Insurance Council of Australia & DFAT
Traveller Behaviour in South East Asia Report

July 2018
Quantum job number: 18030
# Sections of this report

<table>
<thead>
<tr>
<th>Section</th>
<th>Page #</th>
</tr>
</thead>
<tbody>
<tr>
<td>Research background and methodology</td>
<td>3</td>
</tr>
<tr>
<td>Headline findings</td>
<td>4</td>
</tr>
<tr>
<td>Main report</td>
<td></td>
</tr>
<tr>
<td>– Sample: Travellers to South East Asia</td>
<td>8</td>
</tr>
<tr>
<td>– Safety concerns</td>
<td>11</td>
</tr>
<tr>
<td>– Potential underinsurance</td>
<td>17</td>
</tr>
<tr>
<td>– Non-insurance</td>
<td>21</td>
</tr>
<tr>
<td>– Smartraveller website</td>
<td>26</td>
</tr>
<tr>
<td>Appendix I: Additional data</td>
<td>32</td>
</tr>
<tr>
<td>Appendix II: Questionnaire</td>
<td>37</td>
</tr>
</tbody>
</table>
Background and objectives

BACKGROUND

Following the success of previous Travel Insurance surveys conducted by Quantum Market Research on behalf of Understand Insurance and DFAT in 2016 and 2017, and the campaign that resulted from the survey data, further research was commissioned to understand the behaviours of Australians travelling to South East Asian countries.

OBJECTIVES

1. To produce new, media-worthy insights which raise the profile of, and appreciation for, the need to understand travel insurance.
2. To understand the behaviour of Australian travellers while overseas in South East Asia, including their exposure to non-insurance or underinsurance, whether knowingly or unknowingly.
3. To review the reputation, use and influence of the Smartraveller website. Previous research identified high levels of use and satisfaction with the Smartraveller resource, this research unpacks this further including what impact it has on travel behaviours.

METHODOLOGY

An online survey using respondents from our online panel partner, PureProfile.

Ten minute survey.

Fieldwork took place between 25 and 28 June 2018.

The project was carried out in line with the Market Research International Standard, AS ISO 20252.
### Headline findings – Traveller behaviour

1. One in ten (11%) who travelled to South East Asia in the past two years went without any travel insurance coverage. These uninsured travelers are significantly more likely to be men (13% of men travelled without insurance) and under 30s (18% of those aged 18-29 travelled without insurance).

2. A third (30%) specifically enjoyed travelling to places where they felt ‘less safe’ than in Australia. A quarter (24%) visited areas they described as ‘outside established tourist areas’; this potentially risky behaviour was more common amongst those who travelled without insurance.

3. Younger travellers were significantly more likely to have undertaken risky behaviours including water sports and riding of motorcycles. The majority (82%) of under 30s had undertaken some risky behaviour, compared to 70% of 30-49 year olds, and just 40% of over 50s.

4. Of those who travelled without any insurance, one in eight (13%) expected they would receive an Australian government contribution to any medical expenses incurred.

5. Of those with a pre-existing medical condition, one in five (19%) did not check whether their insurance covered it. Female travellers (24%) and those aged 30-49 (30%) with pre-existing medical conditions were least likely to check their policy adequately covered them.
### Headline findings – Smartraveller

**1.** The majority (79%) who travelled to South East Asia in the past two years were aware of the Smartraveller website. Overall, half (51%) visited the website prior to their trip.

**2.** Those who visited the Smartraveller website were significantly more likely to have travelled with insurance (93%), compared to those who did not visit the website (79%).

**3.** Of those who didn’t visit the Smartraveller website before their most recent trip because they ‘didn’t feel they needed to’, the majority (83%) were returning to a country they had been to before, indicating that travellers returning to the same destination may become complacent and no longer seek up-to-date travel advice.

**4.** Almost all who were aware of the subscription service did indeed subscribe (34% aware; 35% subscribed). This was similarly true of the registration service (48% aware; 37% registered).

**5.** Of those whose destination had a high degree travel warning when they visited the Smartraveller website, only a third (39%) went on to check their insurance policy would still cover them.
Sample:
Travellers to South East Asia
Sample: Who we spoke to

Sample of n=750 recruited according to the following criteria:
• Australian residents
• Aged 18+
• Have travelled overseas to a South East Asian country in the last 2 years:
  • Brunei; Cambodia; Indonesia; Laos; Malaysia; Myanmar; Philippines; Singapore; Thailand; Timor-Leste; Vietnam.
• Not returning to their home country where they still hold nationality

Countries visited in last 2 years:
Base: Australians who had travelled overseas in last 2 years (n=1612)

Singapore 21%
Indonesia 18%
Thailand 16%
Malaysia 13%
Vietnam 9%
Philippines 6%
Cambodia 4%
Laos 1%
Myanmar 1%
Brunei 1%
Timor-Leste 0%

50% of overseas travellers had visited a South East Asian country in the last 2 years

These respondents (n=750) went on to form the sample for the full survey.
## Sample: South East Asian traveller profile

### GENDER

<table>
<thead>
<tr>
<th>Gender</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>49%</td>
</tr>
<tr>
<td>Female</td>
<td>51%</td>
</tr>
</tbody>
</table>

### AGE

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-24</td>
<td>15%</td>
</tr>
<tr>
<td>25-29</td>
<td>15%</td>
</tr>
<tr>
<td>30-39</td>
<td>23%</td>
</tr>
<tr>
<td>40-49</td>
<td>18%</td>
</tr>
<tr>
<td>50-64</td>
<td>18%</td>
</tr>
<tr>
<td>65-79</td>
<td>10%</td>
</tr>
<tr>
<td>80+</td>
<td>1%</td>
</tr>
</tbody>
</table>

### LOCATION

<table>
<thead>
<tr>
<th>Location</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>WA</td>
<td>10%</td>
</tr>
<tr>
<td>QLD</td>
<td>19%</td>
</tr>
<tr>
<td>NSW</td>
<td>31%</td>
</tr>
<tr>
<td>SA</td>
<td>8%</td>
</tr>
<tr>
<td>TAS</td>
<td>27%</td>
</tr>
<tr>
<td>ACT</td>
<td>2%</td>
</tr>
<tr>
<td>NT</td>
<td>1%</td>
</tr>
</tbody>
</table>

