

A stylized green kiwi bird with a white outline, facing right. It has a large, round head, a small black eye, and a long, pointed beak. The body is also green with a white outline, and a small white curved line is visible on the side.

The **OneChoice** **Kiwi Concerns** report

September 2023

Contents



| | | | |
|---|-----------|---|-----------|
| • About the report | 3 | | |
| • Key findings | 4 | | |
| • Kiwi concerns index | 9 | | |
| Kiwis are moderately/very concerned | 10 | | |
| Rising cost of living is a major concern | 11 | | |
| Cost of living is an ongoing challenge | 12 | | |
| • Concerns across the nation | 13 | | |
| Wellbeing is a top concern for Kiwis | 14 | | |
| Inner suburban Kiwis are more concerned | 15 | | |
| • Wellbeing & health concerns | 16 | | |
| Healthcare affordability is a primary concern | 17 | | |
| Healthcare costs | 18 | | |
| Kiwis are spending less on their health due to living costs | 19 | | |
| • Financial concerns | 20 | | |
| Rising cost of living is the top financial concern | 21 | | |
| | | Rising cost of living and interest rates are impacting Kiwis | 22 |
| | | Top challenges in the Kiwi property market | 23 |
| | | Home ownership seems out of reach for many Kiwis | 24 |
| | | Kiwis are losing hope of being able to own a home | 25 |
| | | • Work & education concerns | 26 |
| | | Work-life balance is a key concern | 27 |
| | | Education standards and work opportunities are lacking | 28 |
| | | • Climate change & environmental concerns | 29 |
| | | Kiwis are concerned about environment degradation | 30 |
| | | Ineffective responses to climate change are a key frustration | 31 |
| | | • Government & policy concerns | 32 |
| | | The government needs to alleviate cost of living pressure | 33 |
| | | Kiwis are frustrated with government integrity and cohesion | 34 |
| | | Kiwis support co-governance | 35 |

About the report

The report is compiled of research commissioned by OneChoice and conducted by CoreData between 17 and 22 May 2023. The research was conducted via quantitative online survey, gathering 1,026 responses from New Zealanders aged 18 years and above.

This research delves into pressing issues currently faced by New Zealand. The report examines specific concerns among Kiwis, including financial matters, work and education, government policies, climate change and environmental issues, as well as technology-related concerns.

The usage of the term Kiwis in this report refers to the respondents of the survey.

Important things to observe about the charts

- Footnotes directly underneath the charts may refer to one or more of the below, depending on the data presented. If more than one note is required, this will appear as a bulleted list.
 - Subset of the total sample size as certain questions would only be asked to specific respondents (e.g. n=259, currently renting).
 - Types of questions asked, for instance multiple answers allowed appears when the question called for more than one answer from the respondent.
 - Data has been excluded from analysis (e.g. Outliers removed in analysis).
- Charts without a specific note represent questions that were asked to all respondents.
- Some charts and figures may not be equal to 100% due to rounding differences. This is also true for summed up figures.



Key findings

Key findings

Level of concern among Kiwis is approaching 'very concerned'

- The overall Kiwi concern index Score (68.1) is approaching a 'very concerned' level of concern, falling between 'moderately concerned' (50) and 'very concerned' (75).
- Currently, the top 3 overall areas of concern for Kiwis are wellbeing and health, financial matters, and work and education.
- The highest index scores are attributed to the rising cost of living (75.8), economic management and alleviating the rising cost of living (72.2), and the impact of work on life and wellbeing (71.8).
- Looking towards the future, Kiwis' greatest overall concerns are centred around economic instability and a higher cost of living (26%), climate change, environmental issues, and sustainability (13%), and health, wellbeing, and healthcare matters (11%). This was an open ended question and 18% of responded noted "Other" concerns.

Inner suburban Kiwis are the most concerned

- The regions of Northland, Waikato, Bay of Plenty, and Gisborne exhibit the highest overall index score among Kiwis (69.9).
- Wellbeing concerns ranked as the highest concern in three out of the five area splits and secured the second-highest ranking in the remaining two areas.
- Inner suburban Kiwis display a higher overall concern index score (70.2) compared to outer suburban Kiwis (65.3).

Key findings

Kiwis are most concerned about the rising cost of living

- Kiwis express significant concern about financial issues, with 76% extremely or very concerned about the rising cost of living, followed by 68% concerned about wage growth not keeping up with the rising cost of living, and 67% worried about rising interest rates.
- Factors that have the greatest negative impact on Kiwis' retirement plans include the rising cost of living (59%), uncertain economic market conditions (44%), and slow wage growth making it difficult to get ahead (43%).
- A substantial majority of Kiwis who believe there are challenges in the Kiwi property market (80%) are extremely or very concerned about the Kiwi property market. Many believe the greatest challenges facing the property market are rising interest rates (54%), the rising cost of building (49%), and the supply of affordable housing (44%).
- Over half (56%) of Kiwis believe the New Zealand dream of home ownership is no longer attainable for the average person.
- Among Kiwis who are currently renting, just under half (47%) are very worried about their ability to afford to buy a home given the property prices in New Zealand.
- Over 3 in 5 (61%) Kiwis who are actively looking to buy a home feel they are losing hope in ever being able to purchase their own property.
- 87% of Kiwi homeowners who are yet to pay off their mortgage agree that paying off the mortgage is causing them stress and anxiety.

