in 'Covid' bonds.	4/9/2020 2:23 PM
77	Higher interest rates	4/9/2020 2:09 PM
78	More tax, but probably a "COVID 19" 'levy' that will stick around for 18 months, or a levy at tax time like that witch Gillard imposed on everyone for the QLD floods.	4/9/2020 2:09 PM
79	Too many politicians have negative gearing so it is safe. Political pensions are isolated from that of ordinary Australians so I expect more taxes on the great unwashed.	4/9/2020 1:55 PM
80	Covid19 recovery levy	4/9/2020 1:52 PM

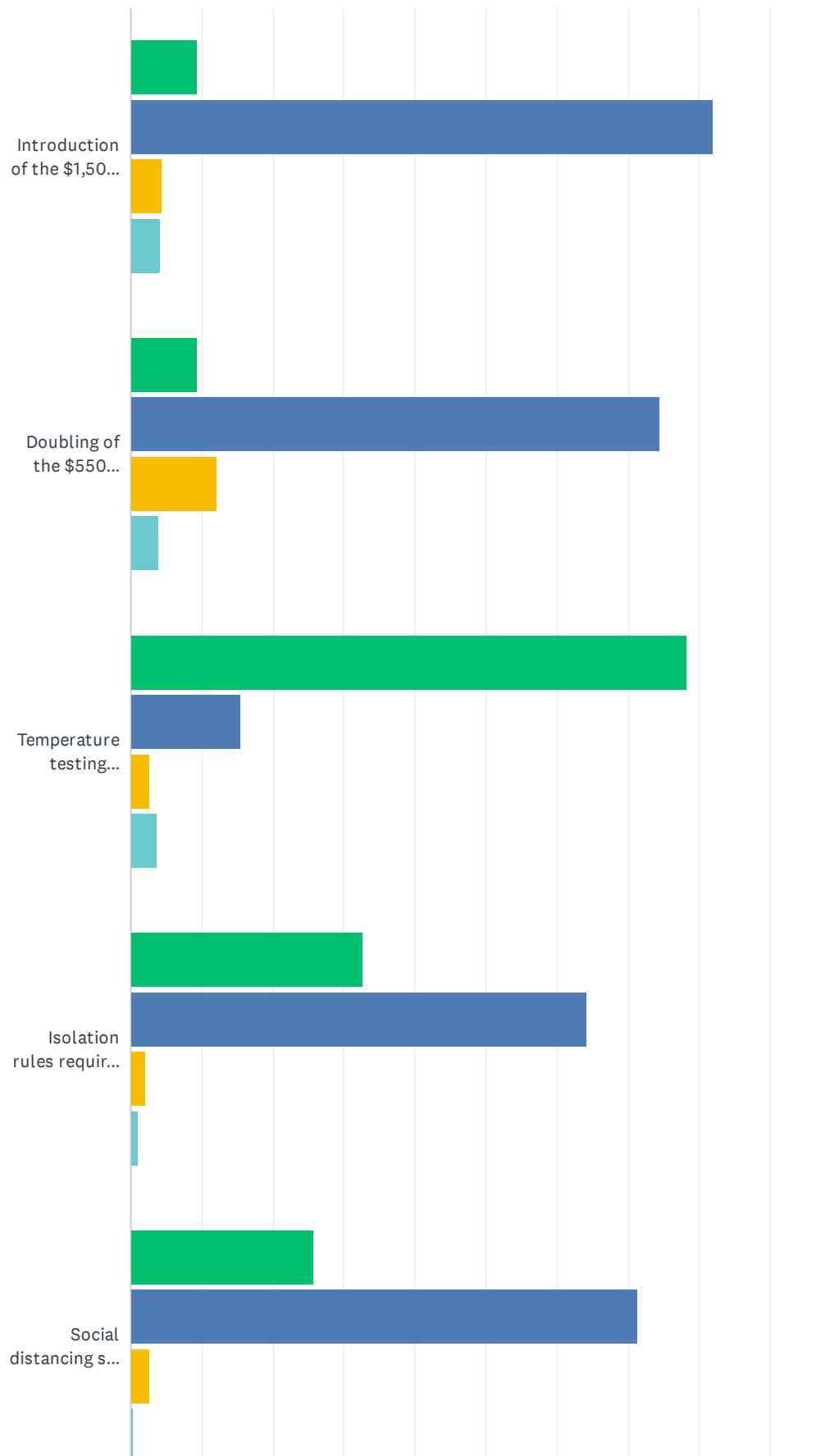
81	Temporary tax levy Some limits on gearing, franking. Some limits on money in Super funds	4/9/2020 1:49 PM
82	Reductions to negative gearing benefits and refunds of franking credits	4/9/2020 1:48 PM
83	For large Super Funds in Pension Phase, limits on franking credits refund (and that will affect me)	4/9/2020 1:48 PM
84	Removal of CGT discounts	4/9/2020 1:46 PM
85	Less generous capital gains non taxable proportion of gains	4/9/2020 1:42 PM
86	Tax reform will depend on the willingness of political parties to increase taxes and risk election annihilation. Do you think Australians are going to take increased taxes lying down?	4/9/2020 1:42 PM
87	Any or all of the above and probably more. I hope self funded retirees are not hit too hard.	4/9/2020 1:22 PM
88	Broadening of the tax base in all areas	4/9/2020 1:06 PM
89	I see a mix of these but I do not necessarily see absolute measures. What I mean is I think we may see the limiting of franking credit rebates when no other net taxable income (say \$5k) (this may also apply to a SMSF in accumulation stage) and/or limiting the number of negatively geared properties you can have to say 2 or 3. We may also see the deferral of the personal income tax cuts (but not reversal). We already have limits on the amount of tax free income from superannuation but they could delay the increase in the \$1.6m limit or reduce the level of assets in pension mode. The reality is that working age people have significantly sacrificed (loss of employment and income) to overall protect the elderly and maybe the elderly will need to give something (not all of their entitlements) back.	4/9/2020 1:00 PM
90	I haven't clue. It will depend which party is in power and all of this finishes up.	4/9/2020 12:58 PM
91	Partial removal of refund of franking credits, e.g. Maximum of \$10,000	4/9/2020 12:58 PM
92	Caronavirus Surcharge (tax)	4/9/2020 12:51 PM
93	Covid 19 debt Levy. Super pension - taxable again with the 15% tax credit as it was before Costello abolished it.	4/9/2020 12:50 PM
94	Increase in medicare levy Increase in company tax rates New high income earner tax lev y	4/9/2020 12:49 PM
95	(Re)Nationalisation of assets - I'm thinking infrastructure, strategic services and stockpiles.	4/9/2020 12:48 PM
96	No idea	4/9/2020 12:46 PM
97	Repair levy	4/9/2020 12:30 PM
98	Levels for receiving aged pension (income and assets test) will change. Will become more difficult for self funding retirees	4/9/2020 12:26 PM
99	levy	4/9/2020 12:23 PM
100	taxation levy for the debt that has been incurred	4/9/2020 12:15 PM
101	death duties	4/9/2020 11:58 AM
102	removal of 50% CGT concession for assets held >12 mths	4/9/2020 11:51 AM
103	A budget recovery levy of 2% on personal income tax	4/9/2020 11:38 AM
104	I expect that eventually we have have a 'Corons Levy' similar to the 'Gun Levy', 'Flood Levy', & 'Defecit Levy'	4/9/2020 11:32 AM
105	All super contributions be 10% not more . As the Superfunds want govt support they should be required to invest 10% in Govt bonds ( it was a practice in thew past but was given up )	4/9/2020 11:24 AM
106	Land tax at State level	4/9/2020 11:24 AM
107	None of the above	4/9/2020 11:23 AM
108	Government may issue bonds.	4/9/2020 11:23 AM
109	None of the above. Interest on stimulus package is comparatively low and can be accommodated by growth in revenue. People will have gone through enough pain without any additional tax. Self funded retirees not being supported at all other than a reduction in the drawdown rate which arguably is of little benefit	4/9/2020 11:23 AM
110	Abandonment of increases in compulsory super contributions.	4/9/2020 11:21 AM
111	All of the above to various extents.	4/9/2020 11:10 AM

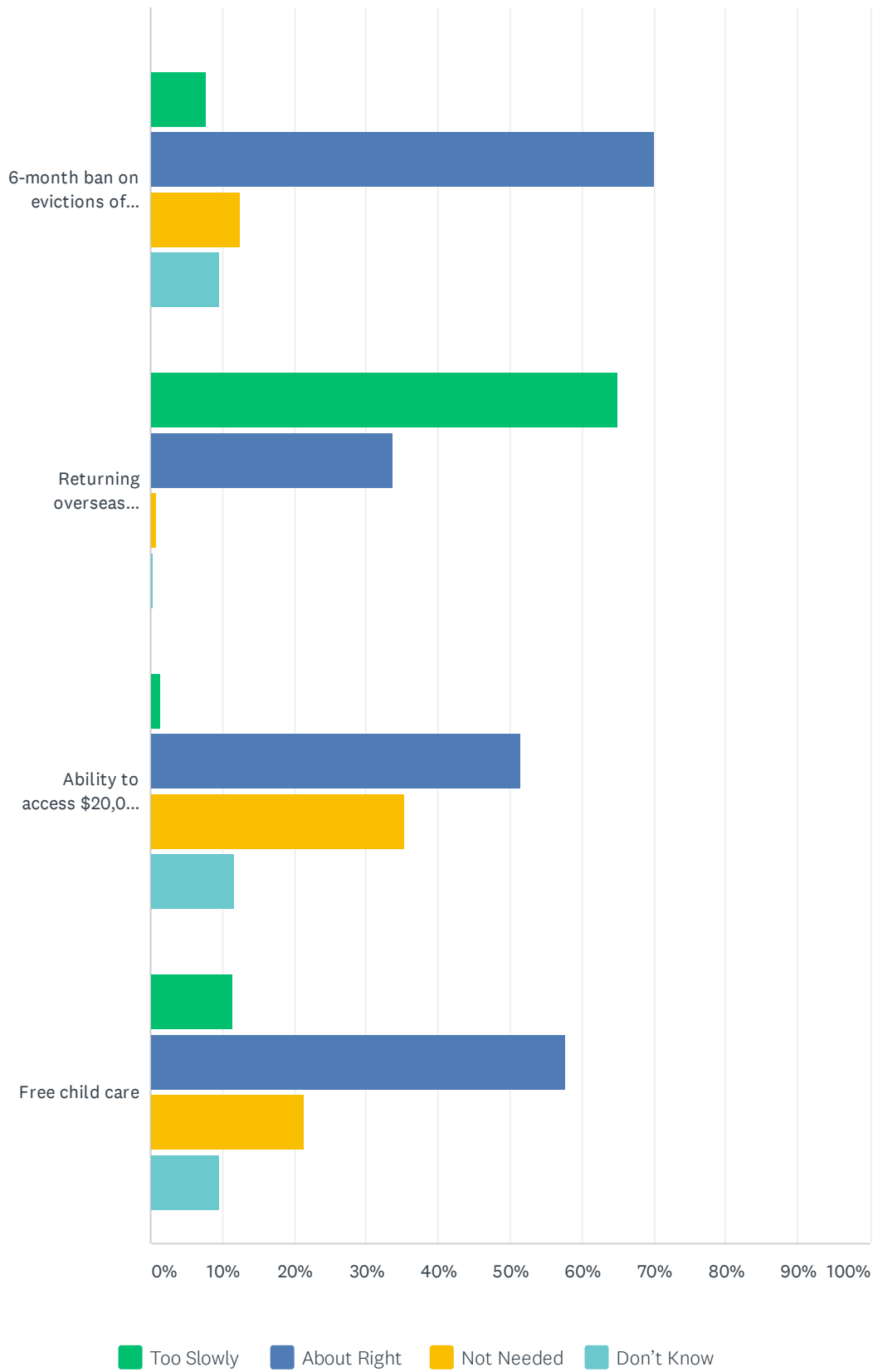


112	MMT does not require the Covid govt outlays to be recouped. So we only require continued fine tuning of all the above as prior to Covid.	4/9/2020 10:56 AM
113	income and assets tests to make it more difficult to qualify for old age/disability pensions, etc. Possibly all of the above. This will devastate self-funded retirees (who played by the rules in saving and planning for their retirement and who have have been forced to invest in riskier assets to fund their retirement due to the drastic suppression of interest rates; this exposes them to catastrophic losses of capital as happened in 3 weeks in March 2020)	4/9/2020 10:50 AM
114	No sure. With interest rates as they are, the interest bill for the government is not going to be insurmountable.	4/9/2020 10:49 AM
115	Cap on the tax-free income from super pensions Reintroduction of death duties	4/9/2020 10:47 AM
116	Refund of taxing credits should be part of a tax reform on company tax. Tax rates should increase for wealthy. Tax cuts, as a policy, should be dumped.	4/9/2020 10:46 AM
117	reintroduction of temporary budget repair levy or similar	4/9/2020 10:43 AM
118	No idea	4/9/2020 10:42 AM
119	I would prefer a Covid Levy of say 2% applied across all tax rates - same as the Budget Repair Levy - but lasting for 10 Years. Plus Increase GST to 12% with existing exemptions.	4/9/2020 10:29 AM
120	I hope corporate tax rates are lowered, as the Government recognises the need to encourage 1) productive economic enterprises and 2) increased investment into those enterprise to encourage jobs growth.	4/9/2020 10:28 AM
121	They will borrow and inflate the debt away.	4/9/2020 10:27 AM
122	Increase pension age. Preservation age limits on super raised	4/9/2020 10:22 AM
123	Depends on who wins the next election	4/9/2020 10:13 AM

# Q6 How do you think the Federal Government has acted during the crisis?

Answered: 723 Skipped: 7





	TOO SLOWLY	ABOUT RIGHT	NOT NEEDED	DON'T KNOW	TOTAL
Introduction of the \$1,500 JobKeeper package	9.47% 68	82.03% 589	4.32% 31	4.18% 30	718
Doubling of the \$550 JobSeeker allowance	9.51% 68	74.41% 532	12.17% 87	3.92% 28	715
Temperature testing generally, in public places or arriving passengers	78.16% 562	15.44% 111	2.64% 19	3.76% 27	719
Isolation rules requiring people to stay home with some exceptions	32.59% 234	64.21% 461	2.09% 15	1.11% 8	718
Social distancing such as closure of restaurants, clubs, schools, etc	25.66% 184	71.27% 511	2.65% 19	0.42% 3	717
6-month ban on evictions of tenants from residential properties	7.84% 56	70.03% 500	12.61% 90	9.52% 68	714
Returning overseas travellers required to self-isolate for 14 days	65.14% 469	33.61% 242	0.83% 6	0.42% 3	720
Ability to access \$20,000 from superannuation	1.55% 11	51.48% 366	35.30% 251	11.67% 83	711
Free child care	11.41% 81	57.75% 410	21.27% 151	9.58% 68	710

#	OTHER COMMENTS	DATE
1	It is always easy to judge and comment in retrospect. The government is in a lose-lose situation. Low number of cases and deaths, we over did the restrictions and impacted the economy and employment level unnecessarily. Significant cases and deaths, too late and not enough. Results in other countries will influence the comments - will low restriction Sweden be a winner; will "she'll be right" US be a disaster. The statistics will flow like Nicaragua with comparison of deaths from Coronavirus, lung cancer, road deaths, old men falling off ladders. At present Australia could be bottom of the league for per capita deaths and cases (a great place to be) but could be up for Premier League promotion in terms of economic downturn. Governments have no choice, you can't let people die because you have insufficient hospital beds and medical equipment (unless you are an undeveloped country like India and Africa, of course!) So minimising deaths has to be your number one objective and you have to also minimise the negative social outcomes from that decision. On balance, irrespective of future outcomes and statistical analyses, I think the Coalition Government should be commended overall.	4/17/2020 5:39 AM
2	Government didn't act fast enough on health measures with the mistaken belief that it could balance health/economy	4/15/2020 4:57 PM
3	Vested (Pharmaceutical Industry) interests for many decades have suppressed knowledge of (or unprejudiced trial of) Ascorbic Acid in extremely high doses, administered early, intravenously as an Anti-Viral remedy. Accordingly, (while the present Federal and State Executive Governments acted in good faith, the economic shutdown and consequential debt was totally inappropriate and un-necessary. (See the medical literature of Dr Frederick Klenner, for example in treating Poliomyelitis, a virus). Anti malarial drugs probably will be useless for COVID-19 treatment because the disease mechanisms differ, COVID-19 causation is viral, malaria is parasitic.	4/15/2020 1:57 PM
4	The choices in the boxes don't really reflect my thoughts on these issues. I think the Government has gone too hard on economic activity to hide the ill-preparedness and inadequacies of the health system, which has suffered from underfunding and poor short term politically motivated decision making for 25 years. The long term damage to the economy will end up being worse than the harm saved. I don't want to get into a debate about the value of a human life, but I have seen credible calculations that each life saved by these measures is costing \$50 million. Eventually they will have to soften the current isolation measures, if only to protect the mental health of those most affected, and the virus will get loose again. As just one small example, the closure of golf courses in Victoria (OK, by all means close the bars and dining rooms) is ludicrous and the over-officious policing of these laws has turned Victoria into a police state (echoes of the Stasi in East Berlin in the 1960's?).	4/14/2020 2:21 PM
5	Potential damage from early access to superannuation will hit the poor disproportionately. Expecting superannuation funds to be prepared for large withdrawals of cash in a hurry is unreasonable.	4/13/2020 4:53 PM
6	Morrison "going to watch the Sharks on Saturday" set public understanding back by at least two weeks. They are still behind on testing: how will we know if we have herd immunity if you do not have stratified random testing?	4/13/2020 3:19 PM
7	We can all be wise - with hindsight. Given the multiple possible eventualities, the Government has responded in a balanced and timely fashion.	4/13/2020 12:03 PM
8	temp. test NSW has let the country down. all incoming persons should have been subject to isolation	4/13/2020 11:47 AM
9	If you need childcare it probably means you haven't lost your job!	4/13/2020 9:08 AM
10	There are still gaps with FT dependant students who have casual work < 12 months. No access to support if both parents are out of work & super is going south	4/12/2020 11:33 PM
11	Should not encourage money to be taken out of super balances. They are doing this so they don't have to provide more assistance. Once again it will be the poor people who will suffer in the long run	4/12/2020 11:03 PM
12	More COVID-19 tests should be available and more people tested	4/12/2020 6:13 PM
13	government got it right on flights from china but then didn't follow through taking this line on all returning people eg flights from US for almost two months or clearly preparing for the arrival of the virus.	4/12/2020 2:12 PM
14	I think the government are doing a fair job under these extreme circumstances	4/12/2020 1:20 PM
15	Govt is being pushed by social commentary and media to react. What are the real facts	4/12/2020 1:08 PM