### EDUCATION

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 12 or below</td>
<td>21%</td>
</tr>
<tr>
<td>Trades</td>
<td>6%</td>
</tr>
<tr>
<td>Diploma</td>
<td>22%</td>
</tr>
<tr>
<td>Bachelor degree</td>
<td>37%</td>
</tr>
<tr>
<td>Masters/doctorate</td>
<td>10%</td>
</tr>
<tr>
<td>Prefer not to say</td>
<td>4%</td>
</tr>
</tbody>
</table>

### INCOME

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;$50k</td>
<td>15%</td>
</tr>
<tr>
<td>$50-$100k</td>
<td>28%</td>
</tr>
<tr>
<td>$100-$150k</td>
<td>23%</td>
</tr>
<tr>
<td>$150-$200k</td>
<td>12%</td>
</tr>
<tr>
<td>$200k+</td>
<td>7%</td>
</tr>
<tr>
<td>Prefer not to say</td>
<td>15%</td>
</tr>
</tbody>
</table>

### RELATIONSHIP WITH AUSTRALIA

- Born outside Australia, 24%
- One parent born outside Australia, self born in Australia, 10%
- Parents and self born in Australia, 50%
- Parents born outside Australia, self born in Australia, 13%
- Prefer not to say, 4%
Safety concerns
Almost all (93%) travellers felt safe when visiting South East Asia

Perceptions of safety when visiting South East Asia:
Base: All respondents (n=750)

43% Very safe
50% Quite safe
7% Not very safe
0% Not safe at all

93% felt safe

No difference by gender (94% men and 92% women felt very or quite safe).
Older travellers were more likely to feel VERY safe (54% of over 50s felt very safe, compared to 38% of under 50s).

A significantly higher proportion (99%) of those who travelled to Singapore felt very or quite safe, and a significantly lower proportion (82%) of those who travelled to the Philippines felt very or quite safe.

Q.12. In general, how safe did you feel when visiting <SE Asian country visited most recently>?
Q.10. How many times have you ever visited <SE Asian country visited most recently>?
Safety perceptions increased with number of visitations to South East Asia

Perceptions of safety by repeat visitation to that country:
Base: All respondents

<table>
<thead>
<tr>
<th>Number of times visited same country</th>
<th>% who felt safe</th>
</tr>
</thead>
<tbody>
<tr>
<td>Once (n=308)</td>
<td>90%</td>
</tr>
<tr>
<td>Twice (n=123)</td>
<td>93%</td>
</tr>
<tr>
<td>3-4 times (n=156)</td>
<td>95%</td>
</tr>
<tr>
<td>5+ times (n=161)</td>
<td>96%</td>
</tr>
</tbody>
</table>

Perceptions of safety by repeat visitation to any country in SE Asia:
Base: All respondents

<table>
<thead>
<tr>
<th>Number of times visited ANY SE Asian country</th>
<th>% who felt safe</th>
</tr>
</thead>
<tbody>
<tr>
<td>Once (n=109)</td>
<td>91%</td>
</tr>
<tr>
<td>Twice (n=129)</td>
<td>90%</td>
</tr>
<tr>
<td>3-4 times (n=199)</td>
<td>92%</td>
</tr>
<tr>
<td>5+ times (n=303)</td>
<td>96%</td>
</tr>
</tbody>
</table>

Those who regularly travel to South East Asia may become desensitised to risk.

Q.12. In general, how safe did you feel when visiting <SE Asian country visited most recently>?
Q.10. How many times have you ever visited <SE Asian country visited most recently>? & Q.11. How many times have you visited any country in South East Asia?
Although they felt safe, majority (71%) acknowledge ‘some countries in South East Asia are too dangerous to visit’

Q.13. How strongly do you agree or disagree with each of the following statements?

* Note: statement only asked of those who had visited multiple countries in SE Asia (n=312)

Perceptions of safety when visiting South East Asia:
Base: All respondents (n=750)

- The more I visit South East Asia, the more relaxed I feel*
  - Strongly agree: 36%
  - Somewhat agree: 54%
  - Somewhat disagree: 9%
  - Strongly disagree: 2%

- Visiting <SE Asian country last visited> feels safer than visiting other countries in the world
  - Strongly agree: 28%
  - Somewhat agree: 51%
  - Somewhat disagree: 19%
  - Strongly disagree: 2%

- When I’m in <SE Asian country last visited>, I stay within established tourist areas
  - Strongly agree: 33%
  - Somewhat agree: 43%
  - Somewhat disagree: 20%
  - Strongly disagree: 4%

- Some countries in South East Asia are too dangerous to visit
  - Strongly agree: 19%
  - Somewhat agree: 52%
  - Somewhat disagree: 25%
  - Strongly disagree: 5%

Almost all (90%) travellers agreed that the more they visit South East Asia, the more relaxed they feel.

A quarter (24%) of travellers visited areas ‘outside established tourist areas’. Those who recently visited Vietnam were significantly more likely to stray outside established tourist areas (42% disagreed they stayed within established areas).
Almost a third (30%) actively ‘enjoy travelling to places where I’m less safe than in Australia’

**Attitudes towards risk:**
*Base: All respondents (n=750)*

<table>
<thead>
<tr>
<th>Statement</th>
<th>1 - Applies to me completely</th>
<th>2</th>
<th>3</th>
<th>4 - Doesn't apply to me</th>
</tr>
</thead>
<tbody>
<tr>
<td>I'm much more careful to avoid dangers when in &lt;SE Asian country last visited&gt; than I am when in Australia</td>
<td>27%</td>
<td>40%</td>
<td>23%</td>
<td>10%</td>
</tr>
<tr>
<td>I feel more vulnerable in &lt;SE Asian country last visited&gt; than in Australia</td>
<td>18%</td>
<td>36%</td>
<td>28%</td>
<td>18%</td>
</tr>
<tr>
<td>I'm probably someone who takes more risks than average whilst overseas</td>
<td>7%</td>
<td>27%</td>
<td>37%</td>
<td>29%</td>
</tr>
<tr>
<td>I enjoy travelling to places where I'm less safe than in Australia</td>
<td>6%</td>
<td>24%</td>
<td>40%</td>
<td>30%</td>
</tr>
</tbody>
</table>

Uninsured travellers felt more vulnerable when in South East Asia (60%) compared to those with insurance (53%).

