

The **OneChoice**
Kiwi Family
report

May 2021



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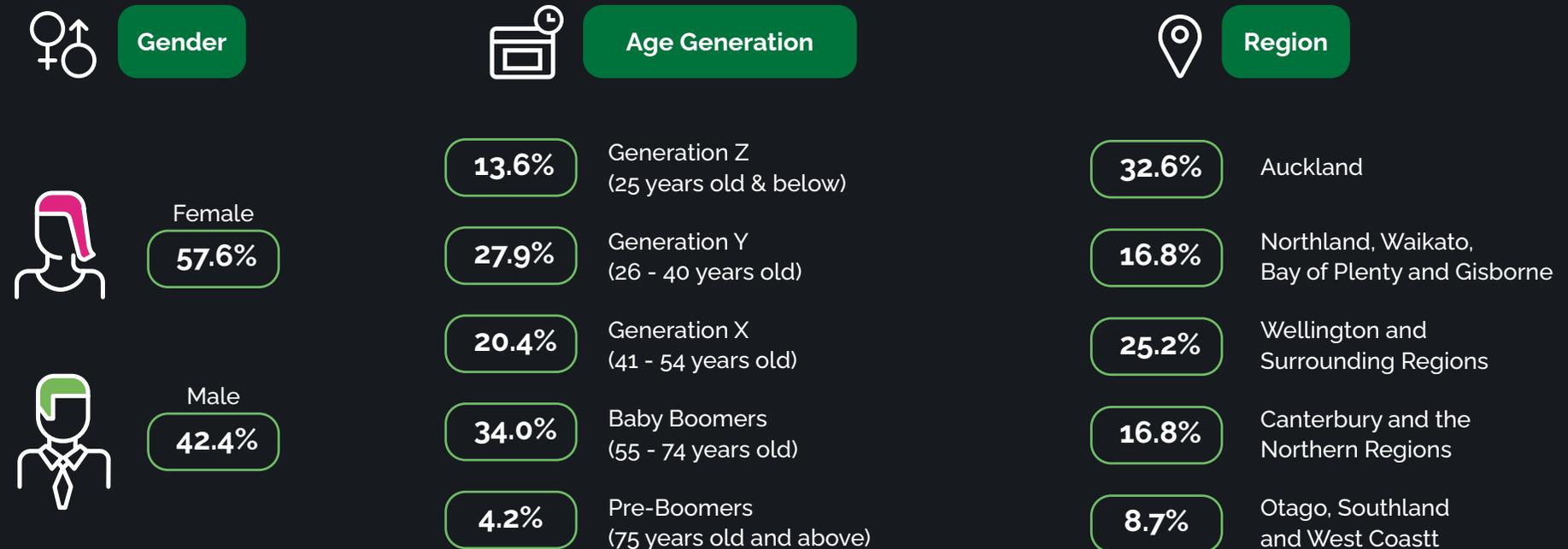


About the report

The report is compiled based on research commissioned by OneChoice and conducted by CoreData between 22 and 24 March 2021. The research was conducted via a quantitative online survey, gathering **503** responses from New Zealanders aged 18 years and above.

This research explores what makes Kiwi families unique with a deep-dive into values, concerns and living arrangements along with how events of 2020 have impacted them.

The relevant demographic breakdowns of the survey are as follows:



Important things to observe about the charts:

Footnotes directly underneath the charts (e.g. * Respondents who have children) mainly refer to the sampling involved per question. This is to differentiate who was asked that particular question in the survey.

Any chart without a specific note on its sampling was asked to all respondents.

It also differentiates the types of questions asked. For instance, *Multiple answers allowed' appears when the question called for more than one answer from the respondent.



Key findings

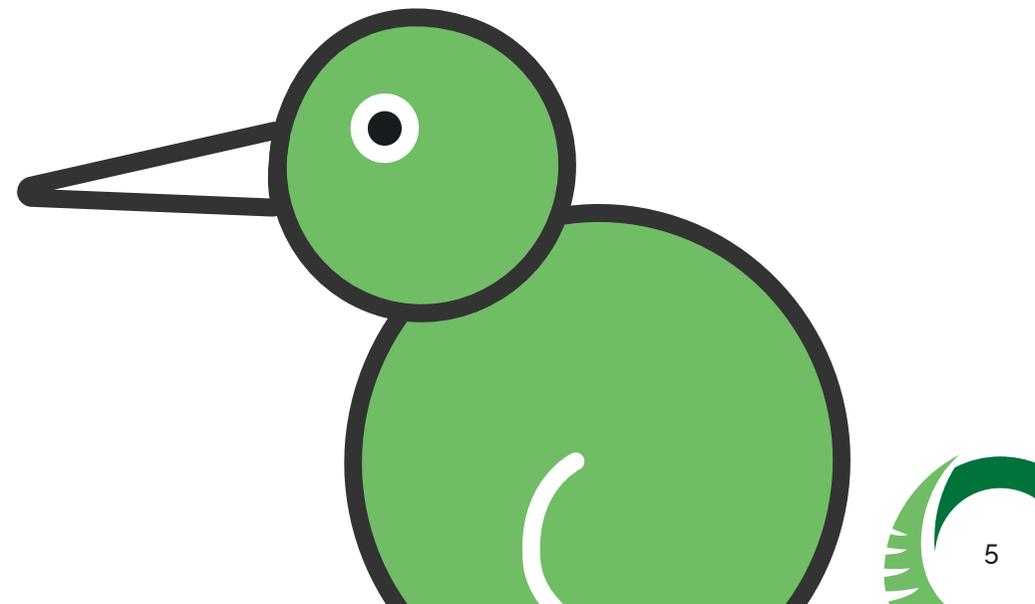
Key findings

Pets before children

- Over 4 in 10 (41.2%) New Zealanders surveyed said they had children without being married first, with two thirds (65.7%) of Gen Y respondents having children before marriage. This highlights a societal shift from traditional norms, especially when considering that this proportion is just 1 in 5 (20.3%) for Baby Boomers.
- Despite the shift, some New Zealanders are looking to raise pets before children as a step towards commitment.
- Almost a third of those with children (32.5%) have either bought/adopted a pet, or considered doing so, to test the waters before having a child. Of those without kids, over half (54.6%) plan on getting a pet first.

Children and the Kiwi family

- Only about 4 in 10 (39.3%) of those without children plan on having them at some stage, but a further 4 in 10 (38.2%) say they don't plan on ever having them. Those who do want them only plan on having one (25.1%) or two (60.3%).
- The COVID-19 pandemic has thrown a bit of a spanner in the works, with a number of Kiwis without children (14.7%) saying it has made them want to wait to take that step.



Key findings

Living together before marriage is less common than some may assume

- Overall, less than half (46.6%) of married respondents say they lived with their partner before marriage. This is a more common response amongst the younger generations of Gen X (66.5%) and Gen Y (53.8%), compared to Baby Boomers (37.1%).

A relaxed lifestyle and closeness of relatives is what makes Kiwi families unique

- When asked what differentiates Kiwi families from the rest, the most common answer was that they're more easy going and relaxed (51.7%). Respondents also like that they're not as fussed about marriage before kids (32.6%), and that Kiwi families spend more time together (33.1%) and often live close by (24.9%).

Screens, rest, and leisurely activities dominate family time

- Just under two thirds (62.9%) say they typically spend family time watching movies, shows, sports or other content. Beyond this, almost half like to spend time resting (48.8%) or cooking (46.7%) with just over 2 in 5 enjoying outdoor activities (41.6%).
- The pandemic has caused a bit of a change in family dynamics, with about a third (32.8%) saying it has changed the way that families spend free time together. A similar amount (32.1%) say it means they're spending more of their free time together.
- Almost a quarter (25.0%) agree that this has shifted the way their family handles different roles and relationships.

Key findings

Families are doing more together

- Almost 4 in 10 (39.7%) say not much has changed about how they spend time together as a family since the start of the pandemic.
- Those who have noticed a change (60.3%), say their family are cooking and eating together more (40.7%), watching more content together (33.2%), and even doing more things outside (29.7%).
- Families have noted that maintaining physical (32.3%) and mental (36.9%) health has been difficult throughout the pandemic, with many (27.9%) struggling to find 'me-time'.
- With that said, a significant proportion (37.4%) are doing well, saying they haven't faced any real challenges throughout the pandemic.

COVID-19 has changed living arrangements

- Living with parents is already becoming more commonplace, and over half (58.6%) of those who currently live with their parents say the uncertainty of the pandemic has caused them to plan to stay at home longer.
- Most (75.6%) agree that an intergenerational living arrangement can place additional pressure on family dynamics, but a similar proportion (77.6%) think it can have a positive impact on children.
- Kiwis are evenly split on whether they agree (52.9%) or disagree (47.1%) that the COVID-19 pandemic has had a negative impact on their family dynamics, but two thirds (68.9%) say that the pandemic has improved relationships among family members.

Key findings

Working from home has been a welcome change

- Currently, just over a quarter (26.6%) say they've been working from home, with less than half of those (12.4%) working full time from home.
- Those who are working from home overwhelmingly enjoy it (82.7%), and think it's improved their family life (48.4%). More than half (53.3%) have a dedicated home office, but most (57.0%) still agree that the lines between home and work life are blurred.

The cost of property continues to be a burden

- Only 6.1% said that New Zealand rental prices were reasonable. The rest said it was either somewhat overpriced (21.5%) or very overpriced (72.3%).
- Over three quarters are (78.9%) worried about the recent property price increases and most (72.7%) are happy with their current living and property ownership status.

Living the dream before it's too late

- Of those looking to buy a house right now, most say it's because they want to stop paying rent (69.9%) and because they want to get on the property ladder before it's too late (48.1%).
- By far the most important factors in property searches are house value (70.5%) and neighbourhood safety (67.5%), with buyers also looking for low maintenance costs (57.7%) and access to local amenities (48.9%).