	behind causal vs secondary or accelerated primary	
16	Too many casuals get nothing, rather unfair.	4/12/2020 12:38 PM
17	Our PM has become more socialist than Julia Gillard	4/12/2020 10:35 AM
18	Only time will tell which of these will be effective and how much of the allocated funding will be spent. There are a lot of restrictions, caveats, depending on eligibility criteria and how efficiently the implementation occurs. Not optimistic on either front	4/12/2020 7:44 AM
19	Isolate old and vulnerable NOT the whole population. Zero deaths under age 60 so far.	4/12/2020 7:41 AM
20	Childcare will be Nationalised in order to get people back t work and stay in work - not good for investors.	4/12/2020 7:38 AM
21	Allowing the drawdown on super will have poor long term effects	4/12/2020 7:24 AM
22	Superannuation should not be accessible as (two) lump sums but rather be accessible as a periodic (e.g. fortnightly) "virus" pension as a (substitute) wage for a limited amount of time.	4/11/2020 6:10 PM
23	Doubling of the Job Seeker allowance is creating anger amongst low paid workers. It is sending a message not to return to work. They will whine when it is cut back. Get them out fruit picking.	4/11/2020 1:35 PM
24	Just be careful we don't educate people to rely on charity	4/11/2020 9:07 AM
25	I say again: universal basic income	4/10/2020 10:03 PM
26	introduction of Jobkeeper has created 2 classes of unemployed with which I don't agree. Same for free child-care, see no reason for those still fully employed to receive child care free but do agree with for those now unemployed to retain place for when return to employment. NB. I HAVE NO PERSONALLY AFFECTED FAMILY OR FRIENDS AFFECTED. PURELY FAIRNESS AND ECONOMIC REASONING.	4/10/2020 9:17 PM
27	I wonder if residential tenants will take advantage of the ban on evictions and fall behind in their rent and then will not be able to catch up.	4/10/2020 5:23 PM
28	Self funded retirees are amongst the hardest hit but there is nothing for them in the government's fiscal stimulus packages except the vhalving of compulsory pension withdrawals for FY 2020&2021	4/10/2020 4:47 PM
29	Australian federal government has done extremely well on balance, exception being cruise ships, but that is a state responsibility	4/10/2020 4:02 PM
30	Child care could have been reduced rather than made free. It will be difficult returning the job seeker allowance to previous amount. Perhaps it could be higher for the first 6 months then reducing over the next 6 months.	4/10/2020 3:44 PM
31	Glad to be Australian	4/10/2020 2:29 PM
32	Its impossible to get exactly right and the Governments have done an excellent job. Most cases were imported or started there so closing borders sooner would have helped. Super \$20K costs members a lot more. I'm not from an ISF so I have no pity on them. As with all crises, it exposes weaknesses. Funds promoted as Balanced that are anything but, attacking Financial planners meant that their members had no advice and would log in or call and sell down to cash, putting pressure on the funds liquidity. If they embraced planners they would be better off now.	4/10/2020 2:05 PM
33	inconsistent state implementation is confusing as we get national news yet local variation on how to implement the broad policy, the govt app is APPROX 3 DAYS OUT OF DATE.	4/10/2020 1:47 PM
34	no relief for self funded retirees	4/10/2020 12:06 PM
35	All up I think they've done a good job in extenuating circumstances	4/10/2020 10:51 AM
36	Always had economic considerations foremost, health was always in catchup.	4/10/2020 9:14 AM
37	Have generally acted reasonably and most importantly have followed expert advice, not the usual self serving personal opinion.	4/10/2020 9:00 AM
38	A problem is state governments being too hairy chested when crafting emergency legislation - revenge of the little tin gods!	4/10/2020 8:50 AM
39	Dont understand why allowed the \$1500 Job keeper payment for those earning less than 1500. Surely it would have been more sensible to pay only the wages lost up to 1500?	4/10/2020 12:10 AM
40	Access to Superannuation and free child care - not averse to these items but think access	4/9/2020 9:51 PM

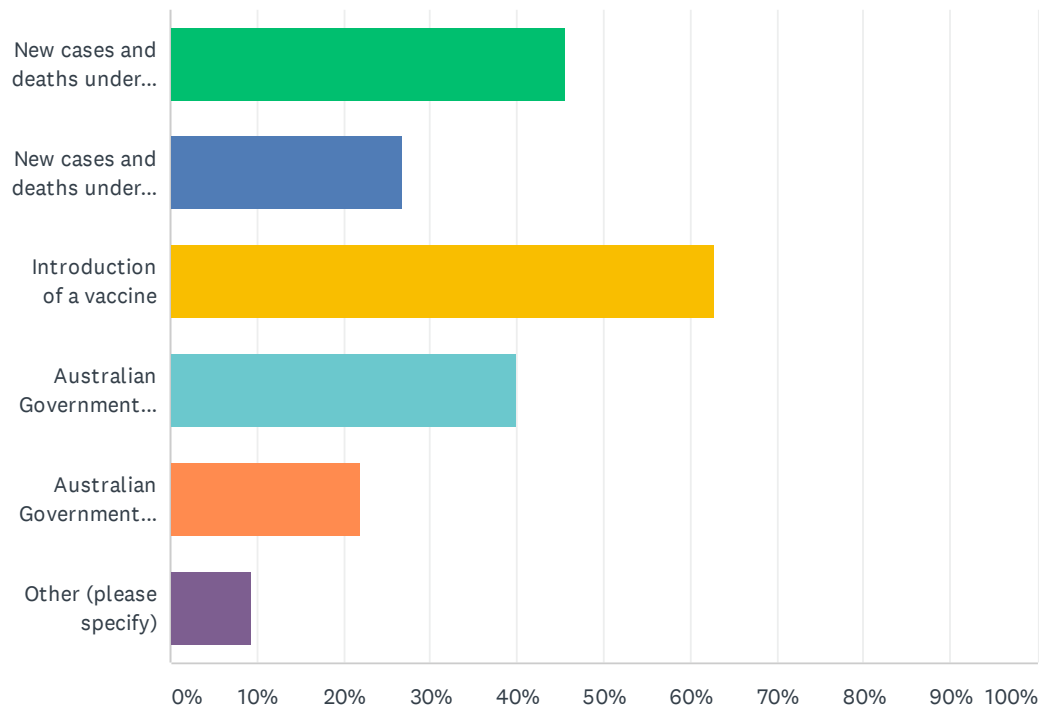
	arrangements to Superannuation should be discouraged and free child care restricted to those who can't afford it.	
41	Pity about employees who's bosses live by their "cash at all costs" rule. Those employees will miss out badly during this crisis. I can see plenty of dishonest employers losing out big time regarding their "cash at all costs" belief. Oh, how sad!!	4/9/2020 6:35 PM
42	3	4/9/2020 6:32 PM
43	There is nothing for self funded retirees Land tax and negative gearings dont help since small investors dont have either. With rent not forthcoming and eviction not allowed and dividend frozen, what is the self funded retirees to do?	4/9/2020 5:30 PM
44	The Government has got it largely right - so far! I believe some of the more draconian restrictions could now be eased a little.	4/9/2020 5:18 PM
45	Hotel quarantining should have started when the embargo on passengers from China started	4/9/2020 4:50 PM
46	the main issue now is what the government does in relaxing restrictions once there is clear suppression of the virus. I'm in favour of continuing to isolate vulnerable groups like 70+ year olds, indigenous 50+ and people with comorbidities but let everyone else slowly get back to normal life.	4/9/2020 4:32 PM
47	A precarious tightrope between getting economy movig jobs etc and minimising recurrence of virus	4/9/2020 3:25 PM
48	Increase to Newstart/Jobseeker is a miracle coming from this government, and a literal lifesaver. Should have been increased a long time ago. It should not be brought back to the previous levels once this is over. Also, the \$750 first stimulus payment, while not a lot, helped a great deal for some people and I read did lead to a boost in spending as these people needed it (surprise, surprise).	4/9/2020 2:57 PM
49	I do know, but the options were insufficient. The isolation rules have been stupidly drafted, and allow cretins to impose on personal freedoms FAR more than required to halt the virus.	4/9/2020 2:14 PM
50	In some cases particularly arriving passengers this has not been up to the Federal Government to control and the states have really made a mess of some areas.	4/9/2020 2:13 PM
51	Not sure about accessing super. Suspect for some it may be a first resort rather than the last. Very costly in the long run!!	4/9/2020 2:10 PM
52	A pandemic contagion of panic that will provide material for future case studies on mass hysteria	4/9/2020 2:09 PM
53	Should have quarantined people much faster, should have closed the airports to inbound passengers from risky countries (esp. Mainland Chinese Nationals or dual citizens thereof). Should have done what Britain did - send everyone home on 80% pay (furloughed)...Australia, the land of the 'sickie' goes and keeps everyone at work (!)	4/9/2020 2:09 PM
54	Jobkeeper package is illogical as it will often overpay part-time, and casual workers (with 12 months' employment), and under-subsidise employers for their employees earning more than \$1500 a fortnight	4/9/2020 1:48 PM
55	Border Force should never have allowed Ruby Princess passengers to land. Nearly all the infections and deaths have come from this ship. Dutton should resign over this.	4/9/2020 1:42 PM
56	A lot of the spending is required to compensate businesses and their employees when government has effectively banned them. I believe this was unnecessary in the first place, but compensation is morally required after making that decision.	4/9/2020 1:37 PM
57	Only time will tell whether the response is too generous or not enough.	4/9/2020 1:22 PM
58	Full marks for rejecting the ridiculous idea of herd immunity. It requires acceptance of many more people becoming sick and many more dying. Govt should not respond to the armchair experts demanding access to modelling. It will only breed unsound and damaging amateur theories. Rule 1 of modelling - Garbage in, garbage out	4/9/2020 1:14 PM
59	Some faults could be found in almost all areas but the combination and timing of all these responses has been what has helped. Much better than Labor's efforts during the GFC where there was no sensible targeting.	4/9/2020 1:06 PM
60	People I talk to think there is something not right with what is going on here	4/9/2020 1:01 PM
61	Victoria and NSW pushed the Feds to act.Morrison would still be dithering without their action.	4/9/2020 12:51 PM

62	They should have done more testing sooner & isolated infected areas ie set up zones. The Ruby Princess decision was a disaster & Public servant heads should role.	4/9/2020 12:50 PM
63	Free child care will be a big rort	4/9/2020 12:48 PM
64	Hard to be critical as the speed and complexity of the issues have been very difficult to grapple with as the effects are so significant on so many individuals and organisations	4/9/2020 12:30 PM
65	Child care is used only by those working so if still working and receiving a wage why is it free, all business are feeling the pinch, childcare is just another business	4/9/2020 12:26 PM
66	Job Keeper a proportion will have been earning \$150-300 PW they will now get \$750 Which is taxable All casuals should get it at current pay rate	4/9/2020 12:20 PM
67	Bannig evictions without the balance of landlord/tenants financial arrangements left the landlord financially exposed	4/9/2020 11:54 AM
68	We have probably the best infection rate in the world, what more can one want!!	4/9/2020 11:48 AM
69	Trying to remove this will create major political issues.	4/9/2020 11:48 AM
70	Need to extend Jobseeker to casuals.	4/9/2020 11:46 AM
71	Ideologies out the window!!! A more inclusive future ahead?	4/9/2020 11:41 AM
72	Strong leadership. Better to over respond then wind back, than not do enough. Travel bans have had the most impact/benefit.	4/9/2020 11:38 AM
73	poor implementation and co-ordination in many instances e.g Ruby Princess	4/9/2020 11:34 AM
74	I think the Government has done a great job considering there has been no precedent. We are very fortunate in many ways.	4/9/2020 11:30 AM
75	Without these initiatives I was fearful of civil disobedience riots etc as the situation worsened	4/9/2020 11:19 AM
76	Too many mixed messages. Not a lot of alignment between state and federal governments and authorities.	4/9/2020 11:10 AM
77	Should have allowed employers to give unpaid leave and allowed affected employees straight onto the jobseeker payment. Also, isolation rules a bit too strict, should allow more outdoor activities close to home while limiting travel outside that area.	4/9/2020 11:05 AM
78	govt way too slow on all kinds of testing - hope they get it earlier on immunity anti-body testing	4/9/2020 11:03 AM
79	see my Q2 comments above. Testing should have been made the first priority; then lockdown for a maximum of 2 months with money deposited into people's accounts to support them during these 2 months; then get asa many back to work with further testing and monitoring to minimise the damage to the economy, jobs, incomes, savings and investments. People are being forced to cut expenditures and further fear & uncertainty about income will lead to a downward spiral potentially leading to a depression as in the 1930s. This will be catastrophic and can be avoided by income support during the 2 months lockdown	4/9/2020 10:50 AM
80	Too slow to restrict overseas travel, especially for over 70s. Should have put a warning or ban on cruises for over 70s after the Diamond Princess episode.	4/9/2020 10:47 AM
81	I am not a fan of the coalition government but feel that they have abandoned their ideology for the well being of the country. I particularly like the Jobkeeper program.	4/9/2020 10:32 AM
82	I think Scomo and Frydenburg have done a great job.	4/9/2020 10:29 AM
83	Accessing superannuation early is very dangerous. Only the poor will do it, which makes that policy even worse. So they are extracting super after it has been hit by the largest sell-off of the last 50+ years, and that money will never go back in. My rough calculations are that \$20k was worth \$25k 3 months ago (35% sell off). So already it's a bad decision. AND for a 35 year old that \$20k compounded at 8% would be worth \$185k at retirement. It is a monumental error in policy.	4/9/2020 10:28 AM
84	There has been a general overreaction in terms of inconsistent police action that has no relevance to actual disease transmission. isolation of vulnerable people could have achieved same result.	4/9/2020 10:22 AM
85	Within the range of possible reactions to Covid, we have implemented our chosen strategy well. There are other models for reaction that IMHO would have been better (eg Holland). Time will tell who is right.	4/9/2020 10:13 AM



### Q7 What will be the trigger for you to believe we are over the worst? (multiple responses allowed)

Answered: 727 Skipped: 3



ANSWER CHOICES	RESPONSES	
New cases and deaths under control around the world	45.67%	332
New cases and deaths under control specifically in the US	26.69%	194
Introduction of a vaccine	62.86%	457
Australian Government lifts major social distancing restrictions	39.89%	290
Australian Government removes stimulus packages	21.87%	159
Other (please specify)	9.49%	69
Total Respondents: 727		

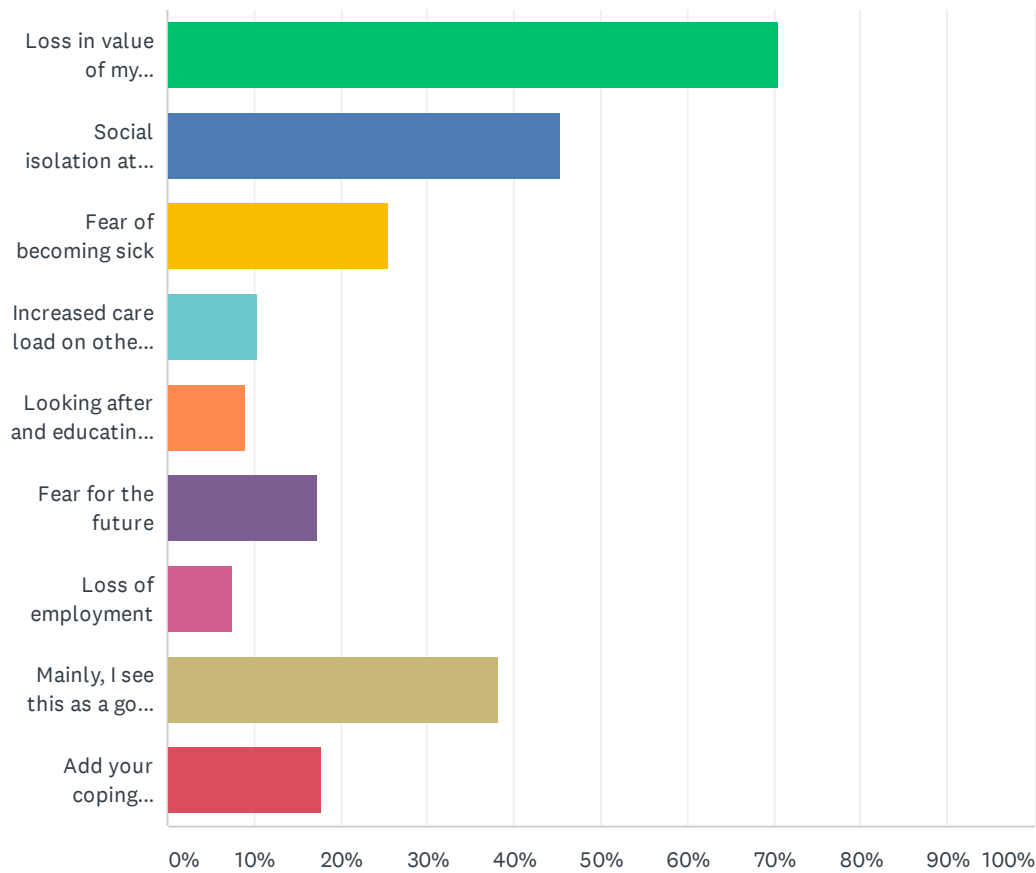
#	OTHER (PLEASE SPECIFY)	DATE
1	Cases and deaths becoming under control globally will precede the availability of a vaccine by many months. The vaccine will mainly help reduce the risk of subsequent infection rates. Without wide spread availability of a vaccine, second wave infection is a major concern which will make the populous wary of social contact and will inhibit economic recovery.	4/17/2020 5:39 AM
2	E	4/16/2020 11:11 PM
3	Naturally acquired herd immunity, despite, unfortunately, a few deaths.	4/15/2020 1:57 PM
4	Or an effective treatment that reduces the death toll by, say, 90%.	4/14/2020 2:21 PM
5	Working returns to normal	4/13/2020 10:46 PM
6	We can't move on without the rest of the world - especially the US and Europe. Emerging markets may prolong things	4/13/2020 3:58 PM
7	Proof that herd immunity allows a return to normal without destroying the health system's ability to cope.	4/13/2020 3:19 PM
8	Mass testing, tracking and isolation of infected or vulnerable people	4/13/2020 1:04 PM
9	The economic cost of shutdowns, will force earlier resumption of business activity than waiting until virus is defeated.	4/13/2020 12:03 PM
10	time	4/13/2020 11:40 AM
11	Successful policy on testing most likely groups and contact monitoring of that group, Successful implementation of app that detects individuals who have been exposed to Covid 19	4/12/2020 10:11 PM
12	No international travel until a vaccine is available to all. Intra state and then Interstate travel allowed in the meantime subject to case load.	4/12/2020 2:07 PM
13	Well it wont be the media changing tune ...or finding other reportable opinion	4/12/2020 1:08 PM
14	Confirmation of and availability for drugs to treat COVID-19. There appears to a number of promising candidates e.g. Hydroxychloroquine, Remdesivir, etc. These appear likely to be available before a vaccine.	4/12/2020 11:51 AM
15	It is almost 'All of the above'. Over the past couple of weeks I have realised we cannot wait for a vaccine and perhaps cannot rely on one. We have to get Australia rolling in less than six months.	4/12/2020 9:30 AM
16	When we start to see meaningful data on the impacts on economic output, employment etc, and the trends are in the right direction. Everything else is just political flummery	4/12/2020 7:44 AM
17	school children commencing school	4/12/2020 12:03 AM
18	Over the worst of the health crises or the economic crises or both?	4/11/2020 6:10 PM
19	treatment options	4/11/2020 5:00 PM
20	0 cases around the world. As that's unachievable, a vaccine. The time frame on that is unpredictable	4/11/2020 1:35 PM
21	Deep, convincing, peer-reviewed understanding of the epidemiology of C19. Unlikely before late 2021, and about the earliest we can expected a 'safe' vaccine to be on the market. A change in government. Albanese running roughshod over every business interest and rent-seeker in the land.	4/10/2020 10:03 PM
22	When we see locally for whatever reasons, that it is within control in our borders	4/10/2020 9:17 PM
23	No further cases identified.	4/10/2020 3:44 PM
24	Until we know that relaxing measures will not lead to further waves of infections there is too much uncertainty. The news from Korea about the virus reactivating is another unexpected aspect.	4/10/2020 2:05 PM
25	Widespread testing with close to real-time results and effective anti-virals (as an interim measure prior to vaccine release).	4/10/2020 1:53 PM
26	renters and landlords not clear, landlords being ask to do the heavy lifting	4/10/2020 10:41 AM
27	New cases and deaths in '3rd world' countries. I am very pessimistic about this given likely huge under-reporting at the moment.	4/10/2020 10:34 AM