Illustrating their propensity for risk taking, enjoyment of travelling to less safe places was higher among uninsured travellers (38%), compared to those with insurance (29%).

Q.14. To what extent do each of the following statements describe you?
The vast majority of travellers took at least some action as a result of considering the risks of travelling overseas.

### Risks considered before travelling:
Base: All respondents (n=750)

- Theft of personal belongings: 48%
- Food and drink poisoning: 46%
- Delays with flights/transport: 41%
- Scams targeting tourists: 41%
- Diseases and illness: 40%
- Injuries caused by accidents: 29%
- Natural disasters: 29%
- Terrorism: 28%
- Risk of breaking the law unwittingly: 25%
- Threats to personal safety: 25%
- Travelling to remote regions: 20%
- Riding a motorcycle or moped: 18%
- Political unrest: 13%
- Being arrested or detained: 13%
- Recurrence of pre-existing conditions: 11%
- Participating in adventure sports: 10%
- None of these: 14%

### Actions taken as a result of considering risks:
Base: Respondents who considered any risk (n=604)

- Did not carry expensive items: 51%
- Decided to purchase travel insurance: 49%
- Looked for official Australian Government advice: 40%
- Checked insurance covered travel to that area: 39%
- Arranged vaccinations: 34%
- Talked to other people who have travelled there: 34%
- Researched insurance policy inclusions/exclusions: 31%
- Searched for more information about the risk: 30%
- Spoke to travel agent: 19%
- Decided to purchase insurance with additional cover: 17%
- Changed travel plans to avoid risky areas: 9%
- None of these: 4%

Q.15. Before you booked your last trip to <SE Asian country visited most recently> which, if any, of the following risks did you think about?

Q.16. What, if anything, did you do as a result of thinking about these risks?

ICA SE Asia Traveller Behaviour; July 2018
Potential underinsurance
Two thirds (65%) of travellers to South East Asia engaged in some form of risky behaviour

Activities undertaken overseas within the last two years:
Base: All respondents (n=750)

Drank alcohol (and was affected by it) 38%
Water sport 25%
Riding a motorcycle, moped or quad bike 23%
Attended a large event / festival 17%
Adventure sport 14%
Riding a horse, camel or elephant 14%
Played sport 13%
None of these 35%

Drinking alcohol was higher among those that last travelled to Indonesia – 48%, and Thailand – 46%.
Riding a moped/scooter was higher among those that last travelled to Vietnam – 44%, and Indonesia – 28%.
Riding a horse, camel or elephant was higher among those that last travelled to Thailand – 24%.

Younger travellers were significantly more likely to have undertaken all of the risky behaviours than older travellers – 82% of under 30s had undertaken any risky behaviour, compared to 70% of 30-49 year olds, and just 40% of over 50s.

Q.24. Which of the following activities, if any, did you undertake on any trip to SE Asian countries within the last two years?
Insurance status when undertaking risky behaviours:
Base: Undertook activities AND covered by travel insurance (base size varies)

- **25% DID WATER SPORTS**
  Of those...61% did not know for certain whether they were covered

- **23% RODE A MOTORCYCLE/MOPED**
  Of those...58% did not know for certain whether they were covered

- **17% ATTENDED AN EVENT/FESTIVAL**
  Of those...69% did not know for certain whether they were covered

- **14% DID ADVENTURE SPORTS**
  Of those...72% did not know for certain whether they were covered

- **14% RODE A HORSE/CAMEL/ELEPHANT**
  Of those...64% did not know for certain whether they were covered

- **13% PLAYED SPORT**
  Of those...55% did not know for certain whether they were covered

**Overall, a quarter of travellers to South East Asia rode a motorcycle or moped during their trip. Of those with insurance, more than half (58%) did not know for certain whether or not their policy included coverage for this behaviour.**
Of those with a pre-existing medical condition, one in five (19%) did not check their insurance covered it

Pre-existing medical conditions:
Base: Insured travellers (n=647)

- Yes: 21%
- No: 77%
- Don't know: 2%

Did they check travel insurance covered pre-existing condition:
Base: Insured travellers who had pre-existing medical conditions (n=139)

- Yes: 81%
- No / Don't know: 19%

Female travellers (24%) and those aged 30-49 (30%) with pre-existing medical conditions were less likely to check their policy adequately covered them.

Q.26. Did you have any pre-existing medical conditions, or mental health diagnoses, in the past 5 years before you took out your travel insurance policy? & Q.27. Did you check your travel insurance policy to see whether you were covered for pre-existing medical conditions, or mental health diagnoses?

ICA SE Asia Traveller Behaviour; July 2018
Non-insurance
One in ten (11%) travellers visited South East Asia without travel insurance

Incidence of travel insurance:
*Base: All respondents (n=750)*

- **Yes**: 86%
- **No**: 11%
- **Don’t know**: 3%

**% uninsured**

<table>
<thead>
<tr>
<th>Group</th>
<th>Yes</th>
<th>No</th>
<th>Don’t know/not sure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Males (n=376)</td>
<td>88%</td>
<td>8%</td>
<td>4%</td>
</tr>
<tr>
<td>Females (n=374)</td>
<td>89%</td>
<td>8%</td>
<td>3%</td>
</tr>
<tr>
<td>18-29 (n=231)</td>
<td>9%</td>
<td>8%</td>
<td>5%</td>
</tr>
<tr>
<td>30-49 (n=289)</td>
<td>13%</td>
<td>8%</td>
<td>4%</td>
</tr>
<tr>
<td>50+ (n=230)</td>
<td>18%</td>
<td>8%</td>
<td>3%</td>
</tr>
</tbody>
</table>

Q.17. On your most recent trip to <SE Asian country visited most recently>, were you covered by travel insurance?