Key findings

Financial concerns rule both the present and the future

- When asked what their greatest overall concern was at the moment, a majority ranked financial concerns as the top concern (50.6%), with family second (24.5%), and environmental (17.2%) third.
- When asked about the future, results were similar. The most common answer remained financial concerns (42.4%), with family (28.9%), then work/education (7.3%).
- About 2 in 5 (38.5%) say their overall stress and anxiety is about the same as at the start of 2020 (pre-COVID). But a majority say that it's somewhat (30.9%) or significantly (20.3%) higher than last year.

Family first

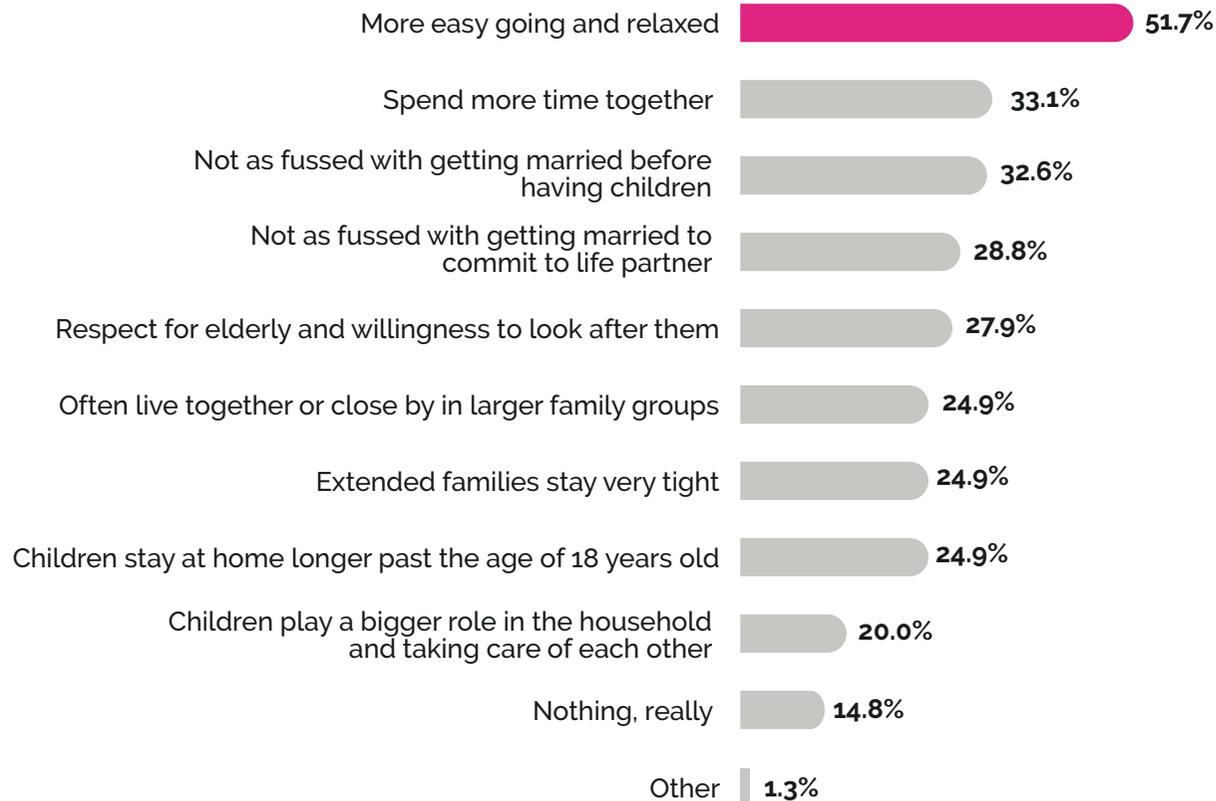
- Most (87.7%) think that putting family first and caring for everyone is at least a reasonably important consideration.
- When asked to rank their top three family values, the most common answers were unconditional love (16.2%), taking care of each other (14.4%) and manners/respect (10.6%).



**The Kiwi family
in 2021**

What makes Kiwi families unique?

What do you think makes Kiwi families unique when compared to some other countries?

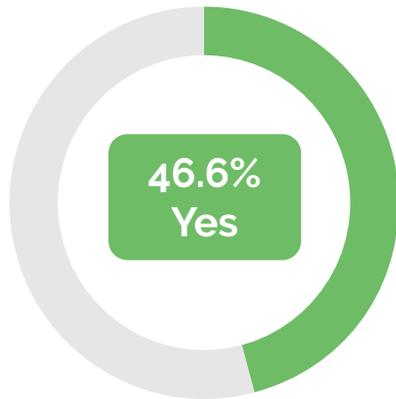


**Multiple answers allowed*

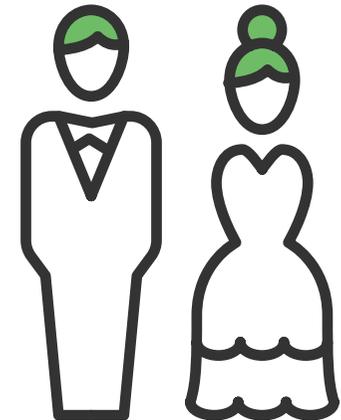
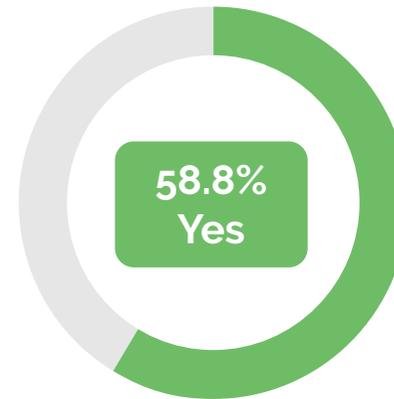
When asked what makes Kiwi families unique, more than half (51.7%) attributed an easy going and relaxed attitude, followed by spending more time together (33.1%) and not being as fussed with getting married before having children (32.6%) as key reasons for the uniqueness.

Living together and having children before marriage

Were you living together with your partner before getting married?



Were you married before having children?



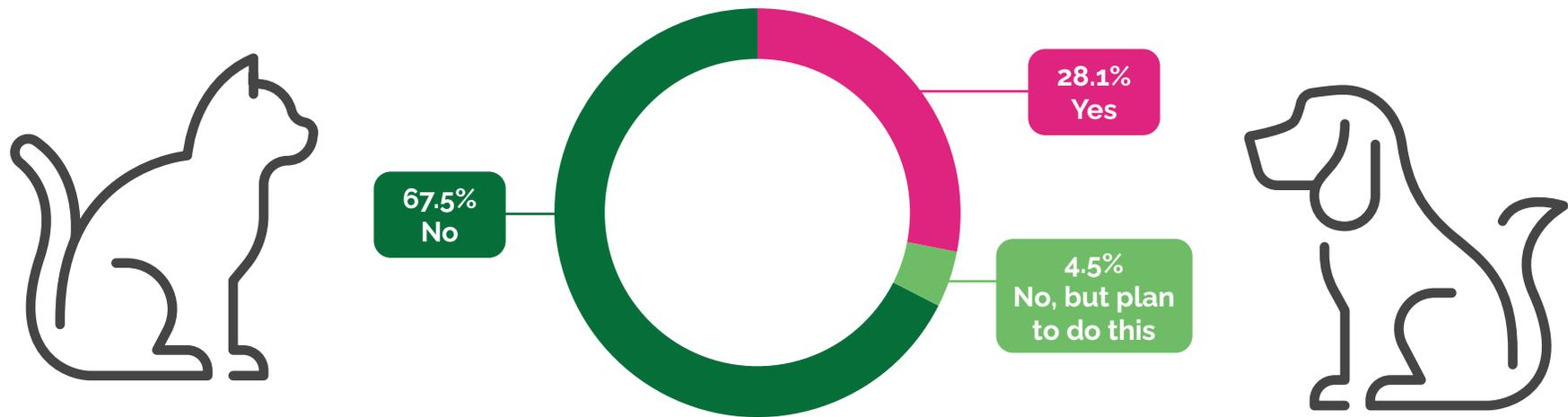
n = 196, respondents who are married

Living together before marriage is less common than some may assume, with less than half (46.6%) of married respondents saying they lived with their partner before marriage.

Over 4 in 10 (41.2%) said that they had children without being married first, with two thirds (65.7%) of Gen Y respondents most likely to say this.

Having pets – an alternative step towards commitment

Did you get a pet as couple as a sign of commitment before having a child together?

