

# What does the average **Kiwi family** look like in **2021?**



Loves rugby, never passes up the chance for a good steak and cheese, and will wear shorts and jandals even in the depths of winter.

We all know the stereotypes of the average Kiwi, but how much of that is actually true? What does the [average Kiwi family](#) actually look like this deep into the 21st century?

In March 2021, OneChoice teamed up with CoreData to find out. We surveyed more than 500 people from around the country, and dove into their living arrangements, things they're concerned about, their values, and much more.

With insights from the [OneChoice Kiwi Family Report](#), here's a fascinating peek into what the average Kiwi family actually looks like.

## Key takeaways

- 51.7% of respondents said the thing that sets Kiwi families apart is being more easy-going and relaxed
- 37.4% of respondents said they didn't face any real challenges during the pandemic
- 68.9% said that the pandemic improved relationships among family members
- 26.6% said they have been working from home (but only 12.4% do so full time)
- Just 6.1% think that rental prices in New Zealand are reasonable
- 78.9% of respondents were worried about recent property price increases
- The biggest concern for respondents was financial matters, with just over half (50.6%) saying that was their major source of worry

## Family life in modern day New Zealand

It should come as no surprise that the standard family is moving away from the typical white-picket fence, married with 2.3 kids stereotype.

### Marriage

For starters, almost half of married Kiwis were living together before getting married (46.6%). Additionally, 41.2% had kids before getting married – and this statistic is even higher in the Gen Y bracket, with two-thirds of respondents having mini All Blacks and Black Ferns fans before tying the knot.

Marriage itself is dropping in popularity. Data shows that the number of [Kiwis getting married in 2019 was at its lowest level since 1960](#), down to 19,071 couples saying “I do” from the peaks of 27,201 couples in 1971. And don't forget that due to an increase in population over that time, that's just 10 couples per 1,000 people in 2019, vs roughly 45 couples per 1,000 in 1971.

Stats NZ is quick to point out that just because Kiwis aren't getting married, it doesn't mean they're not partnering up. Data from the 2018 Census indicated that 61% of Kiwi adults were in relationships (either married or in partnerships), which is more or less the same as the 1986 Census (60%).

Interestingly, Kiwis are also getting divorced less. The rate peaked in 1981 with 12,396 divorces (a rate of 17.1 per estimated 1,000 marriages), and dropped to just 8.6 divorces per 1,000 in 2019.

## Love isn't dead!

Although it does seem that the old saying 'first comes love, then comes marriage, then comes baby in a baby carriage' holds about as much water these days as an upturned gumboot.



### Kids

As for having kids, this is perhaps one of the most glaring changes over the last few decades. Not only are we having fewer children, we're having them later in life.

Our own survey showed that as much as 14.7% of Kiwis are planning to have kids later due to the pandemic – whereas only 3.5% said they would be having kids sooner for the same reason.

Another report showed that back in the 1960s, [women in their twenties were having larger families](#), with 265 births per 1,000 women aged 20-24, and 259 births per 1,000 women aged 25-29. These days, there are just 51 births per 1,000 women in the younger age bracket, and 87 births per 1,000 women in their late twenties.

Now, women in their early thirties are having the most babies, with 111 babies born per 1,000 women aged 30-34.

And when you measure by the total fertility rate (the TFR), things get even more interesting. Back in 1961, there was an average of 4.3 births per woman – giving rise to the Baby Boomer generation. These days, the TFR is less than half that, with just 2.0 births per woman on average. You can see these trends repeated across the globe for other developed countries, too.

Kids are, obviously, a huge commitment. Perhaps that's why 28.1% of OneChoice survey respondents said that they first got a pet as a couple as a sign of commitment before having a child together – and a further 4.5% said they hadn't yet, but that's the plan!



## Immigration

Yet aside from Kiwis being born here – we're also seeing plenty of new New Zealanders arriving from all over the world.

In 2018, more than a quarter of those living in New Zealand were born overseas, at 27.4%. This is up from 22.9% in 2006, according to [Stats NZ](#).