Males and under 30s were significantly more likely to have exposed themselves to risk when travelling overseas by being completely uninsured.

Significantly higher/lower than total
Non-insurance is ingrained, patterns of behaviour do not change with frequency of travel

Incidence of travel insurance:
Base: All respondents (n=750)

Q.17. On your most recent trip to <SE Asian country visited most recently>, were you covered by travel insurance?

<table>
<thead>
<tr>
<th>Number of times visited same country</th>
<th>% who had travel insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Once (n=308)</td>
<td>84%</td>
</tr>
<tr>
<td>Twice (n=123)</td>
<td>89%</td>
</tr>
<tr>
<td>3-4 times (n=156)</td>
<td>85%</td>
</tr>
<tr>
<td>5+ times (n=161)</td>
<td>91%</td>
</tr>
</tbody>
</table>

Repeat visitation to South East Asia is not correlated with insurance uptake, illustrating that some are habitually travelling without insurance.

<table>
<thead>
<tr>
<th>Perceptions of safety</th>
<th>% who had travel insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unsafe (n=52)</td>
<td>83%</td>
</tr>
<tr>
<td>Quite safe (n=374)</td>
<td>86%</td>
</tr>
<tr>
<td>Very safe (n=324)</td>
<td>88%</td>
</tr>
</tbody>
</table>

Whether to take out an insurance policy does not seem to be influenced by safety perceptions. Those who felt unsafe were just as likely to travel without insurance.

Q.17. On your most recent trip to <SE Asian country visited most recently>, were you covered by travel insurance?
Illustrating the importance of education, the most prevalent reason for non-insurance was ‘just didn’t think about it’ (32%)
One in eight (13%) without insurance expected an Australian government contribution to any medical expenses incurred.

Responsibility for medical costs if injured overseas:

*Base: All respondents*

- **Travel insurance**: 91%
- **Myself**: 48%
- **Australian government**: 12%
- **Someone else**: 5%

The proportion of travellers who thought the Australian government would pay for medical costs if they were injured overseas was consistent among those who had insurance (12%) and those that did not (13%).

Those aged 18-29 were significantly more likely to expect the Australian government to contribute to incurred medical expenses (19%).

Q.38. If you had been injured whilst on your most recent trip, who do you expect would have contributed to your medical fees?
Smartraveller website
In total, half (51%) of travellers to South East Asia visited the Smartraveller website prior to their trip

Awareness of Smartraveller website:  
*Base: All respondents (n=750)*

- 79% had heard of the Smartraveller website

Use of Smartraveller website before most recent trip:  
*Base: All respondents (n=750)*

- 51% visited the Smartraveller site prior to their most recent trip

51% of under 30s had visited the Smartraveller site prior to their most recent trip.

Those who visited the Smartraveller website were significantly more likely to have been insured (93%), compared to those who did not visit the website (79%).

Q.28. Before today, had you heard of the Smartraveller website?  
Q.29. Before you booked your most recent trip, did you visit the Smartraveller website to view the latest government travel advice and warnings?  
Q.30. Have you ever visited the Smartraveller website?
Travellers returning to the same destination may become complacent, no longer seeking up-to-date travel advice.

**Reasons for not visiting Smartraveller before most recent trip:**
*Base: Those who were aware of but did not visit website before their most recent trip (n=126)*

- Didn’t feel like I needed to: 53%
- Didn’t think about it: 30%
- Had been to the website before and didn’t need to do so again: 17%
- Had been to the website before and didn’t find it useful: 7%
- Had been to the website before and couldn’t find the information I wanted: 5%
- Another reason: 7%
- Don’t know/can’t remember: 2%

**Number of previous visits to country:**
*(n=67)*

- Once: 17%
- Twice: 15%
- 3-4 times: 25%
- 5+ times: 43%

Not feeling the need to was the main reason given for not visiting the Smartraveller website.

Of those who didn’t visit the Smartraveller website before their most recent trip because they ‘didn’t feel they needed to’, the majority (83%) were returning to a country they had been to before.

Q.31. Why didn’t you visit the Smartraveller website before your most recent trip
More than a third (37%) of travellers registered their trip with Smartraveller

Actions taken before travelling:
Base: All respondents (n=750)

- Told someone else details of my travel plans: 87%
- Carried a copy of my travel insurance details*: 82%
- Made a note of / took a copy of my passport details: 77%
- Read my travel insurance PDS*: 68%
- Read Smartraveller / travel advice: 56%
- Registered my trip with Smartraveller: 37%
- Subscribed to Smartraveller travel advice: 35%
- Noted down the contact details of the Australian consulate: 34%

Almost all who were aware of the subscription service did indeed subscribe (34% aware; 35% subscribed). This is similarly true of the registration service (48% aware; 37% registered).

Under 30s were less likely to have registered their trip (34%), compared to over 50s (41%). Those who were visiting a country for the third or more time were significantly less likely to register their trip (32%) compared to those visiting for the first or second time (40%).