28	increase in economic activity and employment	4/10/2020 10:00 AM
29	Scientific consensus on understanding of the virus and wide distribution of a proven vaccine	4/10/2020 9:14 AM
30	Like the Flu new cases and deaths will never be under control.	4/10/2020 7:15 AM
31	No evidence of significant 2nd wave in China, Japan and hopefully soon Australia	4/10/2020 12:47 AM
32	Herd immunity will mean that more than 50% of the population have had Covid 19 and developed anti-bodies. The death numbers would be huge and medical system overloaded. Therefore social distancing and lock down needs to remain until a vaccine is developed an a year or so. Even though economically we can't afford to maintain the massive constraints on business. Morrison is between the devil and the deep blue sea. Damned if he does and damned if he doesn't	4/9/2020 11:23 PM
33	When Trump dies from the virus and the world returns to some sense of normality	4/9/2020 10:18 PM
34	Children return to school and employees return to work even if only under less restricted arrangements	4/9/2020 9:51 PM
35	Define "we" - Australia? The world ?	4/9/2020 8:27 PM
36	Cases in Aust = 0, Stimulus = 0, Social controls = 0.	4/9/2020 8:13 PM
37	When there are no more new cases, at all, anywhere in Australia, over a 6 month period. . . . as long as all existing rules, for ALL people coming in from overseas stays in place until every single country can prove they have no more cases, & all those countries promise to keep the same overseas intake into their countries as Australia does here, in place.	4/9/2020 6:35 PM
38	Australia opens the boarders to overseas travel including Africa and West/Continental Asia.	4/9/2020 6:32 PM
39	I am confident Australia will be over the worst of the coronavirus before most other developed countries. For this reason, current restrictions may be eased in Australia earlier than other countries but with our borders remaining closed until certainty other countries have the virus totally under control.	4/9/2020 5:34 PM
40	The Virus is one problem, the economy is another. You cant shutdown economies without undue effect. The virus has changed people. No one will risk travel in the future unless a vaccine is found. No chance a vaccine will be developed for any coronavirus. An antiviral perhaps but bot a vaccine.	4/9/2020 3:38 PM
41	the "worst" being from ours and a developed markets' perspective	4/9/2020 3:21 PM
42	Medications for cures of the disease.	4/9/2020 3:17 PM
43	deaths under control in Australia	4/9/2020 3:11 PM
44	State by State removal of internal travel, gatherings and hospitality industry restrictions based on no new cases in that state for 4 weeks.	4/9/2020 2:59 PM
45	The medical crises will be over when there is a vaccine. The economic crises will only be over when the world's economies can stand on their own. Even after everything is open again, including international travel, there will still be a large gap in economic activity.	4/9/2020 2:59 PM
46	If and when we get to the point of a majority of the population having been infected with the virus (if a vaccine is not made available prior to this point).	4/9/2020 2:13 PM
47	A significant reduction of new cases of infection in Australia, combined with even more strict border controls to prevent re-importing the disease.	4/9/2020 1:06 PM
48	Herd immunity is a furphy. Its not clear that having it once is protective for prolonged timeframe (>12 months). For 60% of people to catch it the hospital system will collapse and all other basic health functions sidelined adding to the death toll.	4/9/2020 1:00 PM
49	I was going to tick the first box (under control around the world) but my fear is that developing nations are going to pay a heavy toll and we in the developed countries are going to let them suffer. A comment I made when DT came to power was that we are moving to a period where we are looking after our family and our neighbour needs to work out how to look after their family (a rather layered comment given I also think he is President to set his family up for the next 100 years and anyone else who benefits is just lucky).	4/9/2020 1:00 PM
50	deaths and new cases under control/reduced in Australia	4/9/2020 12:50 PM
51	A vaccine is not enough by itself - it needs to be affordable and available worldwide with a good distribution strategy, and compliance amongst population to receive the vaccine if it requires more than one injection etc.	4/9/2020 12:48 PM

52	Less than 100 have died in Australia to date, all with co-morbidity problems. There will be another virus in the next 10 years. We can't close down Australia to save 100 lives	4/9/2020 12:26 PM
53	You should have separated deaths & new cases Deaths is a lagging indicator Cases indicates what is happening now	4/9/2020 12:20 PM
54	Effective treatment - meaning no deaths whilst at hospital.	4/9/2020 12:19 PM
55	introduction of a cure for people who have contracted corona virus	4/9/2020 11:54 AM
56	Finding of a possible cure	4/9/2020 11:48 AM
57	A flattening of the infection rate in Australia to a manageable number over the long term, with limited but longer term changes to social gatherings.	4/9/2020 11:38 AM
58	Reduced impacts of second and third wave of infections	4/9/2020 11:31 AM
59	The only effective solution is herd immunity and I think Italy and Spain have probably achieved that albeit at great cost of life They are the countries to watch in the next month or two	4/9/2020 11:19 AM
60	limited no, single - figure of new cases in australia	4/9/2020 11:13 AM
61	seeing how the overextended debt in the world survives through defaults and their effects	4/9/2020 11:03 AM
62	Watch for cumulative cases curve trending up again	4/9/2020 10:56 AM
63	Reopening of international borders and new cases under control around the world.	4/9/2020 10:53 AM
64	see my comments to questions above	4/9/2020 10:50 AM
65	Until there is a vaccine cases will continue to rise in Africa, South America and parts of Asia even if under control elsewhere. So vaccine will need to be manufactured and distributed world wide or cases will continue to reappear.	4/9/2020 10:49 AM
66	Serological testing showing widespread immunity	4/9/2020 10:30 AM
67	It isn't as bad as publicised. Vast majority have severe underlying conditions	4/9/2020 10:22 AM
68	Reaction to Covid is well out of proportion to the reality / numbers. Suggests to me the problem is not literally the virus but us and our fear. Investment wise, this is the knowledge that things have been overcooked for some time. Societally, probably a fear of death, anxiety generally or ???	4/9/2020 10:13 AM
69	Herd immunity in the absence of a vaccine, since there is no guarantee of a vaccine and for example is still not a vaccine for HIV after many years and 30 million deaths.	4/9/2020 10:10 AM

### Q8 What changes are personally affecting you adversely? (multiple responses allowed)

Answered: 724 Skipped: 6



ANSWER CHOICES	RESPONSES	
Loss in value of my investments and expected income from them	70.58%	511
Social isolation at home	45.30%	328
Fear of becoming sick	25.55%	185
Increased care load on other family members	10.36%	75
Looking after and educating children at home	8.98%	65
Fear for the future	17.40%	126
Loss of employment	7.46%	54
Mainly, I see this as a good investing opportunity	38.26%	277
Add your coping mechanisms or other comments	17.68%	128
Total Respondents: 724		

#	ADD YOUR COPING MECHANISMS OR OTHER COMMENTS	DATE
1	Whilst self isolating at home i (we) do not regard this as a major impact on our lives.	4/17/2020 5:39 AM
2	I had three bucket list overseas trips planned for this year (in fact I was due to depart to the USA today!). These are postponed indefinitely and I am not getting any younger.Sad face.	4/16/2020 11:34 AM
3	Busier than ever at home doing jobs around the house, learning a language online and reading a lot more.	4/16/2020 11:02 AM
4	God is Sovereign. As a nation, we and others, have defied Him by enacting 'Marriage Equality' and making access to Abortions easier, and in other disoddediences to the Ten Commandments. God will hear prayer, and when He wills, the economjy of Australia will rally.	4/15/2020 1:57 PM
5	Not being able to see our children and grandchildren is a major downside	4/14/2020 3:08 PM
6	But, although not mainly, the crisis has thrown up some good investing opportunities.	4/14/2020 2:21 PM
7	worry about elderly parents	4/14/2020 10:21 AM
8	No assistance or recognition by the Federal Government of the loss of income by self funded retirees.	4/13/2020 5:54 PM
9	I don't overly fear the virus but I do fear the Canberra winter that I avoid (like the plague) every year. Not being able to go North for past of winter is the biggest penalty for me.	4/13/2020 3:51 PM
10	Reduced productivity due to remote workforce	4/13/2020 7:26 AM
11	I have now been unemployed for over 10 months and have been receiving the JobSeeker payment for about the same amount of time. I have an undergraduate degree, and Honours degree, and I will be finishing another undergraduate scholarship degree in June this year, yet I have not been able to secure even entry-level jobs the whole time. I am now concerned that it will be even harder to secure any form of employment as whatever positions become available will be quickly filled by those who have recently lost their jobs but who still have recent and long-term job experience - these both being far more desirable to employers than having three degrees and 14 year of casual work experience. Because of this, I do not have the money to invest as heavily as I would truly like to at this important time in the Australian and global economy.	4/12/2020 7:36 PM
12	This was going to happen in some form(share market correction) and it needed to,we need a new monetary system and this has just brought that forward by 10 years. Coping well.	4/12/2020 6:08 PM
13	Keep up to date with the latest developments - good and bad	4/12/2020 5:35 PM
14	Spending less and catching up on reading books	4/12/2020 4:53 PM
15	I haven't lost my job yet, but I'm sure I will.	4/12/2020 4:12 PM
16	Hard to find new employment	4/12/2020 2:13 PM
17	Overseas travel will be very restricted until a vaccine is available.	4/12/2020 2:12 PM
18	Ban on non-essential travel, preventing me from visiting my holiday house to carry out regular maintenance.	4/12/2020 1:22 PM
19	If we all think about this rationally and do the right thing we'll be fine don't panic	4/12/2020 1:20 PM
20	Concern over just how quickly we have allowed govts to control whole populations and "this is just a drill" and then they nationalise coles and woolies and fuel ...	4/12/2020 1:08 PM
21	Gardening, chook breeding, Cutting firewood, reading Charles Kindleberger on the Great Depression	4/12/2020 11:55 AM
22	I am over 70 and my objective is to survive. The best outcome is that I am still alive and healthy.	4/12/2020 11:02 AM
23	Just waiting on investments. Not selling in this market.	4/12/2020 10:47 AM
24	As a retiree with a limited number of good mates, lack of contact with them is getting to me. I have started meditating to help keep my head together for the first time in probably 20 years.	4/12/2020 9:30 AM
25	Being a husband and wife team in a remote community we are extremely careful. We certainly won't be going on any cruises again. We have been on many cruises and have returned sick on at least half of them. I have been saying for years that cruise ships cannot be completely cleaned in a 3 hour turn around from people disembarking to people embarking.	4/12/2020 9:26 AM

26	Prayer is enormously helpful. Very grateful for phones and video-conferencing. Our neighbourhood is a beautiful place to walk. I'm over 70, so I'm getting some food delivered and family are doing some food shopping for me.	4/12/2020 9:25 AM
27	Self directed individuals will always find their "grove"	4/12/2020 9:22 AM
28	Focus on family and humour Gardening Reading	4/12/2020 9:22 AM
29	Highly stressful work due to impact on business.	4/12/2020 8:05 AM
30	I hope that australia and australians take this opportunity to reassess values .	4/12/2020 8:01 AM
31	The illogical and inconsistent movement restrictions are causing me the most frustration. Solitary pursuits like solo fishing, canoeing or kayaking are banned, but walking, jogging or cycling on busy paths is permitted. Oh well, think I'll just wander off to Bunnings!	4/12/2020 7:44 AM
32	Disruption to supply chain, loss of Australian manufacture and self sufficiency are the main concerns	4/12/2020 7:25 AM
33	stay positive. Govt. too slow in boarder control especially with Ruby Princess.	4/12/2020 12:03 AM
34	As a self funded retiree not much has changed except not going places.	4/11/2020 6:10 PM
35	I am researching good investing opportunities, learning new things about my solar system, alerting and teaching my adult kids about what is happening finance-wise (especially their super funds) so they understand about the wealth generating opportunities and financial disasters happening around them - and showing them in real time my plan for getting my super funds that have been on the sidelines back into the market, including how much and why and what assets.	4/11/2020 5:52 PM
36	Residential landlords were already under attack by state legislation in Victoria and Queensland which severely erodes property owner's rights. Covid-19: they are introducing legislation in Qld which will make it impossible for us to remove tenants who are already claiming hardship although they don't have to prove it. They are destroying the rental market in Qld. This is the main source of concern for me. Also, there are calls out that Australia's superannuation funds are a good source of funds to help re-stimulate the economy. If that happens, it will be the final nail in the coffin for superannuation. People just won't want to invest in it. Does anyone believe that successive governments will not dip further into that honey pot? Enter modern monetary theory. That could gain traction and if it does it will spell disaster for the economy because it will destroy productivity. Why work if you will be paid anyway? Didn't work in communist countries and it won't work here.	4/11/2020 1:35 PM
37	staying home with wife who won't shut-up	4/11/2020 12:06 PM
38	Beware of Chinese socialisam rule. In my opinion they have always wanted to rule the world.	4/11/2020 9:07 AM
39	Companies reducing/cancelling dividends has had serious impacts on my financial position.	4/11/2020 6:04 AM
40	Do what I do well. My mental health already a function of my endeavour and excellence in business.	4/10/2020 10:03 PM
41	I fear how will affect young people when I have a 25yr old just attained degree in accounting & business, put off from long term casual work through degree 1 week after results & has to isolate & truly doesn't know what to do all day as not used to doing nothing. Longterm results of that? CATASTROPHIC. Young people will need counselling to return to normal.Thank the Lord I have home & small capital that will support him if I die tomorrow but needed for our survival now. 3 weeks after registering as unemployed (not Jobkeeper) still no approval for my young adult. What was point of working whilst studying to pay down student debt of own accord? Tried to tell better to leave debt as really cheap loan but can't put old head on young shoulders.	4/10/2020 9:17 PM
42	Keep busy with home projects.	4/10/2020 7:37 PM
43	We live some 96 kilometers from Perth going north. Our usual weekly shopping area is Joondalup about 65 kilometers away. The current road-block prevents us from shopping there. We have no options close to home and the closest two towns are also 55 kilometers away and both have limited shopping outlets. It has cost us more to shop on-line and the Pharmacy charged \$18 for delivery. Emails and mobile phone keeps us connected socially. We can carry on for a while but really miss not being able to select where to buy.	4/10/2020 3:44 PM
44	Discussing home loan options with Bank & independent Financial Adviser. See if my Employer is eligible for the Job Keeper or has any other positions. Contact with other labour hire companies and networking	4/10/2020 3:29 PM

45	Luckly I live in the country with plenty of space and fresh air.	4/10/2020 2:29 PM
46	SMSF owns property - rent is looking sad	4/10/2020 2:29 PM
47	recently retired with great plans of holidays and enjoyment at 63 after a life time of hard work and control of SMSF and recently a rental property. The above in retirement ,Makes me make sure I Don't loose my Marbles, And oportunity Knocks.	4/10/2020 2:07 PM
48	Medicine from Dan Murphy's	4/10/2020 1:53 PM
49	major holiday plans cancelled. original overseas then cut back to Australia then just WA, now all impossible. can't even to a driving holiday in WA.	4/10/2020 1:47 PM
50	I've been studying the stock market much more closely than usual. There are some very good podcasts around. And social isolation has meant my kitchen cupboards are sparking!	4/10/2020 1:21 PM
51	Substantial loss of revenue with the need to maintain and meet costs (especially valuable staff). Lot's of nonpaying administrative work as a result.	4/10/2020 12:04 PM
52	I find exercise to be a great saviour and fortunately live in an area where I can still swim and access beaches	4/10/2020 10:54 AM
53	Loss of ability to travel interstate	4/10/2020 10:44 AM
54	loss of rent a big problem	4/10/2020 10:41 AM
55	School closures mean I've changed from casual relief teaching to accepting a formal teaching contract for the remainder of the year.	4/10/2020 10:36 AM
56	double edged obsession with news flow and opinions	4/10/2020 10:00 AM
57	Most fortunate as live in the bush and self funded.	4/10/2020 9:14 AM
58	We normally support our adult children with child minding - has been sad to lose interaction with grandchildren.	4/10/2020 8:50 AM
59	Nothing adverse in my situation, frustrating maybe but not adverse.	4/10/2020 8:32 AM
60	as a beef farmer I work at home on my own generally. Inability to get machinery and parts has been an inconvenience.	4/10/2020 7:41 AM
61	I am a Dr nearing retirement who was hoping to slow down, but a now far too busy to worry too much about the rest	4/10/2020 12:47 AM
62	I'm trying to retire and whilst my loss of capital is relatively small the prospect of getting returns from a volatile stock market that are not much better than term deposits is daunting. I'm prepared to eat into the capital for the next few years but I'm not confident that there will be that much real capital growth in markets for the next decade potentially	4/9/2020 11:23 PM
63	I'm introverted, so no change to lifestyle.	4/9/2020 11:18 PM
64	We can't look after our grandkids - the younger is 3 years old and changing so quickly	4/9/2020 11:01 PM
65	Care for people who do not have any savings and are left destitute.	4/9/2020 9:51 PM
66	Mother is very sick, her aged care home is in lockdown and I can't visit to provide support and comfort to her.	4/9/2020 8:27 PM
67	Coping mechanisms = more investment, less social contact and more movement towards self-sufficiency.	4/9/2020 8:13 PM
68	Meditation	4/9/2020 7:58 PM
69	No real change for my wife and I - retired, live in an semi-rural suburb, don't need to rely on outside friends for stimulation	4/9/2020 6:52 PM
70	We're pretty accepting of the circumstance affecting us, apart from the fear of one of us possibly about to lose their job. That "one of us" is paid by cash (& short-paid the hourly rate, with no super paid) but being in our 70's we dare not complain. The reason being that most 70 yr olds can't get work at all. The boss will lose out big time, as he won't be able to claim the benefits being offered to employers, because we doubt that he keeps too many records, if any records, of ANY THING! So for him, what goes around comes around!	4/9/2020 6:35 PM
71	I'm one of the lucky ones. A member of a couple in our sixties, in good health with enough money to live on--notwithstanding that the foxes have got into the equities hen-house.	4/9/2020 6:32 PM
72	My wife and I retired to a bush block many years ago. We practice limited social isolation as a way of life!	4/9/2020 5:18 PM