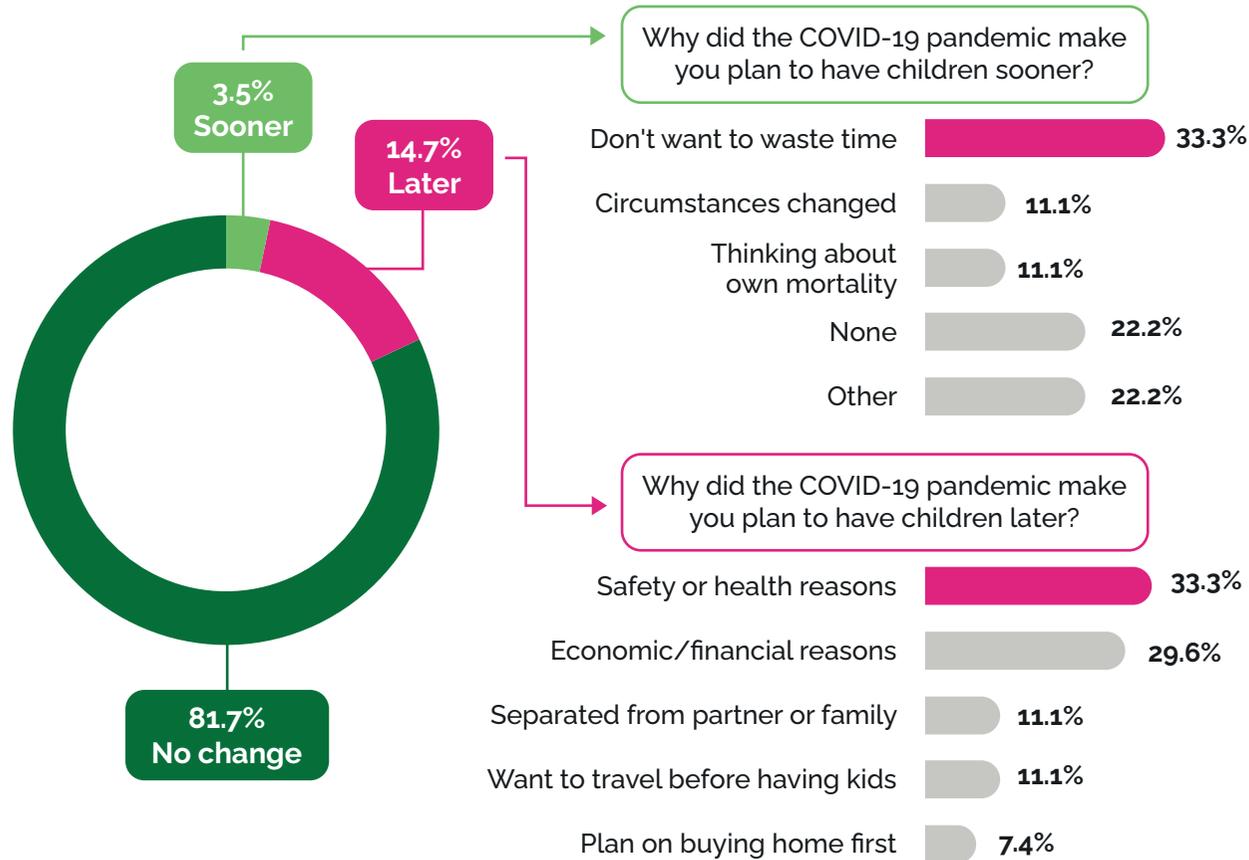


n = 276. respondents who are married

Almost a third of those with children (32.6%) had either bought/adopted a pet, or plan to do this, in order to test the waters before having a child.

Impact of COVID-19 on having children

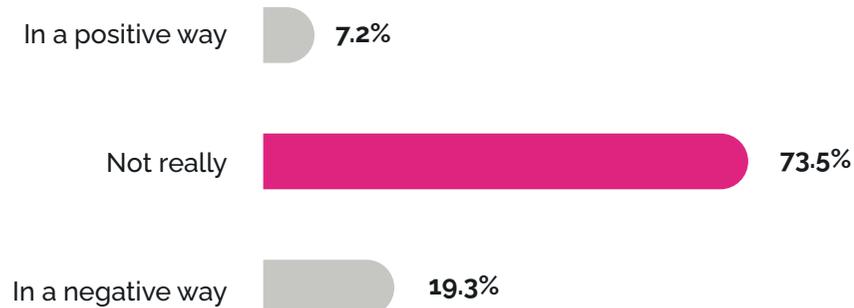
Has the COVID-19 pandemic made you plan to have children/more children sooner or later?



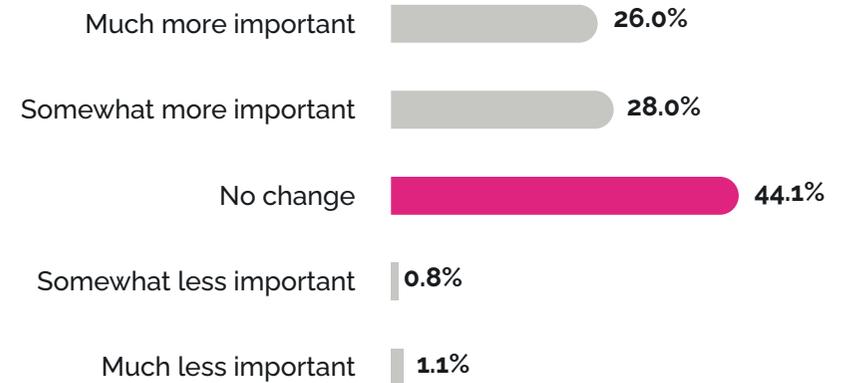
The COVID-19 pandemic has delayed plans of having children for about 1 in 7 (14.7%). Safety (33.3%) and economic/finances (29.6%) are the most common reasons for this delay.

Impact of COVID-19 on family perspectives

Has the COVID-19 pandemic impacted your family's wellbeing?



Has your experience through COVID-19 changed your perspective on the importance of family in your life?



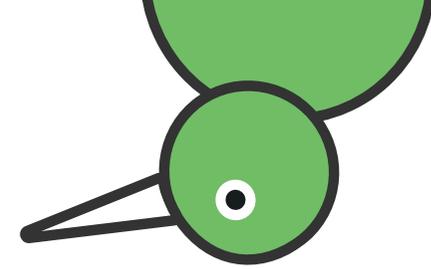
7 in 10 (73.5%) feel COVID-19 has not really impacted family wellbeing, but more than half (54.0%) feel it has made them place a higher level of importance on family.

However, around 1 in 5 (19.3%) feel their family's wellbeing has been negatively impacted by the pandemic.

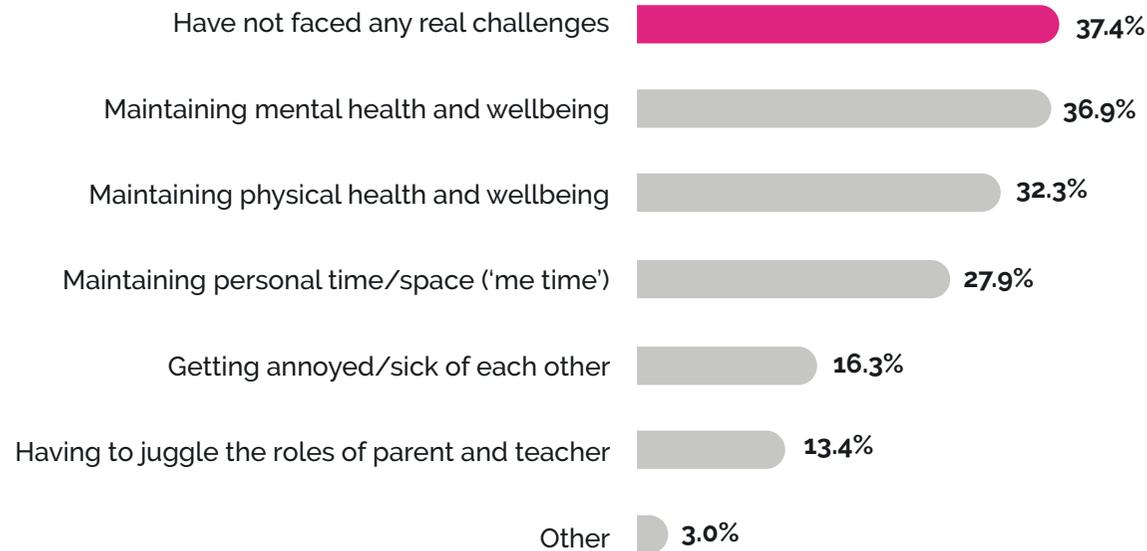


Family dynamics in 2021

Greatest family challenges during COVID-19



What have been the greatest challenges to your family dynamics since the start of the COVID-19 pandemic?

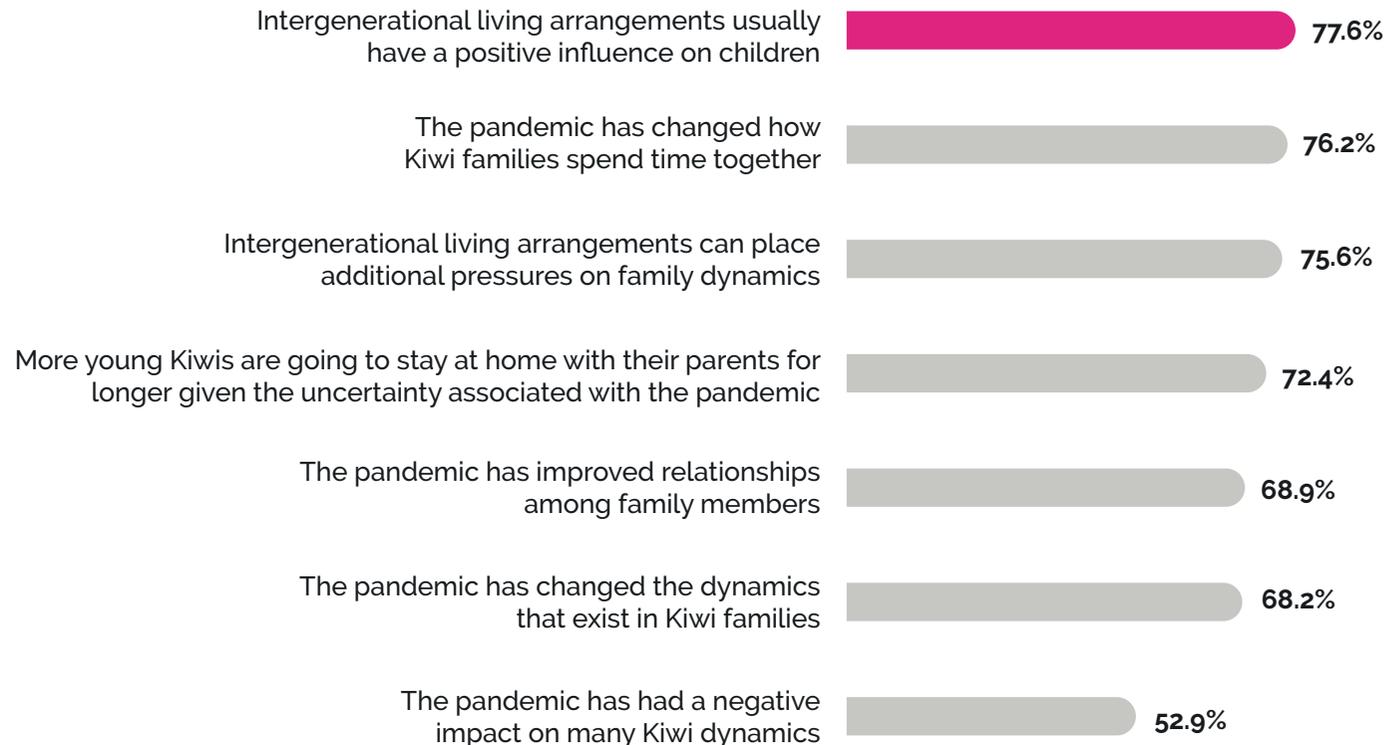


**Multiple answers allowed*

Around 1 in 3 families have noted that maintaining physical (32.3%) and mental (36.9%) health has been difficult throughout the pandemic. More than a quarter (27.9%) are also struggling to find 'me-time'.