Q.19. Which of the following did you do before your most recent trip?
* Note: statement only asked of those who held travel insurance (n=647)
Two thirds (66%) specifically visited Smartraveller to check for travel warnings

**Reasons for visiting Smartraveller website:**
*Base: Those who ever visited Smartraveller website (n=509)*

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>To see if there were any travel warnings for my destination</td>
<td>66%</td>
</tr>
<tr>
<td>To search for travel advice</td>
<td>48%</td>
</tr>
<tr>
<td>To register my travel plans</td>
<td>40%</td>
</tr>
<tr>
<td>To research my destination</td>
<td>37%</td>
</tr>
<tr>
<td>To get visa information</td>
<td>31%</td>
</tr>
<tr>
<td>To get information about travel insurance</td>
<td>16%</td>
</tr>
<tr>
<td>Another reason</td>
<td>1%</td>
</tr>
<tr>
<td>Can't remember</td>
<td>3%</td>
</tr>
</tbody>
</table>

Higher among those that last travelled to Indonesia – 72%

Only a relative minority (16%) of those who visited the Smartraveller website did so to get information about travel insurance. There may be opportunity for greater synergy between Smartraveller and the insurance industry.
Observance of travel warnings increased travellers’ likelihood to take action to mitigate risks

Prevalence of travel warnings for destination:
Base: Those who ever visited Smartraveller website (n=509)

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>15%</td>
<td>67%</td>
<td>18%</td>
</tr>
</tbody>
</table>

Actions taken as a result of reading travel advice/ visiting Smartraveller website:
Base: Those who ever visited Smartraveller website (n=509)

- Registered my travel plans on the Smartraveller website: 49%
- Looked for information about how to remain safe when in the area: 40%
- Noted down contact details for embassies or consulates: 40%
- Bought an insurance policy: 40%
- Checked to see whether my insurance policy would cover my travel: 39%
- Subscribed to get travel advice updates from Smartraveller: 35%
- Changed travel plans to avoid certain areas: 29%
- Reconsidered my need to travel to the country: 23%
- Didn’t do anything as a result: 33%

Of those whose destination had a high degree travel warning when they visited the Smartraveller website, only two in five (39%) went on to check their insurance policy would still cover them.

Q.35. Did your destination have a high degree travel warning? & Q.36. What did you do as a result of reading the travel advice for your destination? & Q.37. What did you do as a result of visiting the Smartraveller website?
Appendix I:
Additional data
# Country visitation

## Country visited most recently:
*Base: All respondents (n=750) – number of people who visited each country*

<table>
<thead>
<tr>
<th>Country</th>
<th>Number of People</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indonesia</td>
<td>208</td>
</tr>
<tr>
<td>Singapore</td>
<td>189</td>
</tr>
<tr>
<td>Thailand</td>
<td>131</td>
</tr>
<tr>
<td>Malaysia</td>
<td>85</td>
</tr>
<tr>
<td>Vietnam</td>
<td>55</td>
</tr>
<tr>
<td>Philippines</td>
<td>46</td>
</tr>
<tr>
<td>Cambodia</td>
<td>26</td>
</tr>
<tr>
<td>Brunei</td>
<td>5</td>
</tr>
<tr>
<td>Myanmar</td>
<td>4</td>
</tr>
<tr>
<td>Laos</td>
<td>1</td>
</tr>
<tr>
<td>Timor-Leste</td>
<td>0</td>
</tr>
</tbody>
</table>

## Reason for visiting country:
*Base: Respondents who visited each country most recently*

<table>
<thead>
<tr>
<th>Country</th>
<th>Holiday / recreation</th>
<th>Visiting friends / relatives</th>
<th>A business trip</th>
<th>Studying abroad</th>
<th>Working holiday</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indonesia</td>
<td>94%</td>
<td>4%</td>
<td>1%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Singapore</td>
<td>79%</td>
<td>11%</td>
<td>9%</td>
<td></td>
<td>1%</td>
</tr>
<tr>
<td>Thailand</td>
<td>88%</td>
<td>4%</td>
<td>5%</td>
<td></td>
<td>2%</td>
</tr>
<tr>
<td>Malaysia</td>
<td>73%</td>
<td>22%</td>
<td>5%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vietnam</td>
<td>82%</td>
<td>13%</td>
<td>4%</td>
<td></td>
<td>2%</td>
</tr>
<tr>
<td>Philippines</td>
<td>48%</td>
<td>36%</td>
<td>13%</td>
<td></td>
<td>2%</td>
</tr>
<tr>
<td>Cambodia</td>
<td>93%</td>
<td>4%</td>
<td>4%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Base sizes too small to show data for these countries*

Q.7. Which South East Asian country did you visit most recently?
Return visitation

Number of times country has been visited:
Base: All respondents (n=750)

<table>
<thead>
<tr>
<th>Country</th>
<th>59%</th>
<th>64%</th>
<th>60%</th>
<th>56%</th>
<th>63%</th>
<th>36%</th>
<th>64%</th>
<th>46%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Indonesia</td>
<td>21%</td>
<td></td>
<td></td>
<td>17%</td>
<td></td>
<td></td>
<td></td>
<td>12%</td>
</tr>
<tr>
<td>Singapore</td>
<td></td>
<td>25%</td>
<td>27%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Thailand</td>
<td>21%</td>
<td></td>
<td></td>
<td>20%</td>
<td>19%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Malaysia</td>
<td></td>
<td></td>
<td></td>
<td>15%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vietnam</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>17%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Philippines</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>24%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cambodia</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>7%</td>
<td></td>
</tr>
</tbody>
</table>

Q.10. How many times have you ever visited <SE Asian country visited most recently>?
Confidence in policy selection

Confidence in travel insurance:
Base: Insured travellers (n=647)

More than half (56%) of insured travellers were not ‘very confident’ they chose the best possible policy for their needs.

Q.20. How confident were you that you chose the best possible insurance policy for your needs?
Awareness of Smartraveller registration / subscription

Awareness of Smartraveller registration service:
Base: All respondents (n=750)

Awareness of Smartraveller subscription service:
Base: All respondents (n=750)

Q.32. Before today, had you heard of the Smartraveller subscription service?
Q.33. Before today, had you heard of the Smartraveller registration service

ICA SE Asia Traveller Behaviour; July 2018
Appendix II: Questionnaire
June 2018

ICA SE Asia Travel Behaviour

Quotas to be applied:
Total sample: n=750.
Target: n=750 Australians aged 18+ who have travelled to SE Asia in the last 2 years.

Weighting: Nationally representative of the average traveller to South East Asia in Australia (i.e. not just nationally representative of everyone, but nationally representative of those who have travelled overseas) on age, gender and location.

Introduction

Thank you for taking part in this survey!