73	Loss of overtime at work	4/9/2020 5:07 PM
74	Fostering 15 year old black tag cat with no tail from QLD RSPCA	4/9/2020 4:44 PM
75	we have been working from home for 26 years	4/9/2020 4:08 PM
76	Not selling shares for cash. Paper losses turned into real losses. Have some cash for buying opportunity. Some rebalancing of portfolio.	4/9/2020 3:37 PM
77	"you" as in our family; my wife has lost both her jobs. Coping - keeping up to date with credible worldwide news services and readjusting my outlook accordingly day to day with a view to the rest of the year.	4/9/2020 3:21 PM
78	Too conscious of hygiene and doubt to travel overseas and cruising in large ships to avoid crowds.	4/9/2020 3:17 PM
79	Alcohol	4/9/2020 3:16 PM
80	Keep moving ...dont look too far forward	4/9/2020 3:11 PM
81	I was initially very worried about my investments as I saw incredible figures like \$15k gone in a day, from investments that represent 20 years of saving and investing. I also had recently ended a work contract so was - am - out of work at the worst possible time, with employers responding after job applications were submitted that they were no longer hiring. Now I am feeling calmer in recognition of how big this is, health-wise, with the value of my investments taking a back seat, and am thankful that our government, unions, thinktanks, media, etc. are working well to lead Australia through this much better than other places.	4/9/2020 2:57 PM
82	Great opportunity to read for both pleasure and investing.	4/9/2020 2:56 PM
83	As a retiree in my 70's who has enjoyed a wonderful life, I feel very fortunate. My heart goes out to the young with children, mortgages - the whole catastrophe, as Zorba the Greek called it!	4/9/2020 2:55 PM
84	The impact on newly independent children.	4/9/2020 2:23 PM
85	Loss of income from partnership business	4/9/2020 2:19 PM
86	Stopped our international travel	4/9/2020 2:18 PM
87	My generation challenged authority and would have gone down to the beach and sat on park benches just to provoke a police reaction. This generation is so emasculated with bovine docility it wouldn't protest anything except removal of their play-stations.	4/9/2020 2:09 PM
88	It's EXTREMELY difficult to "home school" (by 'remote learning' - my 7yo daughter is at a private school) and work from home at the same time, in fact, it's almost impossible because of the distractions involved of trying to do my work and hers too. But there's NO help from the Government for that. If you're a jobseeker or lost your job, you get \$1500 a fortnight, tax free. Not bad, seeing as my wage is \$2200 after tax and I work (!) How about help for landlords ? It's too easy for tenants to go and claim they can't pay (they don't), and get a 6 month holiday, but if we defer our loan payments, they are STILL compounding against us ! Most landlords are not "rich", we are mum and dad investors just trying to look after ourselves.	4/9/2020 2:09 PM
89	Always look on the bright side of life! Taking the opportunity to catch up on reading and binge watching. The ability to Zoom with grandchildren and friends - we have st up weekly calls.	4/9/2020 2:05 PM
90	Relax, don't panic, be aware, respond to directions. PRAY	4/9/2020 2:00 PM
91	Lots of gardening and chopping wood.	4/9/2020 1:42 PM
92	I'm staying cashed up in the event of a deep recession	4/9/2020 1:23 PM
93	Watching less uninformed rubbish on FTA TV and catch up on all the good movies I've missed over the years.	4/9/2020 1:06 PM
94	We are extremely lucky. We have sufficient assets to work because I want to not because I need to. I have been contracting for a number of years and after a short soft period, have plenty of work. And as I was working remotely in a prior role, working from home is not a large change (and actually in some ways preferred). The only downside is not having the ability to have coffee meetings with people.	4/9/2020 1:00 PM
95	Maintaining daily exercise for aerobic fitness.	4/9/2020 12:58 PM
96	It is a major sequencing risk to those newly retired or about to retire.	4/9/2020 12:50 PM

97	Fear for grandparents becoming sick. And wider community responsibility to ensure social distancing has an effect. Coping mechanisms - embracing the simple life and relishing the quality time with the kids now that we're less busy all the time!!	4/9/2020 12:50 PM
98	To qualify care load of other family members - this is the FINANCIAL and morale care load of healthy adult children. One doesn't get Jobkeeper as she was a casual <12 months with current employer (but way more than 12 months working), another has just finished university in another town and job ads have plummeted (need a data scientist?) and has joined the very long JobSeeker q but his parents are paying as he hasn't seen any money from the government yet. There are so many young adults who fall through the gaps,	4/9/2020 12:48 PM
99	Interstate travel is an issue. Want to visit my children who live interstate. Bit over the restrictions - happy to isolate at each cross border event.	4/9/2020 12:46 PM
100	It does allow businesses to reset which many did not need to do after the GFC due to the mining boom in Australia . Many businesses have too much fat and that needs to be cut out and a refocus and direction many businesses. Airlines, travel agencies are just the obvious ones. Set your business now for the new world post this environment and you will be rewarded. Many significant changes have and will continue occur as a result of what is going on. Many can be positive but there is pain for many as well as always happens at a point of inflection in economies	4/9/2020 12:30 PM
101	We are doing what we usually do with obvious constraints This pandemic whether we like it or not is "Survival of the fittest" as it is and will be with each new pandemic.	4/9/2020 12:26 PM
102	Leaning - learning Excel, learning about commodities futures trading.	4/9/2020 12:19 PM
103	Am glad to have a big home on a large block and lots of hobbies to keep me busy.	4/9/2020 12:18 PM
104	Our business has operated from home for 7+years along with our team who also work from home no issues there. We are in health care so implemented clinical protocols early to protect us. My fear in anyone getting sick is the availability of a ventilator. We cope through video conferencing with our team, family and friends. And our still out there cycling but alone.	4/9/2020 12:14 PM
105	Fear of my children losing their jobs.	4/9/2020 11:48 AM
106	Just stay at home. This is a useful clean out of non-productive enterprises - coffee shops, gyms, personal beauty treatment etc. People may realize they need real skills and real jobs. Having a trade or profession even more important. We have become indulgent and entitled and this is as good as a war in shaking up society but less damaging overall.	4/9/2020 11:38 AM
107	Increased workload at work increased difficulty with logistics around buying necessary items such as groceries (particularly cancellation of online ordering of groceries)	4/9/2020 11:33 AM
108	As an introvert and keen gardener with a large vege garden and yard the social isolation is having minimal adverse effects	4/9/2020 11:32 AM
109	Stay in touch with friends by e-mail and telephone	4/9/2020 11:32 AM
110	Self isolation in country regions is not hard, glad we are in agriculture. People need to eat and maybe a greater appreciation of farmers will result. (add teachers and healthcare)	4/9/2020 11:31 AM
111	Makes me realise how fortunate I am living in Australia with lots of space & fresh air, access to a plentiful supply of fresh food. Helping to look after each other - a greater sense of community	4/9/2020 11:30 AM
112	stay financially educated this is a new rock or quicksand	4/9/2020 11:29 AM
113	By risk managing portfolios my clients have been significantly protected from this crash	4/9/2020 11:24 AM
114	Walking more than normal	4/9/2020 11:24 AM
115	Look at the raw data, ignore commercial television coverage (and the ABC) and enjoy extra time with your family.	4/9/2020 11:23 AM
116	I am mostly missing the ability to go to the gym. My health is declining rapidly as a result (weight and blood pressure up).	4/9/2020 11:21 AM
117	Lots of practicing music	4/9/2020 11:17 AM
118	I expected a major world financial problem so was 30% in cash waiting 2 yrs for an opportunity to start using that cash	4/9/2020 11:03 AM
119	We must be stoic in these situations - in Australia we are incredibly lucky and should not forget that. These are not hardships yet. We should all pitch in and help the common cause and be patient before restrictions are lifted.	4/9/2020 10:53 AM

120	I read, research and think about how to survive this created crisis (I am 62 and a self-funded retiree with inherited, incurable health problems who is living at pension levels of income without any of the benefits and discounts that pensioners receive). I get not government assistance and faced with catastrophic loss of capital and frequent changes to the rules regarding super, pensions, etc. making very difficult to plan and budget - all I can do is cut all expenditure except food, health, insurance, water, electricity and rates	4/9/2020 10:50 AM
121	Don't need to cope. As a public servant I remain fully employed. And social distancing is almost my default setting.	4/9/2020 10:49 AM
122	As self-funded retirees, I have increased our cash holdings to 5 years living costs from 3 years previously, and factored in a 30 to 50% decline in income over next 5 years. This gives us more peace of mind. Have also reset super pension income to new minimums to preserve amount in Super.	4/9/2020 10:47 AM
123	I kinda knew what I owned, I felt the market was toppy so could only go one way, to save unnecessary stress I haven't looked at p/f for 2 months.	4/9/2020 10:45 AM
124	Not seeing children and grandchildren and friends socially	4/9/2020 10:29 AM
125	I am optimistic that our society will adopt higher personal standards - becoming less materialistic and more caring for other people.	4/9/2020 10:29 AM
126	I manage three businesses. Two have seen an uptick in activity and revenue, we are managing WFM arrangements well. The third was a co-working facility in Sydney, we have decided to close it down.	4/9/2020 10:28 AM
127	Effects are relatively minor for me personally. I have a job I can do at home. I don't have young children. I don't live alone.	4/9/2020 10:20 AM
128	Debt	4/8/2020 11:06 PM

**Q9 What will be some sustained consequences of COVID-19 when the crisis is over? Or any other general comments.**

Answered: 458 Skipped: 272

#	RESPONSES	DATE
1	rethink on viability of some economic choices	4/19/2020 7:33 AM
2	Social inequity (more,,) long lasting recession.	4/17/2020 8:32 AM
3	Probably already covered this in other questions	4/17/2020 5:39 AM
4	Change in how we work, i.e. remote working and the use of technology.	4/16/2020 10:18 PM
5	Long term unemployment	4/16/2020 12:55 PM
6	Hopefully more manufacturing returns to Australia and we all indulge in more crisis management and planning. We stop buying houses from each other at ever inflating prices!	4/16/2020 11:34 AM
7	Australia developing less reliance on China for exports and imports. Australia having a better strategy and acting more quickly in future pandemics. Australia encouraging local manufacturing of essential products.	4/16/2020 11:02 AM
8	Social norms will change by society becoming more cohesive. Work and travel patterns may change.	4/16/2020 10:46 AM
9	Handshakes should be abandoned. Better standards of hygiene. Respecting personal space.	4/15/2020 9:21 PM
10	business will question whether they need so much expensive CBD commercial property to house employees	4/15/2020 5:39 PM
11	f this crisis lasts long enough, the world will look different on the other side (which businesses survive) and if we will be able to just "go back to normal" The crisis has uncovered how fragile our economies can be (supply chain, spare capacities, etc). Hopefully we won't waste the lessons.	4/15/2020 4:57 PM
12	Intergenerational debt. Institutional theft by means of Federal Governments promoting inflation to avoid repayment of the true value of national debt. Inflation will erode value of Aged Pensions, Superannuation contributions, along with wages. Strikes will result. Australian business will move offshore if not cost competitive against foreign imports, or as an exporter cannot compete in foreign countries.	4/15/2020 1:57 PM
13	Going for my drivers license. I need mine for work and school and other essentials that my parents can't take me for and it's too hard to get there because of all this and now my license is cancelled. Once this is over there will be a huge set back on people going for their license	4/15/2020 1:48 PM
14	changed behaviours and social interactions.	4/15/2020 8:18 AM
15	Investors will exercise more caution in the stock market. Governments will be more vigilant in the monitoring of new disease outbreaks. Increased distrust of China including its foreign policy.	4/14/2020 9:57 PM
16	Economic downturn.	4/14/2020 6:36 PM
17	Social fears of others, travel not easy particularly overseas, many businesses will remain closed, slower economy	4/14/2020 3:08 PM
18	Hopefully increase Australian manufacturing and secure increased onshore storage of petroleum products.	4/14/2020 2:22 PM
19	Higher taxes, long term effect on travel industry (cruising is dead), permanent (and not all good) changes in society and social conventions and behaviour, very low economic growth over a protracted period, more nationalism causing heightened geopolitical crises, more long term planning and funding of health and hospital systems, leading to still more taxes.	4/14/2020 2:21 PM
20	Different spending habits	4/14/2020 12:12 PM
21	Hopefully major tax reform, made possible by political cooperation.	4/14/2020 12:10 PM
22	Debt, setbacks in investments, loss of confidence in public transport (close densely packed spaces), retail stores taking back foot to on-line	4/14/2020 11:46 AM
23	more focus on localisation rather than globalisation more working from home	4/14/2020 10:21 AM
24	May reduce globalisation, WHO was too slow to call a pandemic, China again was the cause of the pandemic.	4/14/2020 8:49 AM
25	Discretionary spending reduction- reduced overseas travel Increased investment in Australian manufacturing	4/14/2020 8:08 AM

26	Change in way we work with more working from home, reduce dependency on China, way we view travel especially overseas and cruising, higher inflation and change in asset valuations	4/13/2020 10:11 PM
27	Better hygiene generally and in restaurants and cafes in particular. Personal space increased to 1.5 metres	4/13/2020 8:40 PM
28	The stock market will still be a great place to invest, but the relative value of many ASX businesses has dramatically changed. There will be more caution with small investors with an inclination for perceived safer investments. This probably means continued 'safe' investing in Australian residential properties.	4/13/2020 8:33 PM
29	Some industries badly damaged, but new opportunities may emerge	4/13/2020 7:43 PM
30	Don't know. Working from home increases On line shopping increases	4/13/2020 7:01 PM
31	Low interest rates. High unemployment.	4/13/2020 7:00 PM
32	More on-line shopping Reduced gym memberships as people have realised they can exercise by walking and running Reduction in number of cafes as many businesses will not survive Less expenditure in hospitality as consumers will have less funds available Increased domestic holidays due to fear of overseas travel and wanting to support local businesses. Reduced international travel, at least until after a vaccine is available More people working from home Increased awareness of ease of transmission of viruses (but probably only for a few years as people will get complacent) A recognition and action by Federal and State governments to encourage some self sufficiency in vital industries in Australia High unemployment for a few years Higher taxes to pay for huge Federal Government expenditure AREITS investing in regional and sub-regional shopping centres will underperform due to the negative impact on discretionary retail tenants	4/13/2020 5:54 PM
33	Less travel and more production housed in Australia.	4/13/2020 4:58 PM
34	More work will shift from workplaces into homes. Tourism will take a long time to recover to previous levels. Huge reduction in overseas leisure travel and even business travel. Wishful thinking: more stimulus towards greener industries Most countries will focus on self sufficiency in terms of food, health, energy ... Modern monetary policies likely to be adopted around the western economies	4/13/2020 4:53 PM
35	Less overseas travel, more working from home,	4/13/2020 4:13 PM
36	Yes, for sure. More discussion of local industry independence and inequality. This is a huge game changer!	4/13/2020 3:58 PM
37	We can't expect the world to go back to BAU any time soon, if at all. Inevitably, there must be changes to consumer behaviour compared with 2 months ago. There's not much point talking about lifting (overseas) travel restrictions when we don't know which countries are going to accept tourists and on what terms. Obviously, government and tourist industry will be keen to see Australians travelling within Australia for extended period before going overseas is allowed. Exchange rate will assist this process anyway. A case in point is the cruise industry. Will governments around the world welcome cruises to the same extent as before? The cruise industry, like big tech, needs to be held to account. Why should governments allow then to continue to ply their trade on current terms? The claimed benefits are grossly overstated (usually couched in gross terms, rather than value added) and costs ignored and they hide behind flags of convenience for tax reasons - and only when convenient and not when they need to offload their sick passengers. Will consumers tighten their belts further and actually save? Will they eat out as often? Will they prepare their own food more often, using home-grown produce? I can barely move on my walks around the suburb and nearby nature reserve for all the new exercise converts. Will they continue post-Corona? I would like to think people will be more health conscious and thus reduce health expenditure but it's probably wishful thinking. And beware the 'new' arguments for industry protection - like lots of viruses, these arguments never really go away.	4/13/2020 3:51 PM
38	Reduction of dependency of China Business move to online quicker	4/13/2020 3:42 PM
39	Australia might realise we need to take out more insurance policies against "black swan" events - like the next drought, the next pandemic, the next time we run short of fuel, the lack of base load power. We might learn not to gamble so heavily on nothing going wrong.	4/13/2020 3:19 PM
40	On line buying	4/13/2020 2:47 PM
41	Nationalism/sovereignty rising and declining of globalization leading to racism and hostility between countries and between states (especially in the US). Travel between states is already restricted.	4/13/2020 1:57 PM