Impact of COVID-19 on family dynamics

Do you agree with the following statements about Kiwi families in general these days?



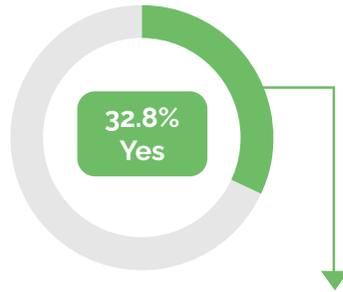
*%Yes

%Yes pertains to Strongly agree and Agree

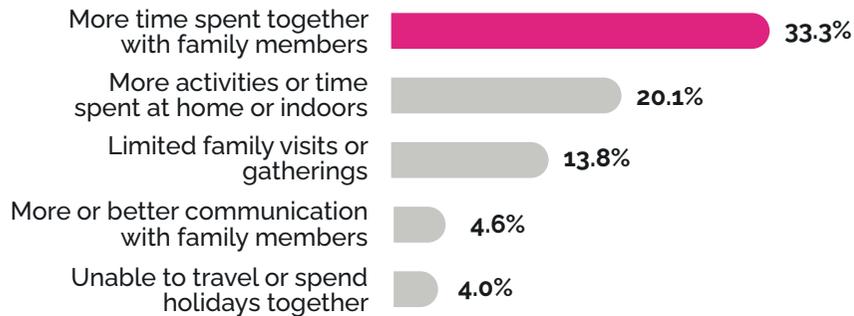
More than three quarters think the pandemic has changed how families spend their time together (76.2%). Around half think that the impact on family dynamics has been negative (52.9%).

Impact of COVID-19 and family time

Has the way you spend free time together with family and household members changed at all due to the COVID-19 pandemic?



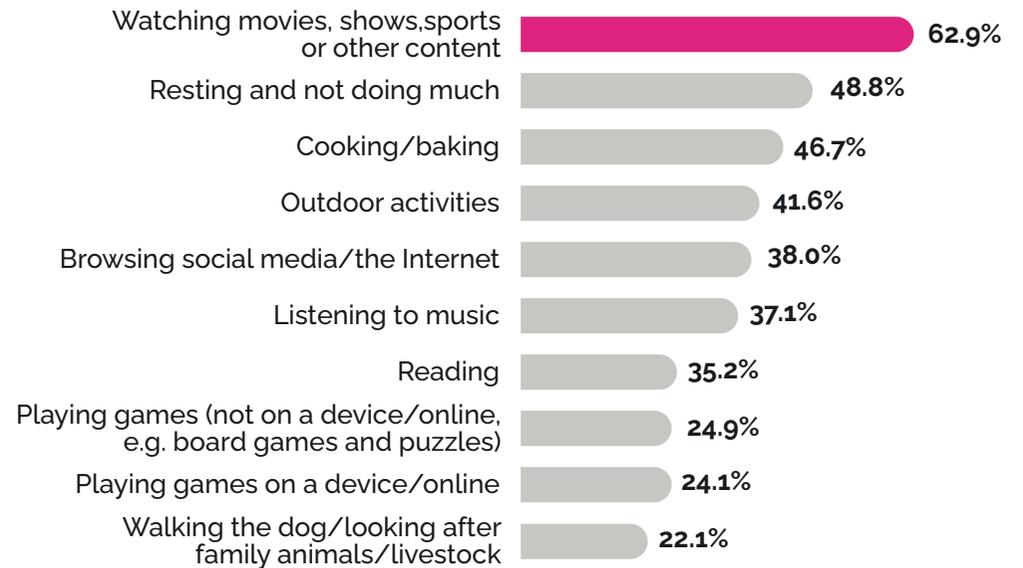
How has the way you spend free time together with family and household members changed?



*Top 5 answers only

n = 174, respondents who described the changes the way they spend free time with their family and household members

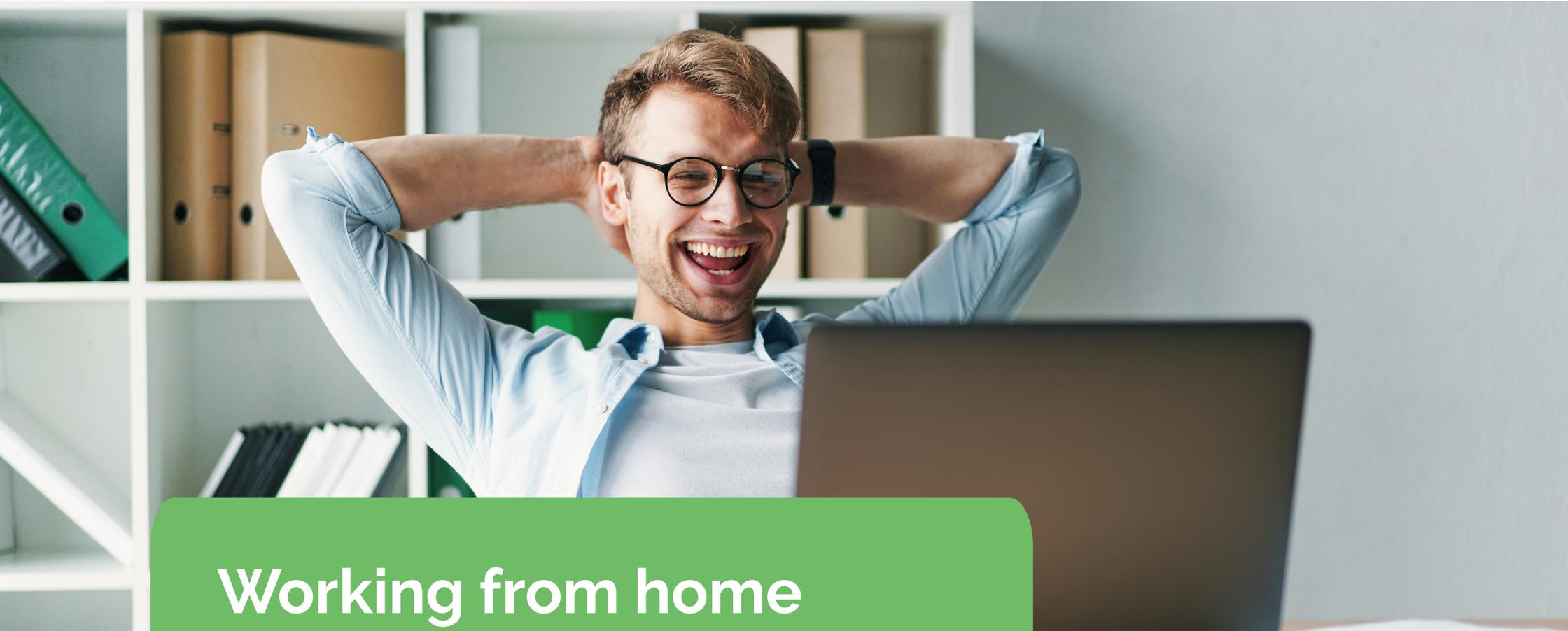
How do you typically spend your free time with family or household members these days?



* Top 10 answers only

*Multiple answers allowed

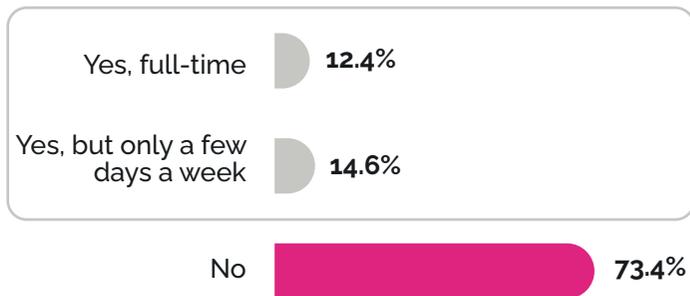
About a third (32.8%) say COVID-19 has changed the way families spend free time together, just under two thirds (62.9%) typically spend their free time with family/household members by watching movies, shows, sports or other content.



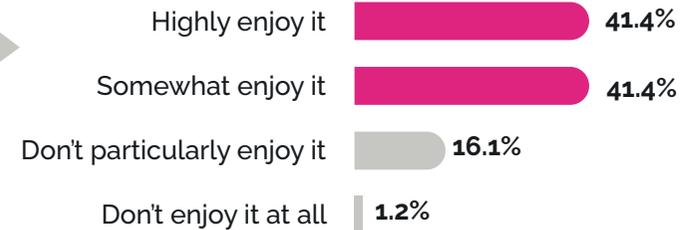
Working from home

Opinions on working from home

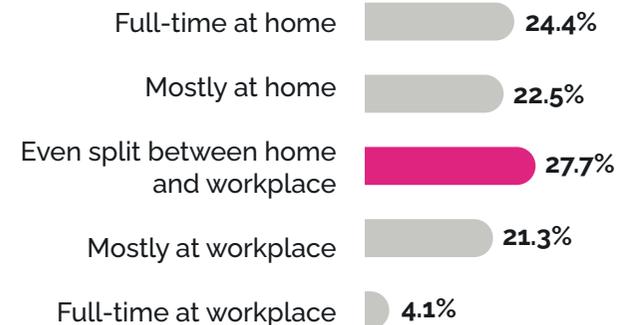
Have you been working from home during the COVID-19 pandemic?