This survey is about travel, your activities and insurance. We are looking for a range of opinions. The survey should take no more than 10-12 minutes to complete.

Screener

ASK ALL

The first few questions are to check whether you are one of the people we need to speak to today.

Q.1. Where do you live? sr

Sydney ........................................ 1
Other NSW .................................... 2
Melbourne .................................... 3
Other Vic ...................................... 4
Brisbane ...................................... 5
Other Qld ..................................... 6
Perth ........................................... 7
Other WA ..................................... 8
Adelaide ...................................... 9
Other SA ..................................... 10
Hobart ....................................... 11
Other Tas .................................... 12
ACT ........................................... 13
Darwin ....................................... 14
Other NT .................................... 15
Other ........................................ 58

QUIT

ASK ALL

Q.2. Are you... sr

Male ........................................ 1
Female ...................................... 2
Do not identify as male or female ................. 3

QUIT

ASK ALL

Q.3. Which of the following age groups do you fall into? sr

Under 18 ....................................... 1
18-24 .......................................... 2
25-29 .......................................... 3
30-39 .......................................... 4
40-49 .......................................... 5
50-64 .......................................... 6
65-79 .......................................... 7
80+ ............................................ 8

QUIT

ASK ALL

Q.4. In the past 2 years, have you...? mrv/Randomise

Travelled overseas ................................ 1
Travelled within Australia ...................... 2
Visited a winery ................................ 3
Visited a theme park or adventure park ....... 4
Visited a caravan park ......................... 5
None of these ................................ 99

QUIT IF CODE 1 NOT SELECTED (i.e. MUST HAVE TRAVELLED OVERSEAS)

ASK ALL

Q.5. Which of the following countries have you visited in the past 2 years? mrv/Alphabetise

Brunei ........................................ 1
Cambodia ..................................... 2
Indonesia (including Bali) ..................... 3
Lao ........................................... 4
Malaysia ..................................... 5
Myanmar ..................................... 6
Philippines ................................... 7
Singapore ................................... 8
Ask those returning home (Q.8 = 3)

Q.9. Do you still hold nationality of your home country? 

Yes ........................................... 1

No ........................................... 2

Terminate if code 1 selected (returning home and still hold nationality)

Ask all

Q.10. How many times have you ever visited <INSERT COUNTRY> FROM Q.7? 

Once ........................................... 1

Twice .......................................... 2

Three or four times .................................. 3

Five or more times .................................. 4

Don’t know ...................................... 99

Ask all

Q.11. How many times have you visited any country in South East Asia? 

By South East Asia, we mean: Brunei, Cambodia, Indonesia (including Bali), Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand, Timor-Leste, or Vietnam. 

SR: Programme Notes: Q.11 must be equal to or greater than Q.8.

Once ........................................... 1

Twice .......................................... 2

Three or four times .................................. 3

Five or more times .................................. 4

Don’t know ...................................... 99

Ask all

Q.12. In general, how safe did you feel when visiting <INSERT COUNTRY> FROM Q.7? 

Very safe ........................................... 1

Quite safe ......................................... 2

Not very safe ..................................... 3

Not safe at all ..................................... 4
**Q.13. How strongly do you agree or disagree with each of the following statements?**

<table>
<thead>
<tr>
<th>Randomise</th>
<th>Strongly agree</th>
<th>Somewhat agree</th>
<th>Somewhat disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>A When I'm in [INSERT COUNTRY FROM Q.7], I stay within established tourist areas</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>B Visiting [INSERT COUNTRY FROM Q.7] feels safer than visiting other countries in the world</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>C Some countries in South East Asia are too dangerous to visit.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>D Ask if visited multiple SE Asian countries (0-5 more than one of country 1-9). The more I visit South East Asia, the more relaxed I feel.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

**Q.14. To what extent do each of the following statements describe you?**

<table>
<thead>
<tr>
<th>Randomise</th>
<th>Doesn't apply to me</th>
<th>Applies to me completely</th>
</tr>
</thead>
<tbody>
<tr>
<td>A I feel more vulnerable in [INSERT COUNTRY FROM Q.7] than in Australia</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>B I enjoy travelling to places where I'm less safe than in Australia</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>C I'm probably someone who takes more risks than average while overseas</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>D I'm much more careful to avoid dangers when in [INSERT COUNTRY FROM Q.7] than I am when in Australia</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

**Q.15. What, if anything, did you do as a result of thinking about these risks?**

- Searched for more information about the risk | 1 |
- Changed travel plans to avoid risky areas | 2 |
- Decided to purchase travel insurance | 3 |
- Checked travel insurance covered to that area | 4 |
- Arranged vaccinations | 5 |
- Talked to other people who have travelled there | 6 |
- Looked for official Australian Government advice (e.g. Smart Traveller) | 7 |
- Did not carry expensive items around with me when overseas | 8 |
- Researched travel insurance policy inclusions/exclusions | 9 |
- Decided to purchase travel insurance with additional cover (e.g. for adventure activities) | 10 |
- Spoke to travel agent | 11 |
- Something else (specify) | 99 |
- None of these | 99 |

**Travel Insurance**

**Q.16. On your most recent trip to [INSERT COUNTRY FROM Q.7], were you covered by travel insurance?**

- Yes | 1 |
- No | 2 |
- Don't know/not sure | 99 |

---

**QUANTUM Market Research**

Page 5
Q.18. Why didn’t you have travel insurance on your most recent trip to <INSERT COUNTRY FROM Q.7>? [RQ: RANDOMISE]

The value of my luggage was low. .................................................................................. 1
I was careful not to have an accident. ............................................................................. 2
It was too expensive ........................................................................................................ 3
It was too much hassle ..................................................................................................... 4
I am financially secure enough to cover emergency costs without insurance .......... 5
I wanted to get insurance but didn’t get around to it ........................................................ 5
I just didn’t think about it ................................................................................................. 6
I was uncertain whether I needed insurance ................................................................. 7
Insurers don’t pay out claims anyway .......................................................................... 8
I was visiting a country where I hold nationality ......................................................... 9
My family would cover my emergency costs ............................................................. 10
I couldn’t find travel insurance due to a pre-existing medical condition/age .......... 11
Other (specify). .............................................................................................................. 12

