

## How to lead a happier life

From our beaches and outdoor lifestyle, to our democracy and cultural diversity, there is a great deal to feel happy about in Australia. However, living a happy life doesn't always come easy. Concerns about money, relationships and the future can often stand in the way of living the life you want. The good news is there are ways to take charge of your happiness.

### Measuring happiness

It may sound simple – but what is happiness? How do we quantify happiness?

The World Happiness Report, published by the United Nations Sustainable Development Solutions Network, uses six key variables to determine a country's happiness levels:

1. Income
2. Healthy Life Expectancy
3. Social Support (having someone to count on in times of trouble)
4. Generosity
5. Freedom
6. Trust (measured by the absence of corruption in business and government).

Countries that rank highly in these six areas tend to have 'happier' populations, with individual's reporting higher life satisfaction.



Australia ranked highly in the World Happiness Report 2017, coming in equal ninth place with Sweden. Norway was first, followed by Denmark, Iceland, Switzerland, Finland and the Netherlands.

So, as a country we're doing well – but what about happiness on a personal level?

Achieving happiness each day doesn't need to be an elusive goal. By building a sense of purpose, strong personal relationships and financial control, you could be well on your way to maximising your happiness.

### A sense of purpose

Off the south coast of Japan lies Okinawa, an archipelago that boasts some of the longest living people in the world. Along with various other lifestyle factors, their pursuit of other goals lead to a sense of wellbeing and give more meaning to life.

Okinawans have a strong sense of purpose – what they call their 'ikigai'. An ikigai is what drives you to get out of bed every day, your reason for being. It could be sharing your knowledge and skills with others, looking after your family, cooking delicious food, playing a sport or musical instrument, or advocating for others. Finding an ikigai, whatever it might be, and trying to live it each day could increase your happiness. Ask yourself, what is my passion? How do I find meaning in life? When do I feel most at peace or energised?

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### Strong personal relationships

Enjoying close relationships with caring, supportive people is a key ingredient of wellbeing. Having someone by your side to share your thoughts, dreams and fears with, and who makes you feel loved and valued, can help you overcome the obstacles life throws your way. But where to start?

Think about who you reach out to – or have reached out to in the past – to connect and share with. Keep in touch with these people and put in the effort to rekindle any relationships you've been too busy for lately. Join a group or club. From book clubs to sports teams, bushwalking groups to community advocacy organisations, joining a team that shares your passions is a great way to form a deep connection with someone – and even live your ikigai at the same time!

### Financial control

Financial stress affects nearly one in three people in Australia, according to new research from Core Data, commissioned by Australian start-up Financial Mindfulness.

Importantly, Core Data's research showed that experiences of financial stress was not confined to low-income households but felt more widely across different salary brackets. These experiences of financial stress could include being unable to pay bills on time, afford a meal with friends or holiday, or raise sufficient funds in time for something important, among others.

So, perhaps minimising financial stress isn't only about how much money you have – but how well you manage it.

While the idea of reviewing your finances and setting up a budget may provoke feelings of gloom, it could be an effective way to reduce your financial stress and increase your happiness.

If you need further assistance, an adviser may offer guidance to help you to achieve your financial and life goals.

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