42	Less expenditure on cruises and high end dining. Less expenditure on breakfasts by young workers. More effort to pay off debt. Increased interest in home vegetable gardens.	4/13/2020 1:44 PM
43	Jobless recovery. Many people over 50 will never work again. Small businesses sector is a smoking ruin. Decrease in commercial property values.	4/13/2020 1:04 PM
44	There will be another outbreak of a new virus from china in the future. The WHO needs to take action to reduce further outbreaks from the point of origin, standards must be improved. Some business's will take a long time to recover if at all. The Government will be financially constrained for many years to come.	4/13/2020 12:46 PM
45	Government debt.	4/13/2020 12:31 PM
46	Health care cost to Governments will force increased taxation. Governments will be aware that this is not the last pandemic.	4/13/2020 12:03 PM
47	this is first major setback for younger Australians. Hope will be wake up call that life isn't always easy	4/13/2020 11:47 AM
48	Hoarding to continue albeit inconspicuously and other self preservation strategies.	4/13/2020 9:31 AM
49	people becoming insular and xenophobic	4/13/2020 9:13 AM
50	Will be a long time before international travel gets back to normal!	4/13/2020 9:08 AM
51	Change in consumer behavior. Risk averse investors and consumers	4/13/2020 8:51 AM
52	less consumerism less overseas travel (more local travel) Less flights including business higher unemployment Greater respect for health workers, teachers, supply chain, call centres and local manufacturing	4/13/2020 8:35 AM
53	International travel may never be the same. A less efficient market economy as governments look to reduce reliance upon overseas supply lines.	4/13/2020 7:26 AM
54	People will holiday in Australia more. I hope people will find time for the important things in life - spend more time with family & friends - be considerate - less greedy and there is a narrowing of the wealth gap	4/12/2020 11:03 PM
55	All bets are off until vaccine or other public health measure is introduced to effect immunity. Closer evaluation of all people entering Australia. Hospitals will hopefully be kitted up to deal with more affected individuals when the next look-a-like virus rears its head.	4/12/2020 10:11 PM
56	Large government debt, major changes to economic activity and how governments, business and workers adapt to those	4/12/2020 9:43 PM
57	Greater self reliance as a nation. Reinvestment in local manufacturing capability and expertise. Consumer checking of insurances and exclusions.	4/12/2020 9:06 PM
58	Greater self reliance as a nation. Reinvestment in local manufacturing capability and expertise. Consumer checking of insurances and exclusions.	4/12/2020 9:05 PM
59	A good wake up call for the majority of Australians.	4/12/2020 9:05 PM
60	Govt to be more socialistic when faced with disasters especially with response and action on climate change. No more short term and populist govts. Govern for the long term. Strong leaders that we can trust and believe they will follow through with actions. A different way of employment and doing business i.e. from home, much more technology. Australians to stop taking on huge debts to fund housing. Think long term renting instead as permanent homes . Govts to stop bring obsessed with being in surplus. With todays extremely low interest rates now is the time for govts to take on big projects in infrastructure. E.g. like the prior govts building the Sydney harbour bridge. We are desperate for Australian big projects rather than "selling the farm to foreigners"	4/12/2020 8:15 PM
61	What saddens me most is that I am unemployed at a point in my life where I want to be heavily investing in stock markets to secure discounts that subsequently help secure my future once the market becomes strong and stable again. This is having the biggest emotional/psychological impact on me as I feel that I have squandered a life-changing opportunity to create a strong financial future for me and my future wife and children. I also feel that since I cannot secure employment, the stock market is my only hope of improving my financial situation, yet I know that I am not experienced enough to day trade or swing trade - both of which are emotional options that I should be avoiding as a young long-term investor.	4/12/2020 7:36 PM
62	Lots of goverment debt.	4/12/2020 7:01 PM
63	Economic theory may be rewritten	4/12/2020 6:13 PM

64	Lower real estate prices, inflation and a rising US dollar that will create havoc	4/12/2020 6:08 PM
65	Post COVID-19 income from travel in particular and education will be slashed for years and keep the brakes on the recovery until we can fill that gap in the economy.	4/12/2020 5:35 PM
66	A change in consumer habits	4/12/2020 4:53 PM
67	Less travel, especially on cruise ships. More hygiene. Less touching when greeting. People and companies may start to save more for a rainy day.	4/12/2020 4:12 PM
68	increased preference to work from home. lengthened reluctance to travel overseas.	4/12/2020 4:05 PM
69	Unsustainable worldwide debt levels; Freedoms given up to combat COVID-19 not fully removed;	4/12/2020 4:04 PM
70	Who knows!	4/12/2020 3:57 PM
71	Business will realize it is cheaper to video conference than travel -less income for airlines - less income for restaurants - less income for hotel industry - less income for taxi industry. Reduction in dividend stream across the board as Company's prop up their balance sheets. New incentives for manufacturing to increase & not rely on China or anywhere else for supply. Unions have to come to the party & get rid of demarcation lines that get in the way of production costs. Bite the bullet & develop new coal mines for cheaper electricity costs. Wind farms have a life span as do solar panels that need replacing.	4/12/2020 3:48 PM
72	More stringent passport/health checks for all travellers. More self-contained manufacturing and supply of essential commodities for emergencies. Better pay and conditions for nurses and teachers.	4/12/2020 3:36 PM
73	Improved health system. Less international tourism. An economic depression	4/12/2020 3:33 PM
74	reduced cruising for older people, reduced air travel, it's cheaper to do zoom, skype etc, saving millions, to the detriment of the airlines.	4/12/2020 3:31 PM
75	People will save more. The government may support essential industries in this country. More toilet paper on the shelves.	4/12/2020 3:21 PM
76	More people working from home	4/12/2020 3:21 PM
77	A recession.	4/12/2020 2:50 PM
78	Less travel; more video conferencing; more work from home;	4/12/2020 2:13 PM
79	Social distancing will continue	4/12/2020 2:13 PM
80	The structural weakness of the Australian economy relying too much on mining, tourism and education exports and the liberal government's failure to face up to climate change and how it will affect our economy if it doesn't take action to stimulate business adaption and new high value adding businesses.	4/12/2020 2:12 PM
81	International travel especially cruise companies will depend on a vaccine available to all.	4/12/2020 2:07 PM
82	Re-configuring Global supply Chains for diversification, and less dependency on China, for all strategically important products and services. Co-ordinated global development, control and distribution of essential vaccines for all likely pandemic causing diseases. Global adoption and use of Internet/ Smartphone Technology, to monitor, trace and control infectious diseases, similar to electronic passport. Significant change of consumer behaviour, following learnings of this experience. The long term overhang of further bloated public and private debt.- will "free" markets ever return to perform their cyclical growth and cleansing role - how governments and central banks wind back the high degree of centralised economic control they now have.	4/12/2020 1:34 PM
83	Every day Life will certainly change, Australian politicians must re visit our dependence on places like China, we must review our manufacturing capabilities and subsidize Australian business, not Foreign owned. Look after Australians	4/12/2020 1:29 PM
84	Hopefully, governments being much better prepared for an epidemic/pandemic. Long-term arrangements in place for the stockpiling and/or local manufacture of PPE and other essential supplies.	4/12/2020 1:22 PM
85	I suppose it's all a learning curve and shows just how vulnerable we really are there is no easy fix for what is happening but as they say we will come out the other side is just all a matter of time	4/12/2020 1:20 PM
86	Upsurge in remote area concealment ...	4/12/2020 1:08 PM



87	The \$1600000 threshold for retirees should be raised and arrangements to allow the threshold to increase with CPI/inflation. All retirees should be able to make super contributions up to and including the age of 70. Since retirement income is currently being decreased the allowed % to be deducted from super should continue to be halved and not raised back to pre-2020 levels. Unemployment and Disability pensions should be raised to at least the current COVID-19 recession levels.	4/12/2020 1:00 PM
88	Move for less casual work and more permanents. People will spend less for at least 2 years. A lot less cafes and restaurants. More attention to mitigating risk of future pandemics. A lot less cruising and overseas travel. People will reduce risk in investments.	4/12/2020 12:48 PM
89	More hatred of China from the world.	4/12/2020 12:38 PM
90	More working from home. Less use of commercial real estate.	4/12/2020 12:17 PM
91	I hope a society more prepared to care for everyone	4/12/2020 12:13 PM
92	Humility - mankind can't control everything in the natural world.	4/12/2020 12:09 PM
93	Government nationalisation of strategic assets ie Loans to major companies or bailouts be in the form of equity Also revival of a policy of greater self reliance as a nation viz approx 90% of our drugs & medical supplies from China. Also need a policy for strategic stockpiles	4/12/2020 11:55 AM
94	I think the Australian Government has mostly done a good job of dealing with this crisis. The big plus is that they have mostly not let red tape get in the way. Hopefully they will learn from this and remove a lot of the nit picking red tape that is currently hampering Australia's economic efficiency. For example in my area of work get rid of FASEA - they serve zero useful purpose. Why do we need opt-in, just extra paperwork - there has always been opt-out for unhappy clients. The legislators objectives I applaud, but their means of achieving these aims are chaotic. No level of studying ethics is going to improve things - you are either ethical or not. Any crook worth his salt is going to be able to pass an ethics exam.	4/12/2020 11:51 AM
95	Improved infectious disease surveillance.	4/12/2020 11:29 AM
96	Savers and retirees will be hit with new taxes	4/12/2020 11:13 AM
97	The world will change.	4/12/2020 11:02 AM
98	Unequal distribution of wealth, small business will be taken over by large organisations Wealthy individuals will be in much better shape poor will be poorer with a long term effect on their super due to decreased income over this time regardless of early access to super	4/12/2020 10:51 AM
99	Possible changes in consumption patterns. Eg less demand for cruises, less overseas travel.	4/12/2020 10:47 AM
100	Hopefully, an appreciation of cleaner air and climate repair. an appreciation the value of neighbours, friends and social cohesion generally an end (okay, diminution) of populist politics and specifically Trump.	4/12/2020 10:44 AM
101	People more conscious of the importance of good hygiene. Retirees less inclined to travel on cruise ships. Investors more wary of higher risk investments.	4/12/2020 10:35 AM
102	more working from home property price pressures de-globalisation more in country manufacturing	4/12/2020 9:53 AM
103	China will have much greater power in the world. The longer the shut-down continues, the slower will be the recovery. We have to keep mines and other productive industries going as long as they can sell product.	4/12/2020 9:30 AM
104	The world should be a better and cleaner place.	4/12/2020 9:26 AM
105	I suspect a lot of us will make use of this time to re-assess what's important in our lives and what we will spend our time/money on when it's over.	4/12/2020 9:25 AM
106	The accelerated decline of USA as a superpower and economic powerhouse	4/12/2020 9:22 AM
107	Loss of small businesses High unemployment Higher taxes Erosion of freedoms Stock market rally Increased Australian nationalism and protection of critical supply chains Left wing governments	4/12/2020 9:22 AM
108	People will take hygiene more seriously People will travel less internationally	4/12/2020 9:15 AM
109	Recession/Depression	4/12/2020 9:10 AM
110	Less disposable income for many people which will result in many businesses disappearing. Less tourism for many years which will also affect many businesses and Australian economy.	4/12/2020 9:03 AM

111	Some change in capitalism, globalisation; Australia energises manufacturing; possible long term mental health issues.	4/12/2020 8:55 AM
112	People forget quickly.	4/12/2020 8:11 AM
113	Less travel, less use of public transport	4/12/2020 8:08 AM
114	Reduced travel, both business & leisure and increased video conferences	4/12/2020 8:05 AM
115	We might actually see some meaningful investments by governments in healthcare where it is really needed. Otherwise I think people will be surprised at how little will change 12 months down the track	4/12/2020 7:44 AM
116	Spiralling Govt debt at a higher rate than the expansion of GDP.	4/12/2020 7:38 AM
117	Restructure of the way we work	4/12/2020 7:24 AM
118	Fear of another outbreak. Fear of an entirely new pandemic. Concern over just in time supply chains. Will globalisation be scaled back, leading to lower economic growth?	4/12/2020 6:13 AM
119	Higher taxes and other imposts to repay the government's large stimulus during the COVID-19 crisis.	4/12/2020 12:11 AM
120	Too much money has been thrown at crisis and we will be paying for it in many years to come.	4/12/2020 12:03 AM
121	Reduced economic activity, higher unemployment, Global increase in poverty, Loss of some SMEs, sustained recession (2 years +), increased govt debt that will necessarily result in increased revenue raising measures and/or a reduction in services	4/11/2020 9:51 PM
122	spending will be reduced for years many countries will not survive hopefully we will rely less on China manufacturing/ownership of essential products/services will return to Aus	4/11/2020 8:19 PM
123	We will work more from home. Less needed in the ivory tower.. Less time lost through travel to/from work - so improved productivity.The list goes on ....	4/11/2020 7:12 PM
124	work from home	4/11/2020 6:37 PM
125	The health crises will impact on country's economies and finances for a long time.	4/11/2020 6:10 PM
126	after saying for some years that I could not work out how all those coffee shops and restaurants survived and weird shops that sell useless crap that people put in houses, a number of these will now disappear along with the jobs. I hope it is not just the 80/20 rule - but if it is only the smart 20% that learn something from this crisis, at least going forward they will save more money, learn how to budget and act more frugally with their money so they are better off and more secure in the future. Less people will migrate to Australia for awhile and that will have GDP consequences (one day our kids will put economists up against that proverbial wall when they realise you can't keep growing the economy and increasing the population without damaging the planet). The RBA/government will try to blow yet another bubble and try to save the housing market from falling as usual. I hope they are successful because that should see the end of the housing bubble and 'x' of the 80% will learn once and for all that unproductive 2nd hand property is not a sure fire way to stick your head up your wazoo and double your money every 7 years - it is a commodity stupid! Businesses are pressing hard to get things going again so people don't get a memory of hard times and change their way of thinking and spending. Governments will be panicking. If they are not successful and only kill people - the regular shut downs globally will further damage the collective psyche and cause revenue damage to the over-eager businesses. The share and housing market was already on a high - I am not sure how much further it can push up without consequences of whatever the next economic derivative of fallout occurs. There is money to be made in these times of great turmoil.	4/11/2020 5:52 PM
127	More work from home, more of a cashless economy until power failures interrupt the digital system,	4/11/2020 4:50 PM
128	increased use of online for accessing many goods and services, because many have tried for first time and will take to it. I do not accept idea that travel and education (worst hit industries) will suffer long-term. They will rebound in a strong way.	4/11/2020 4:36 PM
129	Australia could benefit from likely increased infrastructure spending around the world through sustained exports of iron ore and coal, as governments invest in job creating ventures. Tourism both inbound and outbound may remain depressed for some time	4/11/2020 3:42 PM
130	Debt will take generations to pay off	4/11/2020 3:16 PM
131	Changes in the ways business operate to permanently reduce overheads.. Hopefully a trend	4/11/2020 2:31 PM

	away from the "have it now" mentality of the millennials. Increased debt load in all sectors.	
132	property investment will be significantly impacted as the government is imposing its will and overriding commercial agreements between landlords and tenants all to the benefit of the tenant eg telling landlords to cop losses without providing any compensation. Its restricting peoples ability to get an income from that asset class, being able to sell it, personally move back into it, claim on insurance policies as your told you can't enforce your lease terms etc	4/11/2020 2:15 PM
133	less international travel	4/11/2020 1:58 PM
134	Please see above. There will be fights over who is to repay the debt, and others saying it never has to be repaid. I think it has to be repaid. It is our strong financial position that aided us through the GFC and now this health crisis. We need to get back in the black for the next challenge	4/11/2020 1:35 PM
135	closer family ties	4/11/2020 12:06 PM
136	People will be a lot more concerned with their debt	4/11/2020 10:55 AM
137	Introduction of strategic stockpiles of key items and ensuring multiple sources of overseas supply of essential goods	4/11/2020 10:06 AM
138	see above comments	4/11/2020 9:07 AM
139	Perhaps the way certain work is undertaken may change. The demand for office space could very well reduce. Bricks & mortar/foot traffic retail will experience further difficulties as people are 'forced' into online offerings and may find using technology is more convenient and time efficient.	4/11/2020 8:29 AM
140	Our habits have been disrupted. In some cases we will decide that the habits were not worth having.	4/11/2020 8:12 AM
141	Humans will be Humans All back as Normal	4/11/2020 8:06 AM
142	travel habits & tourism	4/11/2020 7:01 AM
143	Hopefully we will all be a bit nicer to each other and more respectful. Will increase working from home availability and less business travel. This will have positive effects on climate change which seems to have really dropped off the radar.	4/11/2020 6:12 AM
144	Companies/jobs will be permanently lost. Very slow rebound. Loss of confidence in economy.	4/11/2020 6:04 AM
145	People and/or companies will set aside more cash for a rainy day/black swan event	4/11/2020 12:23 AM
146	Ability for businesses to return to prior conditions, especially travel related entities.	4/10/2020 9:28 PM
147	As comments in 8, seeing it firsthand, complete demoralisation of a young person who had everything to look forward to.	4/10/2020 9:17 PM
148	Some Small business will not come back	4/10/2020 8:43 PM
149	travel will be severely curtailed. Government economic policy of any party in power will be radically changed for many years. The so called debt problem will be the least of our worries	4/10/2020 8:10 PM
150	A surge in infrastructure spending should see continuing demand for iron ore. Renewed focus on preparation for future potential pandemics. A paradigm shift in the way we work.	4/10/2020 7:37 PM
151	Higher work from home situation - partial or fully (possibly without recognising the additional difficulty of doing the work) Greater personal space Less affluence - for some time	4/10/2020 7:18 PM
152	making so many business and people expecting a handout as a matter of course for the slightest problems	4/10/2020 7:07 PM
153	Repairing the budget! It will be a fine balancing act between repairing the budget and repairing the economy - i.e. restoring the budget without raising taxes to the point where it suppresses economic incentive and activity. Also very concerned about potential moves towards mandatory vaccination and removal of choice in healthcare or access to services without being vaccinated. (If a vaccine was truly effective, those who are vaccinated would not need to worry about others choosing not to!)	4/10/2020 6:40 PM
154	Investment returns permanently drastically reduced	4/10/2020 6:07 PM
155	Less Intl and Intrastate Travel Less eating out Less inclination to rent office space.	4/10/2020 5:50 PM
156	loss of capital from property to be used for generating retirement income will mean delayed retirement	4/10/2020 5:31 PM