ASH ALL
Q.19. Which of the following did you do before your most recent trip to <INSERT COUNTRY FROM Q.7>? [RQ: RANDOMISE]

<table>
<thead>
<tr>
<th>A</th>
<th>SHOW IF Q.17 = 1 (HAVED INSURANCE ON THEIR MOST RECENT TRIP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Read my travel insurance Product Disclosure Statement (PDS)</td>
</tr>
<tr>
<td>2</td>
<td>Made a note of / took a copy of my passport details</td>
</tr>
<tr>
<td>3</td>
<td>SHOW IF Q.17 = 1 (HAVED INSURANCE ON THEIR MOST RECENT TRIP)</td>
</tr>
<tr>
<td>4</td>
<td>Carried a copy of my travel insurance details</td>
</tr>
<tr>
<td>5</td>
<td>Noted down the contact details of the Australian consulate</td>
</tr>
<tr>
<td>6</td>
<td>Told someone else details of my travel plans</td>
</tr>
<tr>
<td>7</td>
<td>Read Smartraveller / travel advice</td>
</tr>
<tr>
<td>8</td>
<td>Subscribed to Smartraveller travel advice</td>
</tr>
<tr>
<td>9</td>
<td>Registered my trip with Smartraveller</td>
</tr>
</tbody>
</table>

ASH IF NOT INSURED (Q.17=2)

Q.20. How confident were you that you chose the best possible insurance policy for your needs? [RQ: RANDOMISE]

Very confident ............................................................................................................. 1
Somewhat confident .................................................................................................... 2
Not very confident ....................................................................................................... 3
Not at all confident ...................................................................................................... 4

ASH IF HAD INSURANCE (Q.17=1)

Q.21. You said that you did not have travel insurance on your most recent trip to <INSERT COUNTRY FROM Q.7>. When you visited <INSERT COUNTRY FROM Q.7> previously, were you covered by travel insurance? [RQ: RANDOMISE]

Yes ............................................................................................................................... 1
No ................................................................................................................................. 2

ASH IF Q.21=1 (HAD TRAVEL INSURANCE PREVIOUSLY BUT NOT ON MOST RECENT TRIP)

Q.22. Why didn’t you have travel insurance on your most recent trip to <INSERT COUNTRY FROM Q.7>, when you had travel insurance when travelling there in the past? [RQ: RANDOMISE]

Just didn’t think about it ........................................................................................... 1
Forgot to get travel insurance for my most recent trip ............................................. 2
Couldn’t afford travel insurance for my most recent trip .......................................... 3
The country felt safe previously so I didn’t feel I needed travel insurance .......... 4
I didn’t make use of my travel insurance in the past ............................................... 5
Another reason (specify) .............................................................................................. 6
Don’t know / not sure ................................................................................................ 59

ASH IF NOT INSURED (Q.17=2)

Q.23. As a consequence of not having travel insurance, which of the following describes the worst-case scenario for how much of a financial setback you might incur in the event of a crisis? [RQ: RANDOMISE]

Might incur devastating debt that would be more than I could pay in a lifetime .......... 1
Might incur significant debt but would recover in time .............................................. 2
Might have to make a few financial sacrifices, but nothing major ......................... 3
Woudn’t affect me at all .............................................................................................. 4

ASH ALL
Q.24. Which of the following activities, if any, did you undertake on any trip to <INSERT SE ASIAN COUNTRIES VISITED FROM Q.5> within the last two years? [RQ: RANDOMISE]

Riding a motorcycle, moped or quad bike .................................................................. 1
Drank alcohol (and was affected by it) ........................................................................ 1
Bungee jumping ........................................................................................................... 4
Sky diving .................................................................................................................... 4
Played sport (e.g. golf / tennis) .................................................................................. 6
Adventure sport (e.g. rock climbing / abseiling) ......................................................... 7
Water sport (e.g. scuba diving / surfing) ........................................... 8
Riding a horse, camel or elephant .................................................. 9
Attended a large event / festival (e.g. full moon festival) .................. 11
None of these ............................................................................... 99

ASK IF HAD INSURANCE (Q.17=1) AND ANY ITEMS SELECTED AT Q.24

Q.25. For each of the activities that you said you did the last time you were overseas, were they covered by your travel insurance policy? Show all activities selected at Q.24 as a grid. [RESP AS BELOW]

I was DEFINITELY covered for this activity ................................................... 1
I think I was covered for this activity ......................................................... 2
I was NOT covered for this activity .......................................................... 8
Don’t know / not sure ........................................................................... 4

ASK IF HAD INSURANCE (Q.17=1)

Q.26. Did you have any pre-existing medical conditions, or mental health diagnoses, in the past 5 years before you took out your travel insurance policy? [RESP AS BELOW]

Yes ........................................................................................................... 1
No ............................................................................................................. 2
Don’t know / not sure ........................................................................... 99

ASK IF Q.26=1

Q.27. Did you check your travel insurance policy to see whether you were covered for pre-existing medical conditions, or mental health diagnoses? [RESP AS BELOW]

Yes ........................................................................................................... 1
No ............................................................................................................. 2
Don’t know / not sure ........................................................................... 3

Use of and attitudes toward Smart Traveller website

ASK ALL

Q.28. Before today, had you heard of the Smart Traveller website (smarttraveller.gov.au)? [RESP AS BELOW]

Yes ........................................................................................................... 1
No, had not heard of this website before today ........................................ 2

ASK ALL

Q.29. Before you booked your most recent trip to <INSERT COUNTRY FROM Q.2>, did you visit the Smart Traveller website to view the latest government travel advice and warnings? [RESP AS BELOW]

Yes ........................................................................................................... 1
No ............................................................................................................. 2

ASK THOSE WHO DID NOT VISIT SMART TRAVELLER (Q.29 = 2), BUT WHO HAD HEARD OF IT (Q.28 = 1)