How do you feel about your working from home experience to date?



Thinking about the future in a post COVID-19 world, what would be your ideal preference for working at home vs at your workplace?



n = 158, respondents working from home during the COVID-19 pandemic

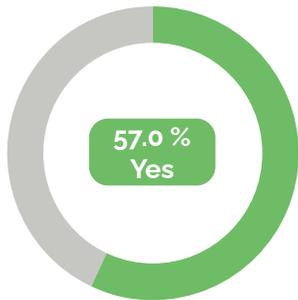
Currently, just over a quarter (26.6%) are working from home, with the majority (82.8%) enjoying doing so.

Impact of working from home

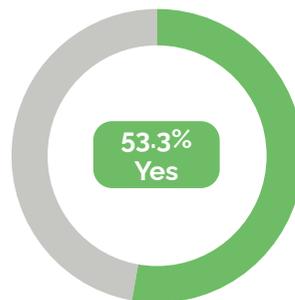
Have you been working from home during the COVID-19 pandemic?



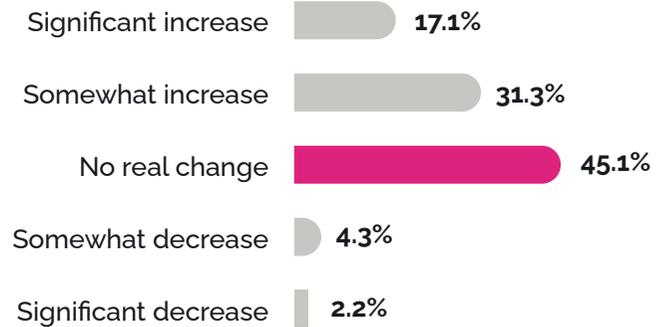
As you have been working from home, do you think the lines between work and home life are blurring?



Do you have a home office or space to separate work and home life?



Ultimately do you feel that remote working has improved your family life at home?



n = 158, respondents working from home during the pandemic

Close to half (48.4%) feel remote working has improved their family life at least to some extent.



WELCOME

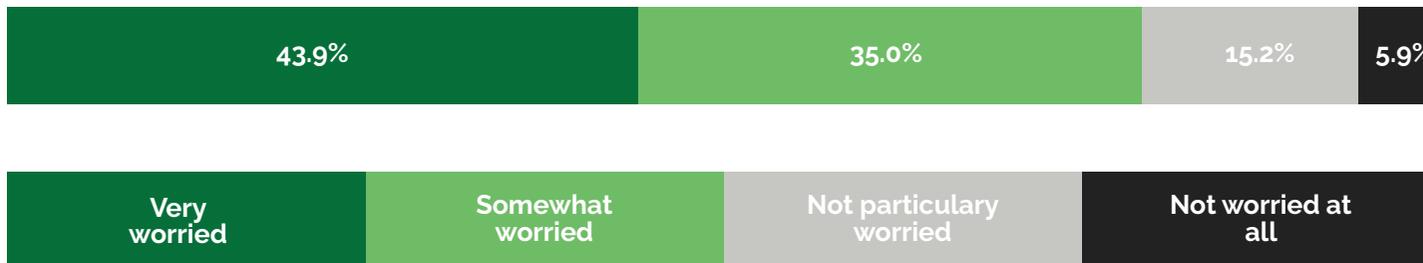
Home ownership

Rent and property prices

How do you feel about the cost of rent these days in New Zealand?



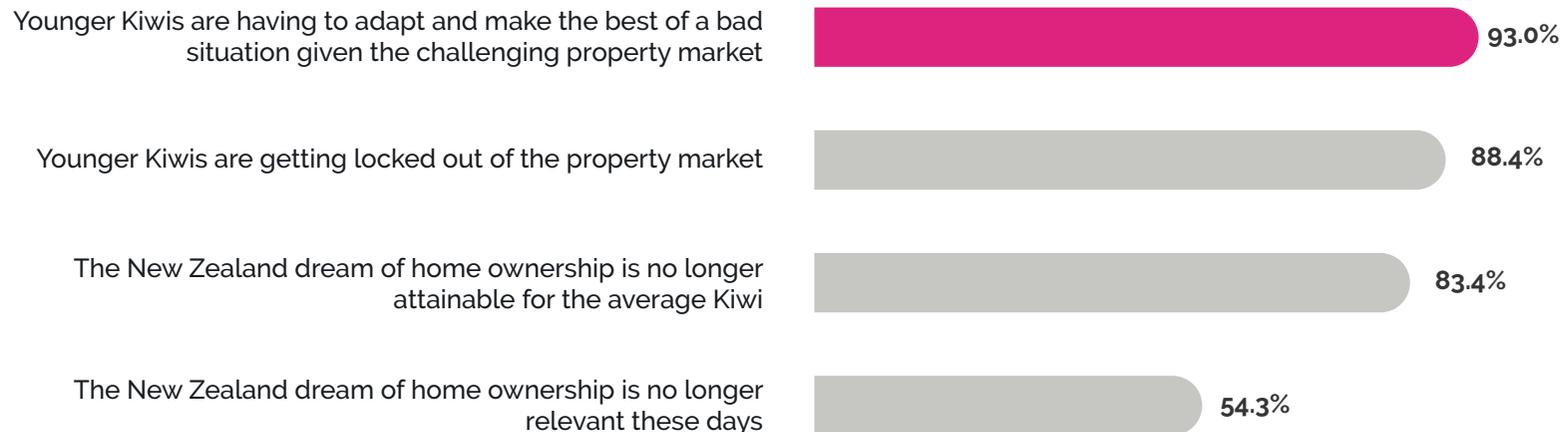
How do you feel about the recent property price increase in New Zealand?



More than 9 in 10 (93.8%) believe the cost of rent is overpriced to some extent, with no respondents feeling it is underpriced. Close to 8 in 10 (78.9%) are worried about the recent price increases in the property market.

Adapting to a challenging market

Do you agree with the following statements about Kiwis getting on the property ladder?



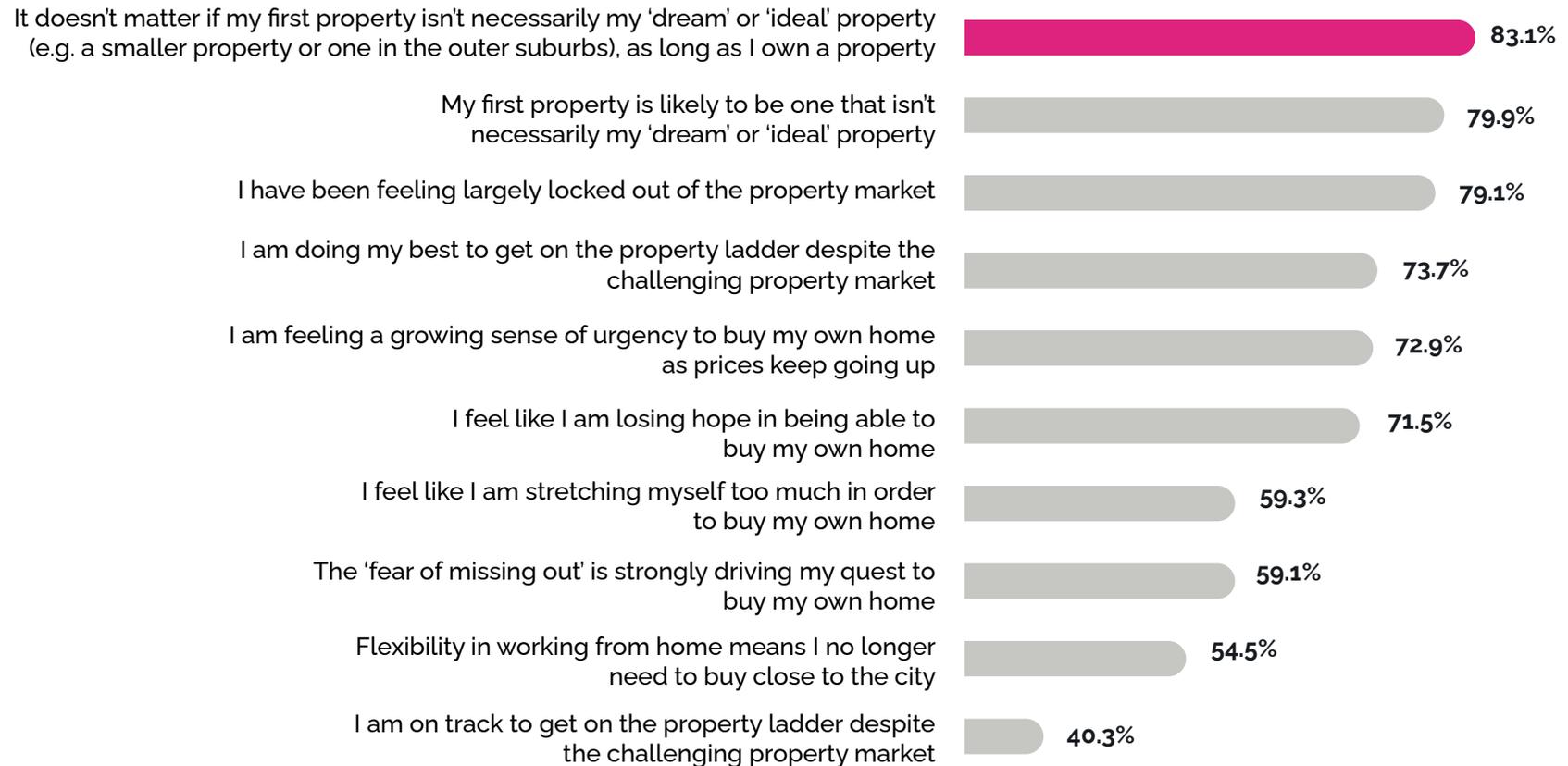
%Yes

*Yes pertains to Strongly agree and Agree

9 in 10 (93.0%) believe younger generations are having to adapt and make the best of a bad situation given the challenging property market. While more than 8 in 10 think younger Kiwis are getting locked out of the property market (88.4%) and that the New Zealand dream of home ownership is no longer attainable for the average person (83.4%).