157	More difficult operating conditions and loss of confidence facing many small business owners	4/10/2020 5:24 PM
158	I am a self funded retire and received no help so far. I do not expect any help either. I am just worried about the tax we all have to pay in the future to pay back the enormous Government debt which is accruing now.	4/10/2020 5:23 PM
159	Public company boards and CEOs will need to review their unsustainable salaries; climate change will be back on the Government's agenda; air travel will be expensive long term and many airlines will go bust; manufacturing may pick up in Australia; casual work may not be viable anymore; many small businesses, tertiary institutions and private schools won't survive.	4/10/2020 4:54 PM
160	Less discretionary consumer eg in Restaurants & cafes & clothes	4/10/2020 4:47 PM
161	Societal changes Overseas travel preferences Shopping on line and delivery etc. Schooling traditions	4/10/2020 4:13 PM
162	There will be permanent change from innovation, ie phone health	4/10/2020 4:09 PM
163	Travel/airline/cruise industry will take years to recover. Commercial office property may be in less demand for a long time. Many food outlets / cafes / restaurants with go bust	4/10/2020 4:02 PM
164	The availability of toilet paper.	4/10/2020 3:44 PM
165	Reduced travel (sea and air) by older generation. Drop in demand or reduction in office space.	4/10/2020 3:44 PM
166	What we think is important in life and just how little we need to live on.	4/10/2020 3:29 PM
167	Increased taxes, slow economic recovery, people will view & approach China differently	4/10/2020 3:11 PM
168	Geeze too many to mention.	4/10/2020 2:29 PM
169	Hopefully supply chains will be reconsidered and who we really trust to supply critical goods. Better understanding of simultaneous global demand shock - may lead to better stress tests and preparedness Cruise ship holiday is off the bucket list!	4/10/2020 2:29 PM
170	Good Question, 1. tighter controls on travel entries. 2. Tighter controls by WHO on countries with out breaks. 3. Probably Higher savings for contingency Health services.	4/10/2020 2:07 PM
171	Greater appreciation of the amazing world we live in, and the need to look after it.	4/10/2020 2:06 PM
172	Hopefully the powers that be will make sure Australia is more self reliant. Fuel, manufacturing etc. We can all pay a little bit more to be more secure and cut back our dealings with China.	4/10/2020 2:06 PM
173	Travel is an obvious one. It will take longer. What will be the reduction in those taking a cruise? There will be a bigger acceptance and adoption of work from home. This doesnt mean the end of offices but surely in a low growth economic environment overall and more work from home, that demand must be less. I feel we will all be more cautious in public. Will we get back to pre-covid and if so when? Will it be before the next one? Financially there will Government debt to fund and repay, same for businesses who have deferred rent and loans. Risk profiles and investor asset allocation will change as they need to cater for the speed and depth of future falls. What is a defensive asset? Much greater wariness of this. Will we get accurate consistent asset allocation terminology legislated? This is not hard. Think like a Mum & Dad investor. Balanced equals 50/50 etc with a tolerance range of xx%. Growth is 70/30....	4/10/2020 2:05 PM
174	Initially business and individuals will become aware of cashflow and cash reserves, before then reverting to using every possible dollar.	4/10/2020 2:02 PM
175	Less employment, less business and leisure travel, permanent ( including public sector) jobs more highly valued, increased savings rate, more teleworking and greater use of Telehealth, on-shoring of key industries, less global integration of supply chains, better future preparedness, higher taxes, more rapid adoption of new technologies trialled during the crisis, more online purchases, higher value on relationships for singles - more weddings.	4/10/2020 1:53 PM
176	reduced overseas travel for all, higher taxes ion those who work or provided for themselves in retirement. Those who saved will be taxed, those who squandered will be bailed out.	4/10/2020 1:47 PM
177	A lot of de-leveraging will occur.	4/10/2020 1:32 PM
178	I hope that we remember this experience & invest more in Australian manufacturing so that we are less reliant on overseas suppliers for essential medical supplies & that the Govt	4/10/2020 1:21 PM

	provides greater incentives for research & development particularly into science & medicine.	
179	Sustained changes in behaviour - less travel, more remote working, less consumer discretionary spending (consumers more cautious, increase in savings rate)	4/10/2020 1:07 PM
180	reduced dividends so lifestyle will be impacted.	4/10/2020 12:06 PM
181	Cash flow crunch despite Govnt packages is very awkward. Probably going to get a bollocking from ATO for raiding SMSF for cash as a stop gap to pay bills. Despite doing a good job of preserving SMSF capital so far.	4/10/2020 12:04 PM
182	International travel will be more expensive and less frequent Australian goods and services will be more popular	4/10/2020 11:58 AM
183	Increased local manufacturing of vital medical supplies, re evolution of industries that can be retained in Australia competitively. Stopping of Wet markets around the world and especially China must be strongly controlled.	4/10/2020 11:56 AM
184	GOVERNMENTS TO RECOUP EXPENDITURE BY INCREASING TAXES	4/10/2020 11:27 AM
185	More local supply chains for essential goods, a more nationalistic sentiment.	4/10/2020 11:22 AM
186	Hopefully DONALD TRUMPS EXIT from POTUS!!! Also An increased awareness of our vulnerability to such pandemics along with a strategy to deal with the next one, globalisation has consequences and we must be proactive, not reactive as are the majority of Australian politicians.	4/10/2020 10:54 AM
187	Higher taxes, loss of dividend income and as a self funded family loss of disposable income resulting in lowering of living standard	4/10/2020 10:51 AM
188	Loss of civil liberties and increase state imposition/regulation.	4/10/2020 10:44 AM
189	Confidence in taking public transport, having lots of people in an office may take some time to rebuild.	4/10/2020 10:39 AM
190	Remote work via internet will be more common.	4/10/2020 10:36 AM
191	Any business (or social) activity which relies on mass gatherings is going to be massively disrupted. Will the younger generation accept a sustained ban on school, university, working in offices, playing team sport, meeting up with friends, going to restaurants and parties, sports events, concerts and festivals, overseas holidays, weddings, i.e. pretty much everything which makes life worthwhile and enjoyable - especially when you're young ? It's a real challenge to design an exit strategy which allows some form of return to normality without an explosion in cases in the 2nd, 3rd, 4th and subsequent waves.	4/10/2020 10:34 AM
192	People fear from travel, cruises etc. Increase in Travel Ins. People wont go out as much.	4/10/2020 10:01 AM
193	new normals of increased public social distancing, digital activities, less retail consumption, lower fixed costs for businesses (particularly rents), less employment, more investment caution	4/10/2020 10:00 AM
194	economy slow to recover.	4/10/2020 9:58 AM
195	We will need to know those who we mix with are clear of the virus, how do we know that someone isn't a carrier? Will there be a vaxination card/reader that we carry/share as proof we're clean so to speak.	4/10/2020 9:14 AM
196	Less globalisation and more acknowledgement of sovereignty. Possible collapse of the EEC and the Euro. Decimation of third world economies	4/10/2020 9:11 AM
197	people out of work Business slow to pick up Government under increased pressure to perform	4/10/2020 9:03 AM
198	Change in attitude to personal debt, where people may attempt to save more. On the other hand Government might rid themselves of their politically driven fixation with Government debt and surplus at the expense of proper fiscal management of the economy. International travel will be negligible until a vaccine is available.	4/10/2020 9:00 AM
199	Possibly an acceleration of the decline of bricks and mortar retailing. Hence reduction in shopping centre rents and property values. Current approach in Australia is not sustainable given it potentially drags out the impact period for well over a year. We need to get more of the lower risk population infected and hence immune.	4/10/2020 8:50 AM
200	The question will be how we as a country deal with the fallout of this unprecedented stimulus - will the political class have the strength to withdraw what has been put in place and what	4/10/2020 8:33 AM

	are the measures to pay for the overhead. Also, this pandemic should trigger a review of our thinking on the provision of medical services in Australia.	
201	Revised Commonwealth and State Government crisis protocols. Review crisis logistic stock holding on an internal national capacity.	4/10/2020 8:32 AM
202	International travel heavily reduced High annual leave balances both as a safety net and due to less travel	4/10/2020 8:12 AM
203	Change in behaviour resulting in the recovery being lumpy and specific to areas of consumption.	4/10/2020 8:08 AM
204	The economy would seem to be a bit damaged.	4/10/2020 7:41 AM
205	More government control is inevitable	4/10/2020 7:15 AM
206	National supply chains and local manufacturing will be supported with tax breaks at the small business level and with government long term contracts	4/10/2020 7:06 AM
207	more manufacturing in Australia, upgrade of Hospitals	4/10/2020 6:49 AM
208	hopefully this will trigger government around the world to open their eyes and give proper weight on biological threat (like Bill Gates warned long ago) and empower or establish an institution (maybe part of the military unit) to get ready in the likely future events.	4/10/2020 1:33 AM
209	The world is going to change and I seriously doubt anyone can really predict how, but I fear more narrow, more inclined to isolation and increased self reliance at a personal level ( more saving less consumption);and a national level - anyone for manufacturing subsidies?	4/10/2020 12:47 AM
210	Paying off the debt (individual, corporate and govt). It was terrible before Covid19 and it will be massively worse now. It's hard to see how this can be achieved without unprecedented pain for everyone other than the fabulously wealthy! We need to learn from this crisis so we are better prepared for the next one. I hope that we can become a more equitable and caring society. The crisis has shown that just about everyone is more valuable (e.g. health care staff, cleaners, supermarket checkout staff, truck drivers and thousands more) to society than ridiculously paid financiers and stock traders who in many cases are simply gambling not investing. The nation's wealth needs to be shared more fairly and we need to return to a system that provides more security for all workers. No hours contracts, underemployment, the gig economy, fake contractor arrangements and the like are all designed to concentrate wealth and leave ordinary people impoverished and frightened for their future. It's time to wake up and start treating each other as we would like to be treated ourselves.	4/10/2020 12:10 AM
211	Hopefully Americans will appreciate why you don't elect morons and cretins like Trump into high office if there is a chance of needing astute economic and personnel management in the foreseeable future. In Australia I think people will be a bit bruised and battered and more conservative with how they value their pay packet and make better decisions about spending on cost of living versus their cost of lifestyle	4/9/2020 11:23 PM
212	More conservative actions of younger people in regards to employment, lifestyle and expenditure - they'll want permanent employment. However, employers will want more casuals - dilemma! Big increase in reliance on net for meetings and purchases. Demise of many existing organisations such as social and sporting clubs. Hopefully more agreement and less politics in government.	4/9/2020 11:01 PM
213	Perhaps, just perhaps, Australia will return to its manufacturing base, ignore anything the Chinese want from us, and ban all Chinese from entering and/or owning any of Australia ...that should have been happening even before the virus appeared	4/9/2020 10:18 PM
214	Higher unemployment Interest rates lower for longer Higher taxes Bigger government	4/9/2020 10:13 PM
215	Certain industries such as air travel and cruising will be damaged for some time. More Australia wide travel and less overseas	4/9/2020 10:01 PM
216	I think there will be a reassessment of what is important to us as a society. I hope there will be reduced importance on material things and more emphasis placed on support of family, particularly by members of families. Also people should have some savings set aside for unforeseen changes in circumstances	4/9/2020 9:51 PM
217	Pro-resilience policies	4/9/2020 8:51 PM
218	World trade will change with more emphasis on local manufacturing. People will permanently change many old habits, new 'norms'	4/9/2020 8:48 PM
219	Reorganisation of country supply chains for strategic supplies. Higher taxes. Countries and businesses may recognise that it can be extremely dangerous to be too dependent on one	4/9/2020 8:27 PM

	country.	
220	More working from home arrangements Less discretionary spending for some time	4/9/2020 8:21 PM
221	Highly likely that companies will take considerable time to recover financially.	4/9/2020 8:13 PM
222	Hopefully better preparation by the healthcare system	4/9/2020 7:58 PM
223	New way of working and more efficiently	4/9/2020 7:02 PM
224	Benchmark for how to treat/cope with the inevitable outbreak of similar diseases in the future	4/9/2020 6:52 PM
225	Higher taxes. Pressure / Lobbying for more socialism. Governments more conscious of their debts, but some people wanting to increase debts. Government holding more stocks of health essentials. Hopefully less dependence on China.	4/9/2020 6:45 PM
226	Dont know	4/9/2020 6:36 PM
227	We'll all definitely value everyone else in the community much more than we've been doing. I believe we were heading, if not already there, to having a dog-eat-dog attitude towards each other. I hope one of the negatives is not both governments fighting for decades about the budget of the country as a result of the generosity of the current government. We like going for drives, & already miss doing that, so look forward to having that freedom again. We don't feel hard done by. The government had to apply all of the restrictions that it has, albeit a bit slow at the isolating bit. . . . and those damn cruise ships!!!! They should have huge daily fines imposed on them, until they leave our shores. They've just the biggest breeding grounds, that we predicted right in the beginning. They're wrecking our freedom to a large extent by hanging around. I do wonder if the passengers who were stuck on them right at the start, can sue whoever made the decision for them not to be allowed off the ships in the beginning. The virus just HAD to breed between passengers & crew, there was no option whatsoever.	4/9/2020 6:35 PM
228	The rhetoric of debt and deficit disaster now lies as discredited as Bob Hope's humour at the 1970 Miss-World pageant.	4/9/2020 6:32 PM
229	Reduced demand for commercial property (esp office) space; and so reduced values/investment returns. Less business travel (more video-conferencing). Less holiday travel - especially cruises.	4/9/2020 6:17 PM
230	Consequences of the explosion in public debt, especially in the USA, and the unprecedented influence of the manipulative policies (market rigging) of the USA's central bank, that seemingly focus on propping up Wall St, rather than letting the markets sort themselves out, resulting in a significant widening gap between rich and poor.	4/9/2020 6:07 PM
231	Hopefully we will be more of a society and less focussed on materialistic pursuits	4/9/2020 6:06 PM
232	It will take at least five years for GDP to be back to 2019 levels consequently there will be a section of the community who become longterm (and maybe intergenerational) unemployed.	4/9/2020 6:05 PM
233	We won't be shaking hands with anyone for a few years	4/9/2020 6:05 PM
234	Our 'worst case' will have changed and zero is a very real option, leading to people being more risk adverse. We will also see more a continued take up of digital efficiency and the use of technology.	4/9/2020 5:58 PM
235	Change in "working from home" attitudes in many companies that will increasingly allow it and this will reduce transport / traffic costs, give employee flexibility to not go to the office every day.	4/9/2020 5:50 PM
236	working from home increasing to pre CV19 increase of on-line education unemployment will take a long time to get back to pre CV19 levels hopefully we are better prepared for future pandemics (they seem to be regular) banning of wet markets in Asia	4/9/2020 5:45 PM
237	high unemployment. fewer coffee shops. maybe a re-calibrating of younger peoples perspective around current spending & future savings ... less hand-to-mouth. hopefully more manufacturing in Australia.	4/9/2020 5:41 PM
238	National debt, inflation.	4/9/2020 5:39 PM
239	I really don't know.	4/9/2020 5:34 PM
240	A valuing of community, health workers, teachers, supply chains, the arts, socialist programs & a government willing to spend our tax \$\$ on the public weal.	4/9/2020 5:33 PM
241	People will live more freely abate more cautiously. International travel will be slow for many years as people are cautious about flare up of the virus and getting caught or being sick	4/9/2020 5:30 PM

	while overseas. Domestic travel will thrive.	
242	less travel, particularly overseas- reconsideration of home working as normal-need for decentralization of society	4/9/2020 5:24 PM
243	I hope we will move away from party political ideology towards a gentler policy environment. We will need to get a better balance between globalisation and self reliance. The earth has delivered a monumental reminder of our impotence and negligence	4/9/2020 5:23 PM
244	Society will reassess the need for conspicuous consumption, and economic activity will be subdued for some time. Governments will place less emphasis on "balanced budgets". The "Modern Monetarists" will rule!	4/9/2020 5:18 PM
245	I think this will be the worst economic situation since the Great Depression of the 1930s - there is not going to be any quick bounce back.	4/9/2020 5:17 PM
246	Lots more people working from home, and prob a lot more stuff bought online rather than in shops	4/9/2020 5:14 PM
247	Working and Teaching from home becoming more of the norm. Digital Solutions becoming even more entrenched in or life styles.	4/9/2020 5:09 PM
248	Australia must become self sufficient and not rely on china and others to supply us with everything	4/9/2020 5:06 PM
249	On line learning, commerce and meetings, more people working from home, shopping from home.	4/9/2020 5:02 PM
250	Massive increase in remote working and consequent impact on property values in city centres. Unemployment will not fall to pre- COVID levels and when Govt removes extras, the impoverished will suffer. Probably significant house price reductions.	4/9/2020 4:53 PM
251	People will wash their hands a lot more.	4/9/2020 4:51 PM
252	If people are sensible then overtime little but the cruise industry should be put notice, it shows their ships are a breeding ground. Also businesses that just clip the ticket like flight centre and webjet really don't add much value.	4/9/2020 4:44 PM
253	Long term external and medium term travel restrictions through requiring people to carry mobile apps or certificates that show that they have Covid antibodies, are not sick or are vaccinated.	4/9/2020 4:32 PM
254	Budget deficit levy, higher GST, public service cuts, more working from home, less travel	4/9/2020 4:31 PM
255	Hopefully pandemic preparedness	4/9/2020 4:08 PM
256	Less overseas travel. Spending will slow as people save more for the unexpected.	4/9/2020 3:54 PM
257	Some businesses will come winners by adapting to the new environment eg tele medicine, video conferencing, changing work practices. Others will not survive like tourism, cruising.	4/9/2020 3:50 PM
258	huge increase in national debt.	4/9/2020 3:46 PM
259	Social change from socialising, holidaying, eating out etc. Small business failures. Big business failures who rely on small business. Mortgage defaults sustained unemployment, increase of government employment, stimulus such as infrastructure projects, prbable stagnation followed by Eventual uncontrollable inflation.	4/9/2020 3:38 PM
260	More will work from home. most countries need to be better prepared for something like this in the future.	4/9/2020 3:37 PM
261	depression	4/9/2020 3:33 PM
262	A sustained period of 14 day isolation after travel -this must be maintained until a vaccine is inplace world wide-more remote working more money into health care-more US and overseas-Cruise industry decimated and limited to passenger numbers	4/9/2020 3:25 PM
263	Immigration will be greatly reduced, perhaps permanently. Greater restrictions on foreign ownership of assets. House prices to fall in real terms. Less commuting brought about by more working from home and conferencing online. Some businesses and business models will disappear completely, a lot that survive will have to change significantly. I would like to see a national debate about Centrelink- can we replace it with something better/more efficient/more humane? Do we even need it? What about (gasp) a Universal Basic Income...perhaps a modest amount at first. We have an opportunity to reconstruct a much better country out of the ashes of this crisis. Rant over!	4/9/2020 3:25 PM