Q.30. Have you ever visited the Smart Traveller website? [RESP AS BELOW]

Yes ........................................................................................................... 1
No ............................................................................................................. 2

ASK IF Q.26=1 AND Q.27=1 (DIDN’T VISIT SMART TRAVELLER BEFORE THEIR MOST RECENT OVERSEAS TRIP BUT HAVE HEARD OF IT)

Q.31. Why didn’t you visit the Smart Traveller website before your most recent trip to <INSERT COUNTRY FROM Q.2>? Please select all that apply. [RESP AS BELOW]

Didn’t think about it ................................................................................ 1
Had been to the website before and didn’t need to do so again ............... 2
Had been to the website before and couldn’t find the information I wanted . 3
Had been to the website before and didn’t find it useful .......................... 4
Didn’t feel like I needed to ....................................................................... 5
Another reason (please specify) ............................................................. 6
Don’t know/can’t remember .................................................................. 7

ASK ALL

Q.32. Before today, had you heard of the Smart Traveller subscription service? [RESP AS BELOW]

This is a free email service to provide you with the latest updates to travel advice. You can subscribe to one or more countries. [RESP AS BELOW]

Yes ........................................................................................................... 1
No ............................................................................................................. 2

ASK ALL

Q.33. Before today, had you heard of the Smart Traveller registration service? [RESP AS BELOW]

Providing DRAFT with your trip itinerary and contact details can help them to contact you or your family in the event of an emergency, such as a natural disaster or terrorist attack. [RESP AS BELOW]

Yes ........................................................................................................... 1
No ............................................................................................................. 2
Q.34. Why did you visit the Smart Traveller website? Please select all that apply. NR, RANDOMISE

- To register my travel plans
- To see if there were any travel warnings for my destination
- To research my destination
- To search for travel advice
- To get information about travel insurance
- To get visa information
- Another reason
- Can’t remember

Q.35. Did your destination have a high degree travel warning?

A high degree travel warning is classified as “Level 3 - Reconsider your need to travel” or “Level 4 - Do not travel”?

- Yes
- No
- Don’t know/can’t remember

Q.36. What did you do as a result of reading the travel advice for your destination? NR, RANDOMISE

- Reconsidered my need to travel to the country
- Changed travel plans to avoid certain areas
- Bought an insurance policy
- Checked to see whether my insurance policy would cover my travel
- Registered my travel plans on the Smart Traveller website
- Subscribed to get travel advice updates from Smart Traveller
- Looked for information about how to remain safe when in the area
- Noted down contact details for embassies or consulates
- Took other safety precautions (specify)
- Didn’t do anything as a result

Q.38. If you had been injured whilst on your most recent trip to INSERT COUNTRY FROM Q.7... Who do you expect would have contributed to your medical fees? NR

- Travel insurance [ONLY IF CODE 1 AT Q.17]
- Australian government
- Myself
- Someone else (specify)

Demographics

And finally, just a few more questions about you, so that we can understand how different people have answered these questions. All your answers will be kept strictly confidential and will only be used for research purposes.

Q.39. Which of the following best describes your current household? NR

- Single person household (including single, divorced and widowed)
- Couple with no children living at home
- Couple with children living at home
- Single parent family with children living at home
- Living with parents
- Living with friends or flatmates
- Other (please specify)

Q.40. Which of the following best describes your relationship with Australia? NR

- My parents were both born in Australia and so was I
- My parents were both born outside Australia, I was born in Australia
- One parent was born in Australia, and one was born outside Australia, and I was born in Australia
- I was born outside Australia

Prefer not to say
### Q41. What is your current work situation? 

<table>
<thead>
<tr>
<th>Option</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full time</td>
<td>1</td>
</tr>
<tr>
<td>Part time/ Casual</td>
<td>2</td>
</tr>
<tr>
<td>Self-employed</td>
<td>3</td>
</tr>
<tr>
<td>Retired</td>
<td>4</td>
</tr>
<tr>
<td>Unemployed</td>
<td>5</td>
</tr>
<tr>
<td>House duties</td>
<td>6</td>
</tr>
<tr>
<td>Student</td>
<td>7</td>
</tr>
<tr>
<td>Volunteer</td>
<td>8</td>
</tr>
<tr>
<td>Other</td>
<td>96</td>
</tr>
<tr>
<td>Prefer not to say</td>
<td>98</td>
</tr>
</tbody>
</table>

### Q42. What is the highest education level you've completed? SINGLE RESPONSE

<table>
<thead>
<tr>
<th>Option</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 12 or below</td>
<td>1</td>
</tr>
<tr>
<td>Trade qualification</td>
<td>2</td>
</tr>
<tr>
<td>Diploma/Certificate</td>
<td>3</td>
</tr>
<tr>
<td>Bachelor degree</td>
<td>4</td>
</tr>
<tr>
<td>Masters/Doctorate</td>
<td>5</td>
</tr>
<tr>
<td>Prefer not to say</td>
<td>99</td>
</tr>
</tbody>
</table>

### Q43. What is your annual household income before tax? (On average) Please select one.

<table>
<thead>
<tr>
<th>Option</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $25,000</td>
<td>1</td>
</tr>
<tr>
<td>$25,000-$49,999</td>
<td>2</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>3</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>4</td>
</tr>
<tr>
<td>$100,000-$124,999</td>
<td>5</td>
</tr>
<tr>
<td>$125,000-$149,999</td>
<td>6</td>
</tr>
<tr>
<td>$150,000-$174,999</td>
<td>7</td>
</tr>
<tr>
<td>$175,000-$199,999</td>
<td>8</td>
</tr>
<tr>
<td>$200,000 plus</td>
<td>9</td>
</tr>
<tr>
<td>Not sure</td>
<td>97</td>
</tr>
<tr>
<td>Prefer not to say</td>
<td>99</td>
</tr>
</tbody>
</table>

---

End with thanks

Thank you for assisting us today. Your response to this questionnaire will be kept strictly confidential and will be used only for research purposes.