Adapting to a challenging market

Do you agree with the following statements about buying your own home?

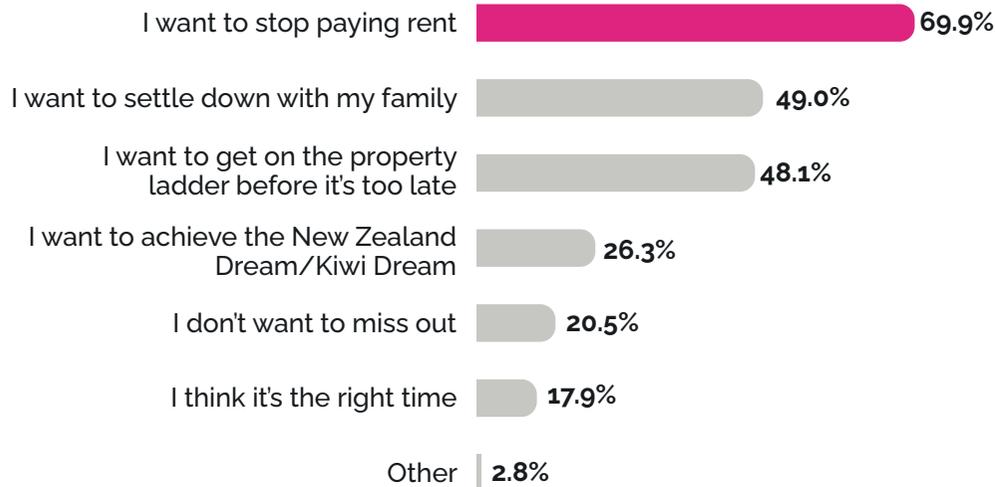


%Yes

*%Yes pertains to Strongly agree and Agree

Entering the property market

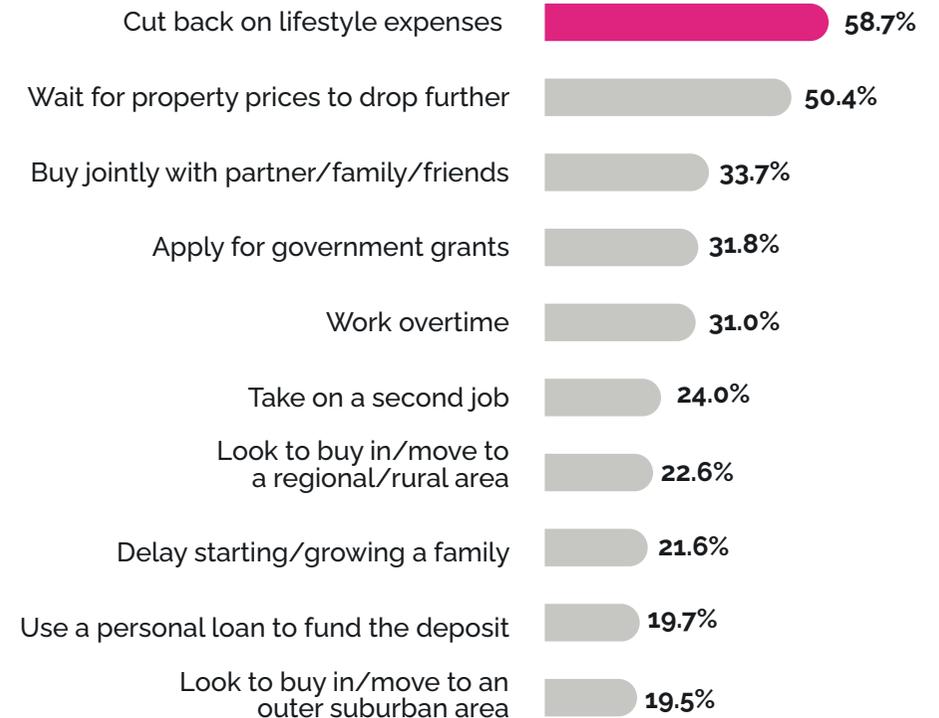
Why are you actively looking to buy your own home?



**Multiple answers allowed*

n = 119, respondents who are renting but actively looking to buy their own home

Which of the below strategies are you using or planning to use in order to buy your own home sooner?



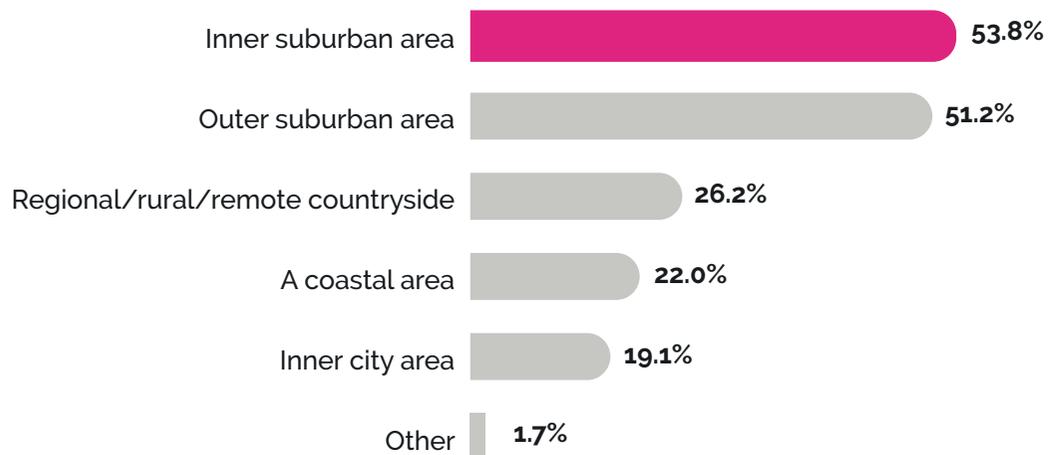
**Top 10 answers only*

**Multiple answers allowed*

Despite an overheated property market, Kiwis are actively looking to buy their own home in order to stop paying rent (69.9%) and as a way to settle down with their family (49.0%). Common strategies to buy their home sooner include cutting back on lifestyle expenses (58.7%) and waiting for prices to drop (50.4%).

The ideal location and key considerations

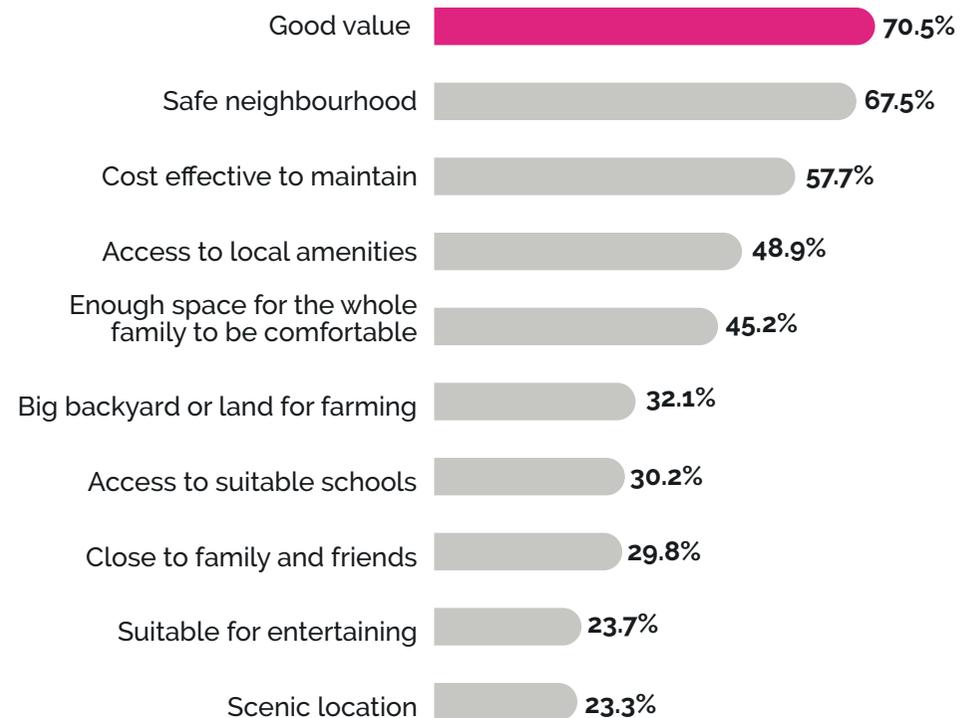
Which of the following best describes the areas that you are actively looking to buy in?



*Multiple answers allowed

n = 119, respondents who are renting but actively looking to buy their own home

What are your key considerations when deciding where and what type of property to live in?



*Top 10 answers only

*Multiple answers allowed

Inner suburban areas are the most popular among those actively looking to buy a house (53.8%), followed by outer suburban areas (51.2%). The majority look for good value (70.5%), a safe neighbourhood (67.5%) and cost effective maintenance (57.7%) when looking to buy a home.