264	I'm reflecting on those gradually now. Give me to the end of next month (May) and I'll have a much better idea.	4/9/2020 3:21 PM
265	Lower standards of living world wide, except for the Lizard people	4/9/2020 3:21 PM
266	Good hygiene. Trust in government to look after the people.	4/9/2020 3:17 PM
267	Less reliance on overseas countries ie China.	4/9/2020 3:16 PM
268	A change in the way we work ie are large offices a thing of the past A fundamental change in the use of physical cash - accelerated reduction.	4/9/2020 3:16 PM
269	Reduced investment returns. Hopefully people will learn to live within their means. If they can't afford it they wont do or buy it and put some saving away as a safety net	4/9/2020 3:12 PM
270	Self sufficiency must return in critical areas ,/ industries .....drug manufacturing to name but one . Reduced compulsory drawdown in super Excessive wealth allowances ....negative gearing and franking credits must be checked	4/9/2020 3:11 PM
271	High unemployment. Lower property prices. Social unrest.	4/9/2020 3:02 PM
272	Cruises off the agenda, flying doubtful for 12-18 months. Local holidays much more appealing , upgraded to luxury levels	4/9/2020 2:59 PM
273	More inefficient economies as globalisation is reduced. Increased taxation that further drives down world output and hence living standards. Governments that think they can print free money with no consequences.	4/9/2020 2:59 PM
274	Hopefully less neoliberal government, more care for those who need it, more respect (financially) for medical workers and teachers, less casualised workforce. And people will be more conscious of their health, maybe lower smoking rates, reduced obesity. Ideally less conspicuous consumption would be a good thing, as people realise they can enjoy themselves without going out or shopping all the time. More home cooking, more working from home. And maybe, reduced carbon emissions?!	4/9/2020 2:57 PM
275	Higher taxes: resurgence of manufacturing: decline in professional sport as a major influence on society : increased nationalism worldwide:	4/9/2020 2:55 PM
276	Work place changes such as working at home; changes to foreign investment within Australia; increased unemployed - perhaps negating offshoring; reduction in the far too many micro banks; rise of new political party.	4/9/2020 2:51 PM
277	hopefully more preparedness for similar events a greater acceptance of science in predicting adverse events (think climate change)	4/9/2020 2:51 PM
278	GOVT DEBT IMPACTS ON FUTURE BUDGETS AND BENEFITS/ GROWTH	4/9/2020 2:44 PM
279	Potentially greater gap between the haves and the have nots, sowing seeds of revolution if that gap and loss of opportunity becomes intolerable for a large segment of the population.	4/9/2020 2:43 PM
280	More debt and more taxes. Pay more for less	4/9/2020 2:41 PM
281	We will appreciate our lifestyle and freedom going forward and what a lucky country we live in.	4/9/2020 2:31 PM
282	Hopefully Australia might become more self sufficient in the manufacture of vital supplies	4/9/2020 2:29 PM
283	Cruising crushed with flags of convenience stopped. Less overseas travel. Reduced business travel with increased use of teleconferencing. More working from home.	4/9/2020 2:27 PM
284	Increased protectionism and nationalism. A rise in right wing politics. A significant decline in international travel to and from Asia. More people working from home and more often. The young generation will now know what it is like to experience a recession and will realise the need to have savings for a rainy day and not just borrow to their eye balls and plow everything into real estate.	4/9/2020 2:25 PM
285	Hopefully a more resilient and capable society and industries	4/9/2020 2:24 PM
286	Less travelling especially older people, less consumerism which went mad, lower property prices, change in office/home workplace	4/9/2020 2:23 PM
287	Lower standard of living due to increased government debt.	4/9/2020 2:22 PM
288	Moving manufacturing onshore, more trade with countries other than China	4/9/2020 2:19 PM
289	International travel greatly reduced	4/9/2020 2:18 PM

290	The growing police state will continue to tighten its grip, and there will be ever more restrictions of liberty for ever more flimsy excuses.	4/9/2020 2:14 PM
291	Businesses may move offices away from inner city areas and encourage a more mobile workforce. There may be a reduced need for travel to conduct business and an increased demand for online conferencing etc. The general public will be reluctant to travel in any means other than possibly locally (within state) for a period of time.	4/9/2020 2:13 PM
292	Business will be used to using tech, less face to face meetings, and more working from home. Though suspect working from home will miss social aspect of the office, so may not be as bigger impact as might expect!	4/9/2020 2:10 PM
293	Fear, mutual suspicion, hoarding, docility, dependence on nanny-state intervention, mental fragility, compliance with authority	4/9/2020 2:09 PM
294	The government won't wind back these changes, there'll still be some sort of limit on gatherings etc. I don't know what they'll be, but once you've made a concession as a society, it's VERY hard to wind that back.	4/9/2020 2:09 PM
295	Serious infectious disease spread risk will 'suddenly' be top of the list in corporate crisis management systems. The meaning of risk will morph.	4/9/2020 2:09 PM
296	Change in consumer spending patterns. Much less spent on discretionary goods and services - international travel, gyms and eating out will all take a big hit. Many businesses will not emerge from hibernation.	4/9/2020 2:09 PM
297	The search for a way for Australia to be able to produce what it needs without undue negative economic consequences.	4/9/2020 2:05 PM
298	I think post covid a once in a lifetime equities buying opportunity	4/9/2020 2:01 PM
299	I will always be aware that there is always something "just around the corner" to make me a cautious investor	4/9/2020 2:00 PM
300	More working remotely Less need for business travel Less need for expensive head office More big government Less cruise ship travel by health compromised elderly Some poets may not wish to take cruise ships unless it's more profitable	4/9/2020 2:00 PM
301	The world will never be the same again. Many of today's jobs will be gone forever. Jobs we never dreamed of will be available. Working from home or remotely will be common place. The work load may be evenly spread with all able bodied citizens required thus eliminating Newstart Payments. This may bring about a four day working week thus creating more leisure time for the existing work force. Many office blocks will be converted to dwelling units. With the lack of travel, both domestic and international, the atmosphere may be able to cleanse it's self. Politicians could work from home thus saving the bull shit emissions form Parliament House along with billions of \$\$\$	4/9/2020 1:55 PM
302	Possible prolonged recession, slow business recovery and unemployment significantly greater than 5%. More bricks & mortar businesses close, more shopping online and significant increase in people working from home.	4/9/2020 1:52 PM
303	Reduction in demand for expensive CBD buildings and, I fear, a greater casualisation of the workforce as more people work from home thus weakening the sense of belonging to a team. Less international travel, particularly cruises.	4/9/2020 1:48 PM
304	This crisis reveals the extensive employment in discretionary service industries (cafes, restaurants, sports, entertainment, tourism and more) and undercapitalisation of same. Many jobs will not comeback and Australia may have a long phase of higher unemployment rates.	4/9/2020 1:48 PM
305	Working from home will be embraced by organisations as an acceptable option for many of their employees, at least for part of their work activities. Organisations will reduce and reorganise their work spaces to allow for more flexible work patterns. In general the population will be more cautious about their security of employment and value of assets- they'll remember for a long time that their security is not assured.	4/9/2020 1:48 PM
306	Aussies will travel only in their own country- in many ways that is good. Will it make or pursue the Gov to encourage more manufacturing in Australia.	4/9/2020 1:47 PM
307	Decreased dividend income, volatile share market. Self funded retirees once again are the forgotten section of our community, no assistance, barely mentioned by any governments	4/9/2020 1:47 PM
308	Changes in supply chains, inflation, property deflation and possibly stagflation.	4/9/2020 1:46 PM
309	Home Deliveries from small biz will continue to replace some supermarket shopping. Cruise ships will be much less popular. China will be less popular with OZ	4/9/2020 1:44 PM

310	using technology to save on costs, rental, travel etc	4/9/2020 1:43 PM
311	More businesses will recognise some of their employees can work effectively from home therefore might seek to downsize their bricks and mortar presence	4/9/2020 1:42 PM
312	Nations will need to be more self-sufficient. Return of manufacturing own goods. Less reliance on cheap imports. Hopefully, new economy not based on endless consumption of unnecessary items. Greater emphasis on good health and education systems. And, lest not forget about climate change action because pandemics are a consequence of global warming.	4/9/2020 1:42 PM
313	Higher unemployment Greater focus on personal hygiene	4/9/2020 1:41 PM
314	More local manufacture and supply.	4/9/2020 1:37 PM
315	The US (and likely Australian) economies were already headed into a recession based on the yield curve going negative at the end of last year. Combined with asset markets (particularly bonds and equities) that were at bubble valuations. Coronavirus is just the pin the bubble popped on. We are still well above long term average valuations but I'm looking forward to investing aggressively if we reach more realistic valuations (ie. shares testing the 2009 lows).	4/9/2020 1:37 PM
316	All future budgets will need to be in the black to reduce our foreign debt that will be a burden for future generations.	4/9/2020 1:37 PM
317	Working from home Reluctance to travel on cruise ships All arrivals will be tested More older people will use netflix	4/9/2020 1:35 PM
318	More essential manufacturing done in Australia.	4/9/2020 1:34 PM
319	No idea. A whole new world.	4/9/2020 1:32 PM
320	People will continue to be nervous and not spend	4/9/2020 1:22 PM
321	Hopefully Australia will become more self sufficient. People will be more resilient and caring to each other.	4/9/2020 1:22 PM
322	More support for local manufacturing in Australia	4/9/2020 1:19 PM
323	Paying back the huge government debt What will we do if there is no or a delayed vaccine How will social support be funded after the initial 6 months if there is a fresh outbreak	4/9/2020 1:14 PM
324	People should be taking this opportunity to 'retrain' for the new jobs that will be available when this situation is normalised.	4/9/2020 1:14 PM
325	We can only hope we will see a reduction in overextending financially. We need to realise life is more valuable than material assets. Having fun and family will increase! Money is not number 1.	4/9/2020 1:13 PM
326	Increased taxes	4/9/2020 1:11 PM
327	Changed attitude to global trade and some increase in specific local industries. Less focus on maximum return on investments and more on liquidity and robustness.	4/9/2020 1:11 PM
328	The crisis shows that Australia needs to be independent of the world on such items as Oil & petroleum reserves , medical appliances and drugs, plus a lot more and that to do this we need to be more productive so that we can afford to manufacture again in this country	4/9/2020 1:09 PM
329	The floating hotel model with thousands of guests type of ocean cruising has finished. More small ship, adventure style cruising. Higher level of health awareness by all. The younger generations have had it pretty good since vaccines were discovered for most of the nasty illnesses early/mid last century.	4/9/2020 1:06 PM
330	change of behavior of consumers and business	4/9/2020 1:03 PM
331	Countries will look closely at greater border protection. Companies will offer employees work from home options to reduce costs of maintaining offices.	4/9/2020 1:02 PM
332	I think the overseas travel and tourism industry will feel it most. C19 will be with us for a long time and the ability of overseas countries to accept tourists into their intensive care wards will be limited. I doubt that there would be any insurance available. On the plus side the stay at home industry could boom. We could see more cruise ships staying in Australian waters.	4/9/2020 1:02 PM
333	Many businesses in both Australia and overseas will go bankrupt and probably never return	4/9/2020 1:01 PM
334	Increased household savings rate, reduction in debt appetite. Changes to freedom of movement. End to floating germ factories (aka cruises). Changes to education and other	4/9/2020 1:00 PM

	sectors - reduced headcount increased digital content.	
335	A great questions which I think is more impacted by how long it goes on. By this I mean, as we know, if you do a new routine for about 6 weeks, it becomes the new normal (ie exercise). A short sharp (V shaped) event is far less likely to change how things work than a longer period (U shaped). Meaningful change is hard but incremental change is easier to accommodate. I hope we have some incremental change by being less focused on shareholder value but it is very ingrained and will be hard to change.	4/9/2020 1:00 PM
336	After the virus comes the economic collapse of most of the western economies and the housing crisis. But after all that every thing should be tickity boo.	4/9/2020 12:58 PM
337	Better preparedness for a future (inevitable?) viral pandemic Renewed recognition of the vital role of adequately funded public services	4/9/2020 12:58 PM
338	Investment in rapid vaccine development Research into animal to human virus transmission	4/9/2020 12:56 PM
339	changes to lifestyle, particularly in areas like tourism, entertainment, restaurants. people will become more focused on health issues.	4/9/2020 12:55 PM
340	Many small businesses go broke ( especially those already affected by bushfiresand drought.. Many country towns will not survive Many Tourism/travel companies go bust ultimately affecting entire economies New norms in the way we do business - eg remote working	4/9/2020 12:55 PM
341	Tourism smashed, much less business travel, refunding of healthcare to decent levels, more focus on companies that actually do or make real things (rather than garbage tech co's), US loses it's free world leader status (heading towards a failed state) and increase in intrnl disputes as a consequence, easier move to renewables at scale.	4/9/2020 12:51 PM
342	Inflation ?	4/9/2020 12:50 PM
343	A greater move to online purchasing, The ease of video conferencing - ie less travel for meetings etc, A decrease in required office space as more people will work from home, People may change their saving habits!?	4/9/2020 12:50 PM
344	International travel will be subdued for years. (Death of cruising?) Hopefully normal flue victims will practice better hygiene and isolation. There will be greater pressure for local manufacturing of key items such as pharmaceuticals; a move away from unfettered free trade. There may be a serious accounting with China and clear moves to reduce dependence on that country which will have negative effects on the Australian economy.	4/9/2020 12:50 PM
345	Individual behavior changes and caution by consumers. There is a need for government and business to re-establish normalcy as soon as possible.	4/9/2020 12:49 PM
346	Higher debt, more taxes and reduction on infrastructure and health spending	4/9/2020 12:48 PM
347	Paying the bills!	4/9/2020 12:48 PM
348	Hot-desking goes out of fashion. People actually clean their computer keyboards and wash their hands. Countries will be better prepared for pandemics (hopefully). Wildlife habitats are protected because they create a buffer between humans and viruses. There are large value dilutions of share holdings from capital raisings.	4/9/2020 12:46 PM
349	COVID-19 will go as an issue for many years, at least 2, we will see limitations on international travel.	4/9/2020 12:46 PM
350	National Debt	4/9/2020 12:43 PM
351	Less developed economies unable to lift themselves up from the severe downturn. Social chaos ensuing. Governments having to deal with greater hardship and unrest in both developed and less developed countries.	4/9/2020 12:43 PM
352	government more aware of illness overseas and dangers to australia	4/9/2020 12:42 PM
353	More appreciation of essential services such as healthcare and education and hopefully increased remuneration. Hopefully there will result a far more equitable tax system and stop the gap between haves and have nots getting wider.	4/9/2020 12:40 PM
354	More activities moved to online	4/9/2020 12:40 PM
355	People might be better inclined to save, look for more secure employment	4/9/2020 12:38 PM
356	less reliance on China	4/9/2020 12:37 PM
357	A geberation scarred.	4/9/2020 12:36 PM

358	Reduced corporate travel	4/9/2020 12:35 PM
359	Population must STOP, pollution must STOP and the perception that the world must STOP everytime there is an outbreak of a virus is madness. More people will die of the flu, tuberculosis, heart disease, cancer, old age and possibly suicide than will die from COVID-19.	4/9/2020 12:26 PM
360	tough economy	4/9/2020 12:23 PM
361	hygiene needs to improve in the community	4/9/2020 12:21 PM
362	More people will work from home Increase in purchases online A signifant number of businesses (main street shops) who were only hanging on will close	4/9/2020 12:20 PM
363	I doubt anyone will ever want to try unfamiliar food ever again. I don't thin the desire to ever take a cruise will ever arise for the masses.	4/9/2020 12:19 PM
364	A marked reduction in some areas of the economy for several years.	4/9/2020 12:18 PM
365	Long term high unemployment rates, large shift to online purchasing (decline of bricks and mortal retail) & very slow recovery of small business.	4/9/2020 12:18 PM
366	We will never get back to "normal". Too many retail stores selling expensive gear, too much eating out, too much travel overseas,too much spend all you get. Many businesses will never return. Can also see a reduction in glbalization	4/9/2020 12:18 PM
367	impact on Office space and strong growth in online working which is time efficient	4/9/2020 12:15 PM
368	I think China should be held to account for hiding COVID19 from the world. Reparations are due. We will certainly be much more conscious of supporting Australian made first, non-Chinese made next.	4/9/2020 12:14 PM
369	Some industries will be very slow to recover	4/9/2020 12:10 PM
370	China should be made to compensate all countries which have suffered as a result of c19. Australia should put in place detailed plans for the next virus outbreak including self sufficiency of all necessary materials.	4/9/2020 12:09 PM
371	more online shopping more teleconferences lower asset values exp airports and toll ways as more people work from home	4/9/2020 12:08 PM
372	Hopefully the Australian way of life will return to normal quite quickly, but there will be a greater focus on national priorities over global ones, and a re-assessment of the downsides of our inter-connected world.	4/9/2020 12:06 PM
373	Impact on asset prices as we come out the other side. I think property will be hit particularly hard more so in Sydney and Melbourne	4/9/2020 12:05 PM
374	we are to dependant on china	4/9/2020 11:58 AM
375	Governments will prepare better for a similar thing happening again. More people will stop spending everything and keep more in reserve, slowing the economy for longer.	4/9/2020 11:58 AM
376	Hygiene, less travel, more eating at home	4/9/2020 11:58 AM
377	Higher indirect taxes Serious long term effect on travel industry More video conferencing and less business travel Negative effect on hospitality industry Less eating out, more take-always	4/9/2020 11:54 AM
378	Maybe a shorter working week for everyone	4/9/2020 11:54 AM
379	Less demand for traditional commercial office space if we can work from home. ie "We Works" will be beneficiary. Less peak hour traffic. Lower demand for housing close to the city if more can work remotely. Cashless society,just tap and run. More caring communities	4/9/2020 11:53 AM
380	Hygiene levels will change in community	4/9/2020 11:51 AM
381	International travel to become more expensive and limited.	4/9/2020 11:51 AM
382	More business, learning etc done on line. Travel industry will be hit long term especially cruises. Move to almost cashless society.	4/9/2020 11:49 AM
383	Large national debt hat will be with us for may years. Hopefully no decrease in important programs such as foreign aid. Genuine tax reform (ie. get rid of the rorts, such as negative gearing on investment properties).	4/9/2020 11:46 AM
384	travel health checks, less reliance on China	4/9/2020 11:45 AM
385	The way we work more companies will allow workers to work from home at least one day a	4/9/2020 11:42 AM

	week.	
386	Structural changes to the behaviour of citizens. People will have lower debt and significantly less consumption. Personal debt is mainly brought forward consumption: so an unwind of these two would result in some significant changes for discretionary industries.	4/9/2020 11:41 AM
387	Business should never be the same again, but I'm not sure how that will play out. Backlash possible against decisions imposed by government/authorities without adequate discussion of the pros and cons of restrictions on individuals and groups, the purpose of such decisions and the alternatives explored.	4/9/2020 11:41 AM
388	.....hopefully all Federal Governments (globally) will keep in place contingency plans if ever this happens again & be better prepared to deal with a pandemic, so that it can be shut down a lot faster and not have such devastating consequences..	4/9/2020 11:39 AM
389	Less physical businesses, more internet businesses. More city apartments. Less reliance on USA and China. Education delivery changes, more internet. More medical PPE storage. Better data flows between Health, Transport and Immigration departments. Less confidentiality as data becomes more widespread. Travel Insurance changes - more expensive, better coverage.	4/9/2020 11:39 AM
390	This is a useful clean out of non-productive enterprises - coffee shops, gyms, personal beauty treatment etc. People may realize they need real skills and real jobs. Having a trade or profession even more important. We have become indulgent and entitled and this is as good as a war in shaking up society but less damaging overall.	4/9/2020 11:38 AM
391	Structural changes to business models leading to longer term recessions	4/9/2020 11:36 AM
392	inflation for food items. recession or mild depression. Poor earnings growth	4/9/2020 11:34 AM
393	It would be nice if these events were to make more people realise that Governments are limited in their ability to control events. And can only act within the limits of Physics, Chemistry and Biology and Engineering. The Fairy Godmother does not exist.	4/9/2020 11:33 AM
394	Suppressed economic growth globally Security concerns around China	4/9/2020 11:33 AM
395	I don't think there will be any major sustained consequences. It may be some years however for things to get back to "normal".	4/9/2020 11:32 AM
396	Behaviour may change as to dining out, overseas travel , working from home, and saving rather than spending. These changes will impact on the economic recovery	4/9/2020 11:32 AM
397	More domestic travel/holidays. More spending on health services. Hopefully better internet (country areas) to access remote services. Less imported foods.	4/9/2020 11:31 AM
398	Higher savings ratio of households Firms may be slow to re-hire as they focus on costs	4/9/2020 11:29 AM
399	jobs change of doing business	4/9/2020 11:29 AM
400	Re-accessment of Australia's relationship with China. More rigorous foreign investment thresholds. Examination of Australia's self dependency standards	4/9/2020 11:28 AM
401	The advice world may reconsider the flawed philosophy of Strategic Asset Allocation	4/9/2020 11:24 AM
402	More prudent stockpiling by Govt	4/9/2020 11:24 AM
403	Holiday travel overseas will be impacted for years particularly for older generation. Education may online to a greater degree. So to health.	4/9/2020 11:24 AM
404	Nothing. This will pass. A recession will stop the government's useless and constant talk of "23 years of uninterrupted growth" and might actually shock them into useful and country building economic policies.	4/9/2020 11:23 AM
405	Most countries will assess their independence of medical supplies.	4/9/2020 11:23 AM
406	More government control and interference.	4/9/2020 11:22 AM
407	International tourism will never recover to the same levels and this is not necessarily a bad thing.	4/9/2020 11:21 AM
408	I'm not sure there will be many There may be some changes to working from home, more online shopping etc but the main consequence is going to be how to pay for the stimulus packages	4/9/2020 11:19 AM
409	Cruises and travel DOWN	4/9/2020 11:17 AM
410	Les Union power ,more realistic Wages for	4/9/2020 11:17 AM