"In an era of increasing globalism, people born in almost every country in the world are making New Zealand their home," explained Susan Hollows, a senior manager of census data delivery.

And many of them are flocking to our biggest city. In Auckland, 50.7% of residents were born overseas – which is saying a lot considering a third of our population calls the city home.

We also have a large contingent of Brits (11.8% of those born overseas come from the United Kingdom), and a not insignificant number of arrivals from the Pacific – although two-thirds of New Zealand's Pacific population was actually born here.

This multicultural, often unmarried, often without kids (at least until a little later in life) portrait paints a picture of the changing face of the modern day Kiwi family. In short, we're more diverse in every way than ever.



## Careers in New Zealand

It's the quintessential question to ask kids when you don't know what to ask kids: What do you want to be when you grow up?

We're yet to see a survey about how many people actually do become astronauts and firefighters, but the breakdown of employment and careers in New Zealand is almost as interesting.

## Employment

As of the March 2021 quarter, there are approximately [2.75 million employed people in New Zealand](#).

Generally speaking, considering the events of the past year or so, New Zealand has done mighty well if you ask us. Or even if you ask most economists out there.

A lot of early modelling in 2020 suggested some pretty gloomy outcomes as a result of the pandemic, such as a "slower than previously expected rate of GDP growth, large near-term deficits and rising debt levels", explains an [April 2021 report](#) from the Ministry of Business, Innovation and Employment (MBIE).

Yet we pulled together as a team of 5 million and did an exceptionally good job of eradicating the coronavirus from our shores.

"As a result, the labour market impact has been considerably better than was initially anticipated early in 2020, with a lower forecast peak in unemployment and a faster recovery in labour market participation," explains the report.

There is of course still uncertainty as the virus continues to spread overseas, so we will need to continue to stay vigilant in the months ahead.



## What are the most popular jobs?

When it comes to which jobs we work in each day, New Zealand is comprised of a real mix of different roles and skills.

Using data from the 2018 Census, [Stats NZ](#) broke down exactly what our country would look like in terms of workers – if we had just 100 residents. Of those 100, just over half had jobs, and they were broken down as follows:

- 12 work as professionals
- 9 work as technicians or tradespeople
- 6 are managers
- 6 are labourers
- 6 are clerical and administrative workers
- 5 are employed as community and personal service workers
- 5 work in sales
- 3 are machinery operators and drivers

All of that said – many of us fit into more than one box when it comes to job title and industry. In 2018, one survey showed that almost [one in 10 Kiwis have more than one job](#). That's approximately 223,000 people showing up to more than one workplace.

### How much do we earn?

It's easy enough to ask someone what their job is, or which industry they work in, but you can't exactly ask how much they earn (although if there's a shiny new Tesla in their garage, you can probably make a reasonable guess).

Starting with the average hourly income, [New Zealanders are earning \\$27 per hour](#). The minimum wage is currently \$20 per hour.

In the June 2020 quarter, the median weekly income from wages and salaries was \$1,060, which works out to \$55,120 per year. Meanwhile the average [annual household gross income was \\$107,196](#) for the year ended June 2020.



Naturally, some jobs earn more than others. When [Training.co.nz compiled data](#) from various sources, they discovered the top job titles of the top earners in New Zealand (sadly, astronauts and firefighters are not even in the top 10, although we are uncertain how many astronauts were surveyed).

From the top, based on the mid-range figures:

1. Managing Director/CEO: Minimum of \$120,000, up to \$4.5 million
2. Surgeon (private sector): Minimum of \$151,000, up to \$600,000
3. Judge: Minimum of \$334,000, up to \$490,000
4. Chief Financial Officer: Minimum of \$180,000, up to \$350,000
5. Strategy Manager (mergers & acquisitions): Minimum of \$200,000, up to \$350,000

### Working from home

In 2020, many of us discovered the delights and the challenges of working from home. On the one hand, zero commute and working in our pajamas was an obvious blessing, whereas separating home life from the office and avoiding the temptation to visit the cupboard for snacks all day became something of a curse.