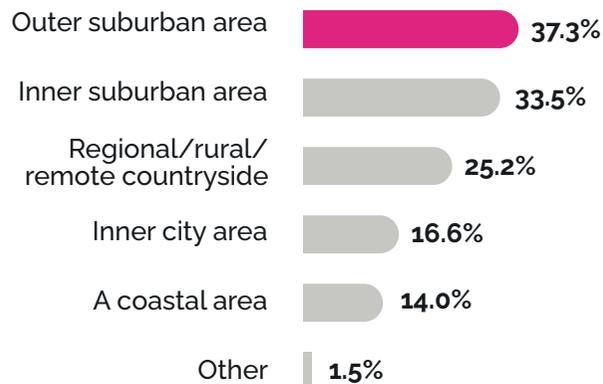
Relocating

The relocation debate

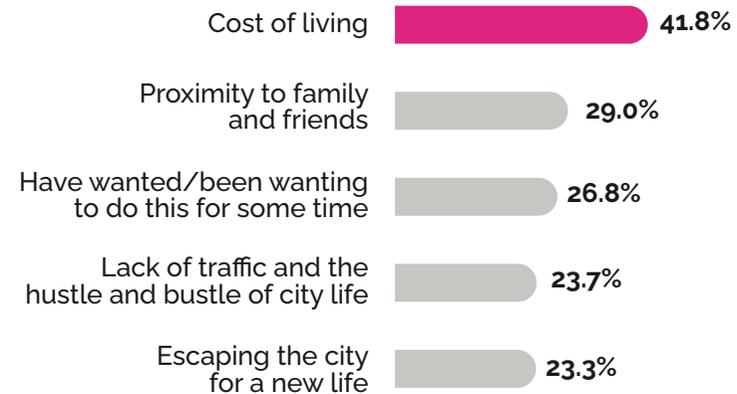
Have you been considering relocating where you live to a different area/city/region in the short-term (i.e. 1-2 years)?



Which of the following best describes the area(s) that you have relocated to/been considering relocating to?



Why have you relocated/been considering relocating?

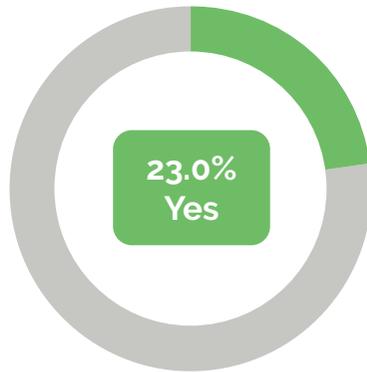


*Multiple answers allowed
*Top 5 answers only

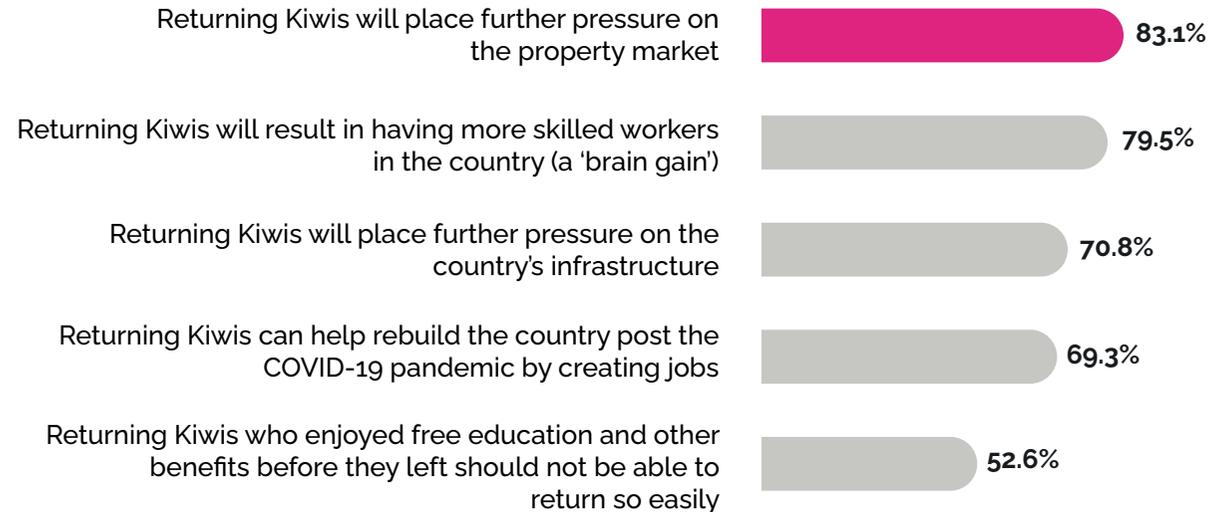
n = 177, respondents who have relocated/ considering relocating to a different area

Returning to New Zealand

Do you know of Kiwis living overseas who are planning to return to New Zealand in the next 1-2 years?



Do you agree with the following statements about returning Kiwis?



%Yes

*% Yes pertains to Strongly agree and Agree

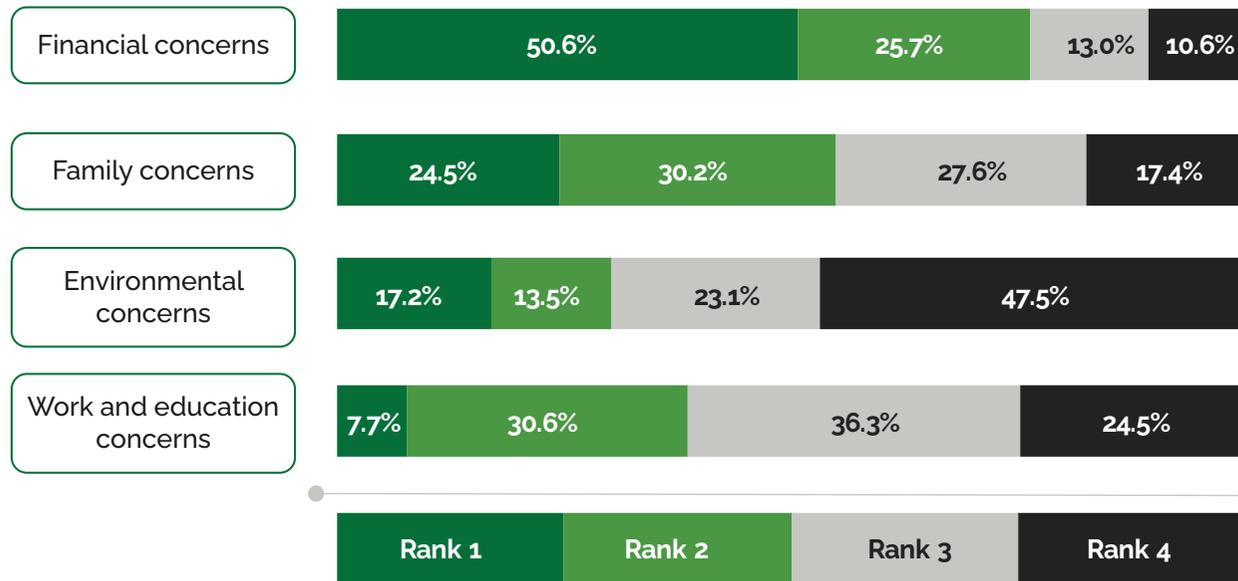
About a quarter (23.0%) know an expat who plans to return to New Zealand. However, this isn't necessarily welcomed as many believe it will place further pressure on the property market (83.1%) and the country's infrastructure (70.8%).



Concerns

A concerned nation

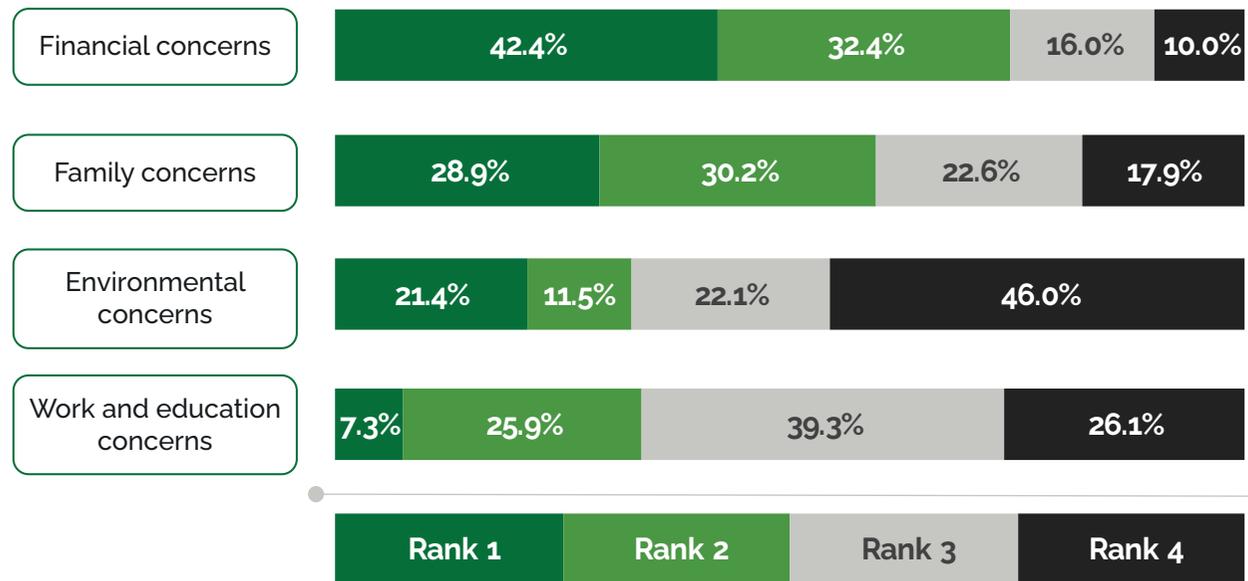
What do you feel are your greatest overall concerns at the moment?



By far, financial concerns are the greatest issue at the moment (50.6% ranked first). This is followed by family concerns (24.5%), environmental concerns (17.2%) and work & education concerns (7.7%).