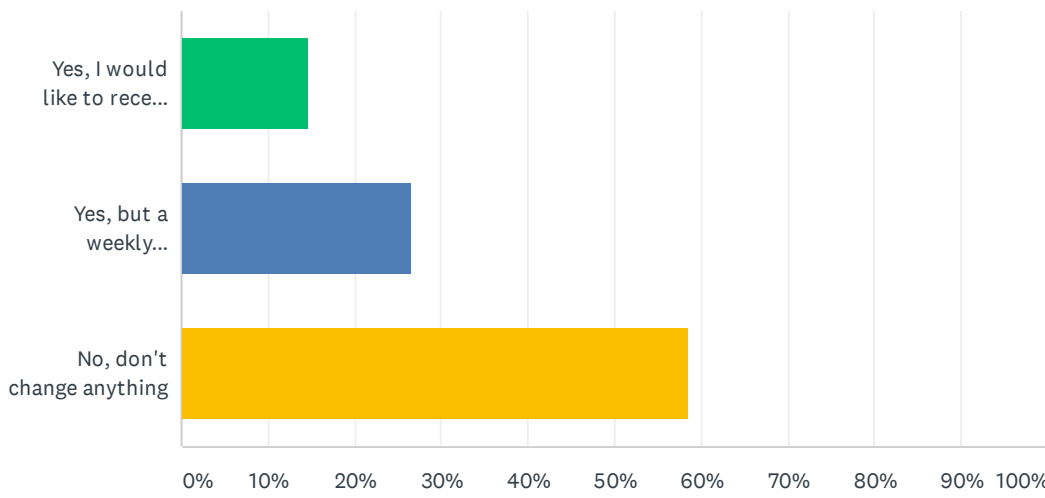
411	Disease may not be contained so resurgences could affect trade, travel and economic growth for a protracted period.	4/9/2020 11:16 AM
412	Hygiene, PPE	4/9/2020 11:14 AM
413	global suspicion of china with less reliance on chinese manufacturing from a global perspective	4/9/2020 11:13 AM
414	people will spend less on discretionary items to pay down debt	4/9/2020 11:12 AM
415	Consumer behaviour will be extremely cautious for a long time. A lot of Australians carry too much debt and will increasingly focus on debt reduction first. Consumer sectors will not recover quickly.	4/9/2020 11:10 AM
416	Tax rates will have to increase (mix of CGT, personal income, GST etc) Wouldn;t be surprised to see temperature testing at international airports/ ports for a long time. Increase of anxiety/ depression with this level of uncertainty. Surprised we haven't seen an increase of domestic violence with self isolation measures and Australias love for alcohol	4/9/2020 11:08 AM
417	People will be more frugal and conservative	4/9/2020 11:08 AM
418	Work from home is very positive. Clear skies over some big cities is very positive. Re-assessment of personal priorities is a good wake up call.	4/9/2020 11:07 AM
419	Changes to the work places & employment.	4/9/2020 11:06 AM
420	Abandonment of globalist agendas.	4/9/2020 11:05 AM
421	First wish is Donald Trump looses election and is vilified. Hopefully debt is tamed down in the future and Australian house prices can be lower	4/9/2020 11:03 AM
422	I don't think we will ever be quite the same. Some normality will resume but in many ways, things will be very different	4/9/2020 11:00 AM
423	Government Debt	4/9/2020 10:58 AM
424	Low interest rates and low wage growth	4/9/2020 10:58 AM
425	Listen to the EXPERTS on climate change. Yes I am joking.	4/9/2020 10:57 AM
426	Economic destruction of society will be far worse than disease effects. Being a retired person, effects on me are minimal. It's just that because of the "hibernation", many other people have been compulsorily retired. Maybe not reversibly. Maybe deserve a Hayne MkII in due course.	4/9/2020 10:56 AM
427	Very slow recovery in consumer discretionary spending	4/9/2020 10:54 AM
428	International travel may take a long time to return to normal. Globalisation unwinding, a review of critical manufacturing and where this should occur - possibly back in AU. People generally will be more conservative in their spending behaviour.	4/9/2020 10:53 AM
429	see my comments above (as after the GFC taxes were raised and benefits cut back or eliminated except for the politicians, top bureaucrats, the rich and certain demographic groups	4/9/2020 10:50 AM
430	Changes in workplace arrangements. More incentives for Australian manufacturing. Increased import tariffs.	4/9/2020 10:49 AM
431	Consolidation of authoritarian regimes in a number of countries around the world. Probably medium-long term impact on tourism, especially cruises	4/9/2020 10:49 AM
432	Cruise ship travel will be decimated Some businesses will not survive the change in the way things are done eg conferences will be reduced significantly and replaced by video links, domestic business travel will reduce as will expensive office space.	4/9/2020 10:48 AM
433	Transition from neo-liberal ideology to a more communitarian one with greater role of the State in reducing inequality in western societies.	4/9/2020 10:48 AM
434	Higher structural unemployment levels, and higher social security costs. More inter-generational resentment, especially towards self-funded retirees. Higher taxes and bigger government. But on the bright side, people may re-learn to appreciate the simple things in life - health, happiness, family, the outdoors, Australia's natural environment and advantages. Overseas travel may become less important.	4/9/2020 10:47 AM
435	Hopefully the govt will take more responsibility for public healthcare. This must include the health of the environment eg smoke affected people from the bushfires and air pollution. To	4/9/2020 10:46 AM

	that extent, the coal fired power stations are major emitters of pollutants as is fossil fueled transport.	
436	Based on GFC and 9/11, soon enough things will return to the usual narrow vision and self interest, as it always has.	4/9/2020 10:45 AM
437	life as we knew it...has changed. and it will take more than 20 years if it ever gets back to what we had!!	4/9/2020 10:44 AM
438	hopefully no panic buying of toilet paper in the future!	4/9/2020 10:44 AM
439	These kind of viruses becoming more frequent .	4/9/2020 10:42 AM
440	Pandemic outbreak planning and contingencies Where and how we work and some social change	4/9/2020 10:41 AM
441	Increase in on-line shopping and decrease in bricks and mortar. More people working from home decrease in values of retail and office space	4/9/2020 10:34 AM
442	Re Starting the economy and the debt burden on future generations	4/9/2020 10:33 AM
443	Repayment of our debts.	4/9/2020 10:31 AM
444	Loss of small businesses	4/9/2020 10:30 AM
445	As a country we need to be more self sufficient across the board. We need to diversify away from China as does the rest of the world. I'm hoping Australians will have learnt about what is really important in life for contentment. Move away from the selfish, opinionated society we had become. I'm not holding my breath though☹☹♂	4/9/2020 10:29 AM
446	Jitters in investment markets; slow business recovery.	4/9/2020 10:28 AM
447	I think people will continue to congregate in metropolitan cities, we re social creatures. But the traditional office space will change and the rise of co-working type facilities will continue. Where and how we work will change. Philosophically perhaps we will be a kinder species, cherish the time we have with family, enjoy travel and culture we get to experience, maybe even realise our limitations and vulnerability... call me a dreamer!	4/9/2020 10:28 AM
448	International travel and more closed borders for trade	4/9/2020 10:27 AM
449	The end of neo liberalism and a slow reduction in inequality. A further increase in on line purchasing and telemedicine.	4/9/2020 10:25 AM
450	Lower economic growth.	4/9/2020 10:23 AM
451	The media coverage has been scaremongering and appalling generally. The general acceptance by people of a police state is concerning	4/9/2020 10:22 AM
452	Higher taxation Higher government debt Significant devaluation of property due unemployment and mortgage arrears. Sustained recession.	4/9/2020 10:18 AM
453	Increase in automation and expedited loss of human labor. I see Australia trying to be less reliant on China, but at a cost increase for goods. However, I am yet to believe Australians will pay more for these goods, given they can buy of the net and have it delivered cheaper.	4/9/2020 10:17 AM
454	Remote working will be normalised for millions and it will be hard to put the genie back in the bottle.	4/9/2020 10:17 AM
455	More working at home leads to lower demand for office space. Ocean cruise businesses will never recover. Demand for overseas travel will fall.	4/9/2020 10:13 AM
456	The longer it goes on, the less will be around when we emerge from our caves. The fear of pandemic will reserve with each new outbreak (eg annual flu). Governments have enjoyed the dictator like control and violation of previously sacrosanct rules (eg contractual rights, property rights) and have discovered that they can control through fear. Future non-liberal governments will love the dry run of universal basic income...	4/9/2020 10:13 AM
457	Debt	4/8/2020 11:06 PM
458	Less overseas travel, less need for city offices, more working from home.	4/8/2020 10:29 PM



## Q10 Would you like Firstlinks to publish more regularly during the crisis?

Answered: 721 Skipped: 9



ANSWER CHOICES	RESPONSES	
Yes, I would like to receive an updated newsletter more often	14.56%	105
Yes, but a weekly newsletter is fine, only update the website	26.63%	192
No, don't change anything	58.53%	422
<b>TOTAL</b>		<b>721</b>

#	OTHER COMMENTS	DATE
1	Every man and his dog is sending out notes, e-mails, comments, health and Corona statistics. If it wasn't for self isolation I would not have sufficient time to read it all. It is very much appreciated but there is a limit to how much we can read. I think the FirstLimks articles have been very helpful.	4/17/2020 5:39 AM
2	Firstlinks is always a fascinating read.	4/16/2020 11:34 AM
3	Newsletters more often would drive me crazy. I think once a week works incredibly well. There are too many changes.	4/16/2020 11:02 AM
4	Your information is greatly anticipated and appreciated	4/14/2020 3:08 PM
5	Keep up the good work. I read nearly all the articles and they inform my thinking at this time in particular.	4/13/2020 3:51 PM
6	Just fine as is.	4/13/2020 1:44 PM
7	When all the 'experts' disagree - recession, rebound, opportunity, caution, new world order - we private investors need to weigh all the various well reasoned opinions of investment professionals - and then roll the dice.	4/13/2020 12:03 PM
8	your newsletter continues to be outstanding covering such a wide range of topics	4/13/2020 11:47 AM
9	Great idea to have surveys on how investors think we should support Australia	4/12/2020 8:15 PM
10	Thank you for all your brilliant and important work. I wish you all the very best with your future endeavours!	4/12/2020 7:36 PM
11	You are doing well given the disruption COVID-19 has caused	4/12/2020 4:53 PM
12	always interesting topics and readers answers and comments, keep up the good work !!!!	4/12/2020 3:31 PM
13	Firstlinks articles provide very useful guidance at this very uncertain time. It's good to know how others are reacting.	4/12/2020 1:22 PM
14	DONT PANIC	4/12/2020 1:20 PM
15	dont add fuel to the fire ...	4/12/2020 1:08 PM
16	More regular publishing doesn't mean the quality of the article increases, there may be just more words saying the same thing. Keep depth not breadth.	4/12/2020 1:00 PM
17	If there is something significant then publish a one-off commentary. I expect there won't be. At the moment there is an element of information overload.	4/12/2020 11:02 AM
18	Thanks	4/12/2020 9:30 AM
19	Weekly is fine by me. All your reports from respected guests are great and they are all very busy people. You can't expect them to contribute more often . I particular like reading Howard Marks newsletters. When a man who has most likely many many millions in the market I take notice.	4/12/2020 9:26 AM
20	Flu season in the us in 2017: 30m infected, 80,000 died (CDC figures) and it passes with barely a comment. Will we get to these levels with COVID-19? There are elements of an orchestrated fear campaign in this crisis, with Big Brother government stepping in with overdone control measures, but apparently abundant largess. Forgive my cynicism.	4/12/2020 7:44 AM
21	Great publication. Just keep positive	4/11/2020 9:07 AM
22	universal basic income. universal basic income. universal basic income An employer of last resort scheme. No more wingnuts in charge at APRA or any regulator. Albo, Albo, Albo!	4/10/2020 10:03 PM
23	Please keep up your good work in keeping people updated and perhaps feeling less isolated & more connected. It means a lot when often you may not be told that. I like to read comments after articles as it gives me general consensus on a subject instead of my oft-one-eyed view.	4/10/2020 9:17 PM
24	There is too much information but very little of it is fact or helpful. First links should keep up the mantra of informed information if necessary maybe some extra articles if helpful	4/10/2020 6:07 PM
25	It appears to me that the banks were targeted unfairly earlier this year and should have used the words 'maintenance fee instead of advice fee'. Perhaps the cost itself was too high a price. And it was never clearly explained about the technical back-up necessary to implement the requirements of ASIC and the costs involved in proviision, installation and training. Why was this never considered?	4/10/2020 3:44 PM

26	Thanks for you interesting informative articles, they are a great help in understanding the complexity of this crisis.	4/10/2020 10:54 AM
27	i have not used the website (just the newsletters), perhaps an alert when new (relevant) stuff is posted ?	4/10/2020 10:00 AM
28	I'd like to see a focused discussion about MMT over a couple of issues. Exploring the concept, advantages and disadvantages and most importantly searching for an answer to how do we reset the system so that the level of debt that now exists can be managed, and how do we then stop it getting out of control again. Thanks for seeking feedback.	4/10/2020 12:10 AM
29	But I'd be happy to see Jonathon Rochfords media compilation fortnightly or even weekly	4/9/2020 11:23 PM
30	Thanks for the thought provoking articles you continue to put before us.	4/9/2020 9:51 PM
31	Firstlinks is doing a great job - as usual !	4/9/2020 8:27 PM
32	Thankyou for this opportunity. Thankyou also for all the reliable news you bring us on a regular basis.	4/9/2020 6:35 PM
33	Thanks for the range and quality of your articles and reports. I enjoy the variety and get some good ideas.	4/9/2020 6:32 PM
34	The insight your contributors provide is very valuable!	4/9/2020 5:18 PM
35	Please publish more opinions challenging the actions of government.	4/9/2020 2:09 PM
36	Your publication is valuable; keep it up. Topic for exploring: Stock-market investors will be bereft of investment advice because few stock-broker personnel have FASEA qualifications. And many topics that FASEA includes in curricula are totally irrelevant to people in the stockbroking industry.	4/9/2020 1:48 PM
37	Thank you	4/9/2020 1:11 PM
38	Until an effective vaccine is widely available, older people (60-70 +) will remain vulnerable and their activity will be greatly curtailed.	4/9/2020 1:11 PM
39	Thankyou	4/9/2020 12:55 PM
40	Notify us of the updates	4/9/2020 12:50 PM
41	At this point time most news is speculative about the future.	4/9/2020 12:49 PM
42	Impressed by Goyder's comments in today's press. The government needs to enable the economy to move on. Being 70, I believe it should be my decision to isolate as I am the one at risk. Too constrained, need to go to Bunnings more often and travel through the country side.we are social beings.	4/9/2020 12:46 PM
43	Lots out there to read. Rather quality than quantity Thx, you are doing a great job	4/9/2020 12:30 PM
44	Thankyou I would like to see some kind of results published	4/9/2020 12:26 PM
45	Us gold and silver nuts have done well but will do much better in the future	4/9/2020 12:18 PM
46	FUTURE SECURITY ISSUES ARE PARAMOUNT IN ALL ASPECTS OF DAILY LIFE	4/9/2020 12:09 PM
47	Firstlinks is doing a great job. Thank you and keep it up!	4/9/2020 11:46 AM
48	Love the newsletter and contributors! Keep up the good work.	4/9/2020 11:41 AM
49	Already receiving far too many emails from others. Must admit Firstlinks is a great publication. I think it is well targeted and very comprehensive. Always look forward to receiving it. Congratulations.	4/9/2020 11:39 AM
50	Glad to see you are making the full pdf version available again.	4/9/2020 11:38 AM
51	Keep up the good work and unbiased information.	4/9/2020 11:31 AM
52	thank you	4/9/2020 11:29 AM
53	Believe the Morrison Govt is at the top of its game during this crises - most Australians very supportive of the current strategy - some of the restrictions in less effected parts of Australia to be eased two weeks after Easter - the wheels to commence turning slowly again	4/9/2020 11:28 AM
54	I think information overload can be dangerous	4/9/2020 11:19 AM
55	I enjoy reading your articles - keep up the good work.	4/9/2020 10:47 AM

56	First links is an excellent source of information	4/9/2020 10:29 AM
57	But regardless of the crisis you should publish more! Can I suggest a broader range of viewpoints... you have proven to be a diligent editor and your panel is excellent. But as an avid reader of your content I am keen to be stretched, who else do you know? What divergent/contrarian investor views could you add into the mix?	4/9/2020 10:28 AM