Here's a little more about Kiwis working from home, thanks to our OneChoice Kiwi Family Report.

During the COVID-19 pandemic, the majority of Kiwis did not work from home – as much as 73.4% either continued going to work, or could not work from home.

As for the rest, 12.4% of Kiwis worked from home full time, while a further 14.6% worked from home, but only for a few days per week.

But how did we feel about working from home?

For the most part, we really enjoyed it! As much as 82.8% reported either highly or somewhat enjoying working from home.

However, only a quarter of us (24.4%) would want to work full time from home from now on, whereas 27.7% would like an even split between work and home, and 22.5% would like to work mostly from home.

On the downside, 57% of respondents who worked from home said that doing so blurred the lines between work and home life.

### **What do we get up to in our free time?**

So is it true? Do we all spend our free time practicing our free kicks and whipping up pavlovas?

Actually – there is something to be said for those stereotypes, we do love our sports and baking!

Our own survey showed that 62.9% of us spend family time together watching movies, shows, sports, or other content. We also love to simply rest and chill out (48.8%), cook (46.7%), and get outside for activities (41.6%).

A little over 94% of Kiwi adults reported taking part in at least one cultural or recreational activity. Not to mention, those that did were more likely to report higher levels of satisfaction in life.



More than half of us, 58%, report being part of some sort of club, group, or organisation, and the most common of those was a sporting club.

Some of the more popular cultural activities including visiting parks or reserves, going to the movies, attending a community event, or going to a live music performance.

Less common were activities including creative writing, visiting a historical site or building, and performing in the creative arts.

Perhaps unsurprisingly, our hobbies changed during the lockdowns. [According to Google Trends](#), New Zealanders' search habits showed some new favourites (whereas other hobbies dropped out of favour). The lockdowns saw:

- 400% increase in interest in PC games
- 355% increase in interest in board games
- 133% increase in interest in online courses
- 72% increase in interest in workouts
- 5% increase in interest in cooking (we would have expected more, considering the sourdough craze)
- 81% decrease in interest in cinema
- 79% decrease in interest in concerts
- 78% decrease in interest in theatre

The OneChoice Kiwi Family Report also showed that more than half of us changed our behaviours since the start of the pandemic. This included spending more time cooking and eating together as a family, more time watching content together, and more time doing things outside.

## Home ownership in New Zealand

The property market is not just one of the hottest topics in New Zealand right now, but one of the hottest markets full stop. You'd have to be living under a rock (that you bought back in the 60s) not to have noticed that prices are soaring.

Perhaps that's why 72.3% of Kiwis think rent is very overpriced, 21.5% think it's somewhat overpriced, and absolutely no one thinks it is under-priced, according to our OneChoice Kiwi Family Report.

Overall, 78.9% of Kiwis said they were very or somewhat worried about recent property price increases.

And sadly, 79.1% of respondents said they were feeling largely locked out of the property market. However, with a classic Kiwi can-do attitude, 83.1% said that it didn't matter if their first property wasn't exactly their 'dream' or 'ideal' property, so long as they own a property.





## So how many of us actually own?

According to the [Housing in Aotearoa: 2020](#) report, home ownership rates are at their lowest point since the 1950s. Home ownership was sitting at 64.5% in 2018, down from its peak in the 1990s when it was up to 73.8%.

That means that roughly 1.4 million people were living in homes they did not own in 2018.

Interestingly, home ownership is higher in older age groups, and also noticeably higher outside of the main centres.

For those who do rent, costs have risen dramatically over the past 30 years. In 1988, renters typically spent less than 20% of their income on rent – a figure that had risen to more than 40% in 2019.

It's a tough situation for renters and those wishing to buy their own homes right now, and it can only be hoped that the situation improves in the near future.

So that's it. That's New Zealand right now. Or at least a very brief snapshot of it. We're the flightless birds tucked into the corner of the world map where we're known for our kindness, forward-thinking, stunning landscapes, and enviable approach to managing COVID-19. We work hard, love our families (even if those families are just apartments full of plants and cats), and we really do love our rugby.