Future concerns

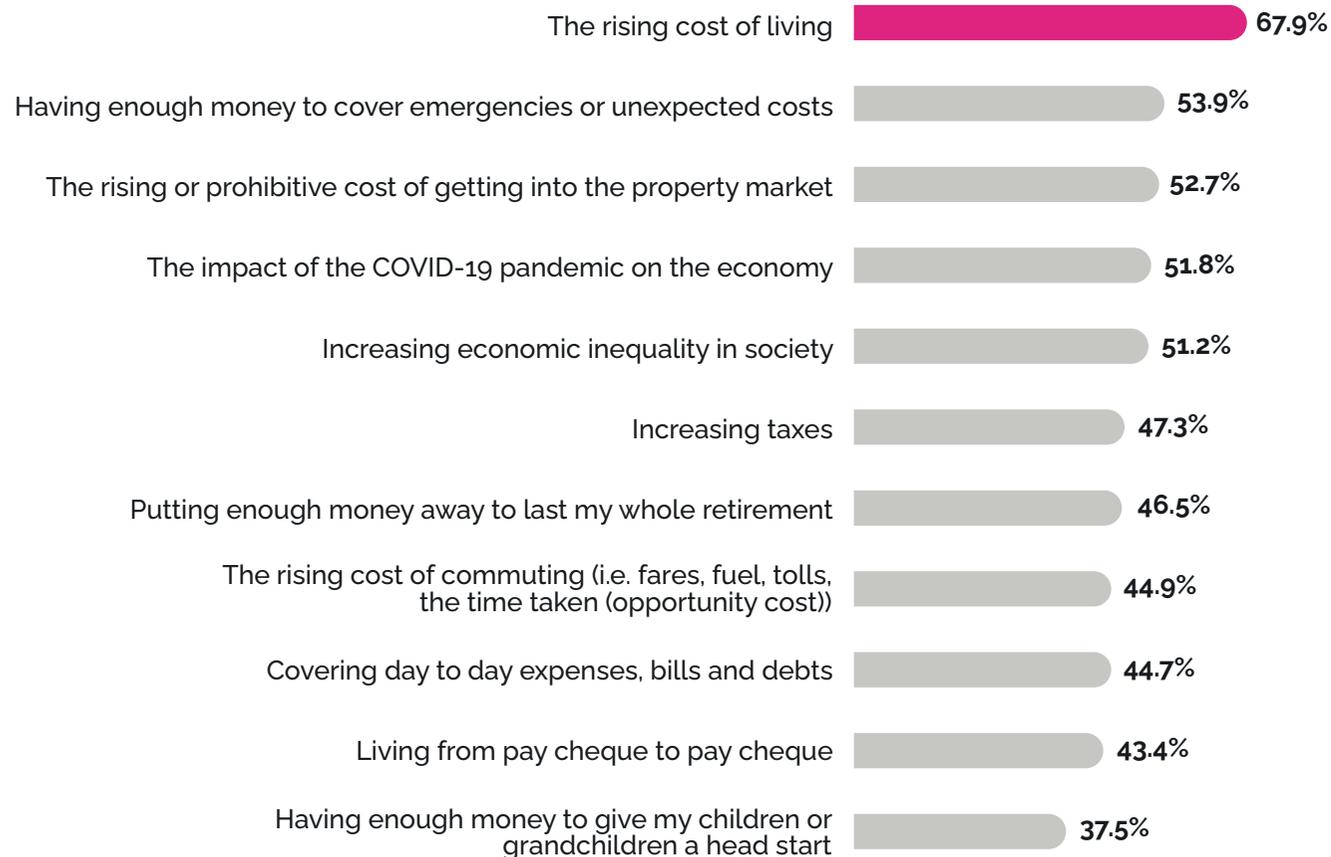
What do you feel are your greatest overall concerns for the future?



Financial concerns still rank first (42.4%) when looking to the future.

Top financial concerns

Are you concerned about the following finance related issues?



% Yes

% Yes pertains to: Very strong concern and Considerable concern

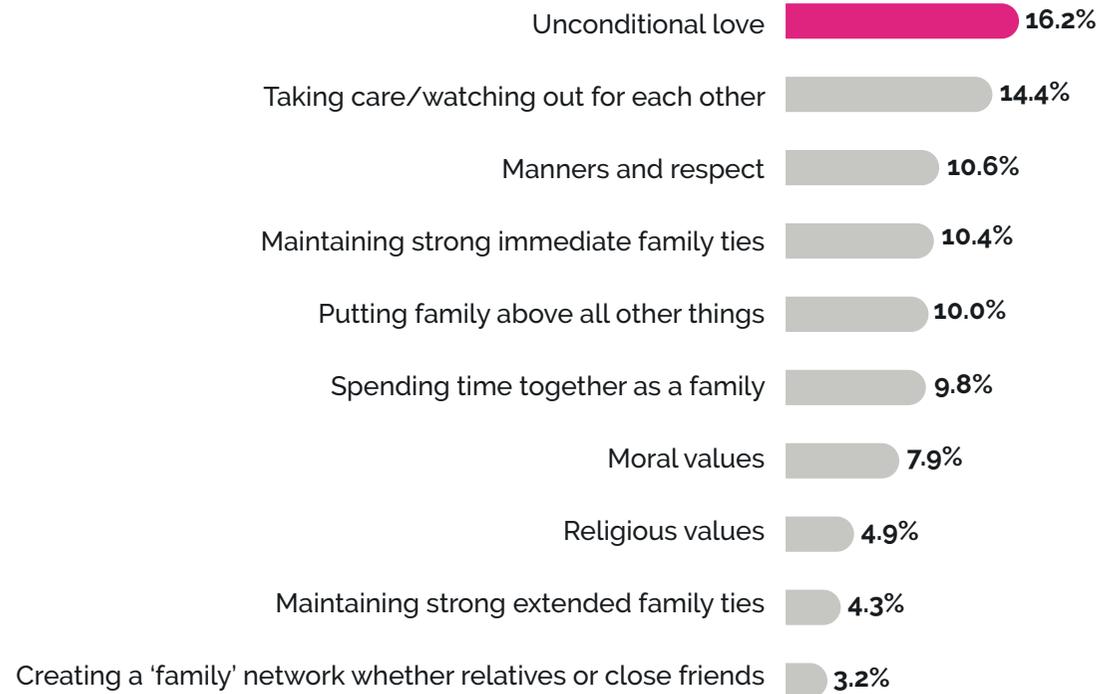
Around two thirds (67.9%) have expressed concern over the rising cost of living. More than half are concerned about having enough money to cover emergencies or unexpected costs (53.9%), the rising or prohibitive cost of getting into the property market (52.7%), the impact of the COVID-19 pandemic on the economy (51.9%) and the increasing economic inequality in society (51.2%).



Family values

Top family values

What do 'family values' mean to you/you and your family?



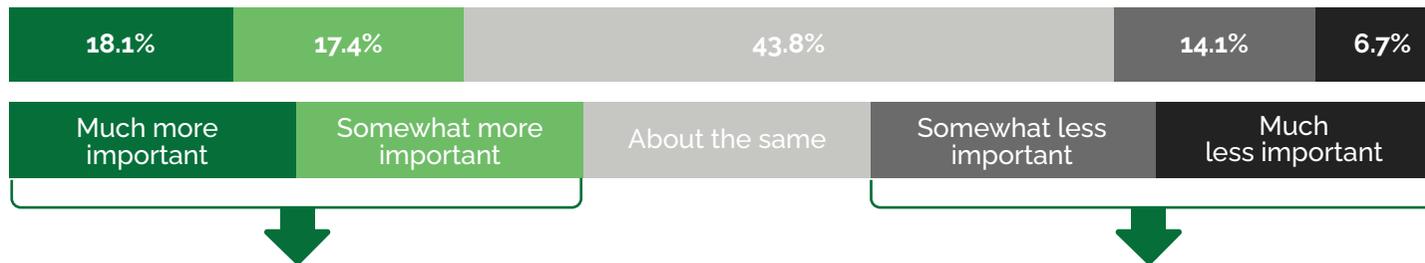
**Top 10 answers only*

% Rank 1 only

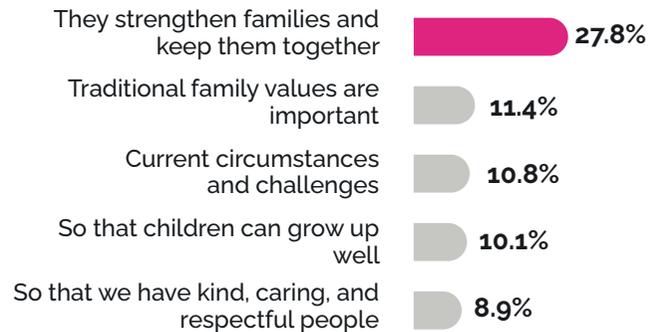
1 in 6 (16.2%) have ranked 'unconditional love' as the top meaning of 'family values' to them and their family. This is followed by taking care/watching out for each other (14.4%) and manners and respect (10.6%).

Shifting family values

Do you think traditional family values are more or less important in society now compared to previous generations?



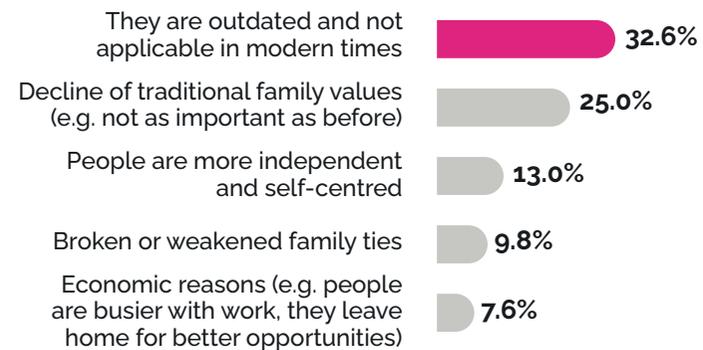
Why do you think they are **more important** now?



**Top 5 answers only*

n = 158, respondents who think traditional family values are more important

Why do you think they are **less important** now?



**Top 5 answers only*

n = 92, respondents who think traditional family values are less important

More than a third (35.5%) believe that traditional family values are now more important in society compared to previous generations.

More research from **OneChoice** coming soon...

About OneChoice

We're all about helping Kiwis through trusted insurance products that take the stress and confusion out of the buying process. Backed by award-winning partners, OneChoice launched in 2020 the goal of bringing simple life insurance to New Zealand. We set out to be different by providing cover that's easy to understand, easy to manage, and even easier to rely on.