Affording healthcare and staying healthy is a primary concern

- Kiwis express significant concern about timely access to quality healthcare (69%), the cost of maintaining a healthy lifestyle (66%), and the affordability of healthcare (66%) when it comes to wellbeing and health issues.
- Concerning healthcare costs, Kiwis are particularly worried about affording allied health services (47%), GP doctor appointments (46%), and unexpected expenses (45%).
- In response to the rising cost of living, 44% of Kiwis have chosen to skip or reduce the usage of potentially necessary allied health services, 40% have cut back on purchasing more expensive health ingredients, and 39% have cancelled or decreased their participation in gym memberships, fitness classes, or personal training.
- Most Kiwis (56%) express that they are extremely or very frustrated over the persistent mental health stigmas in New Zealand, and an equal proportion (56%) report feeling worn out or anxious due to the successive waves of crises in recent years.

Key findings

Kiwis are concerned about work/life balance and education standards

- When it comes to work and education issues, the largest proportion of Kiwis expressed they were extremely or very concerned about the impact of work on life and wellbeing (71%), the quality of education (69%), and the high rates of unemployment and limited job availability (66%).
- Close to 3 in 5 (58%) Kiwis are extremely or very frustrated with New Zealand's education standards, which are ranked among the lowest in OECD countries in terms of math and literacy.
- More than half (56%) of Kiwis are extremely or very frustrated with teachers quitting, leading to larger class sizes and a decrease in the quality of education and attention given to student needs.
- Over half (53%) of Kiwis are extremely or very frustrated with unfulfilling work or a lack of promotion opportunities.

Kiwis are concerned about environment degradation and its impact

- 2 in 3 (66%) Kiwis are extremely or very concerned about the degradation of the environment and its impact on reducing the quality of life.
- Just under 2 in 3 (65%) Kiwis are extremely or very concerned about the effects of floods, cyclones, and other climate change-related weather events on the availability of housing.
- In relation to environmental issues, Kiwis express they were extremely or very frustrated with the wastage of time and money on ineffective responses to climate change (55%), New Zealand's lack of sufficient action to address climate change (53%), and the challenge of determining whom to trust and which evidence to believe regarding climate change and environmental concerns (52%).

Key findings

Kiwis are concerned about the Government's economic management

- When it comes to government and policy-related issues, the largest proportion of Kiwis expressed they were extremely or very concerned about the economic management and addressing the rising cost of living (72%), law enforcement and addressing youth crime (68%), and the government's ability to tackle growing inequality and inequity in New Zealand (63%).
- Over half (53%) of Kiwis are extremely or very frustrated with ongoing government integrity issues and scandals, while a similar proportion (52%) are extremely or very frustrated with the rise of political tribalism and divisive attitudes between the right and left or "us vs them" mentality.
- Almost all Kiwis (91%) agree that the government should strengthen laws and improve the justice system.
- 9 in 10 (90%) Kiwis agree that the government needs to address and improve the education system for the country's future prosperity.
- Just under 9 in 10 (88%) Kiwis are either completely or somewhat supportive of the government following through on co-governance arrangements.

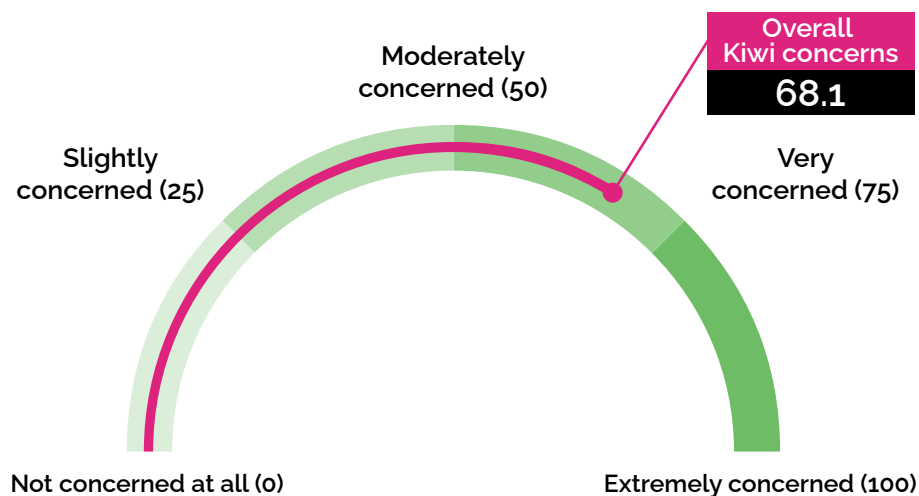




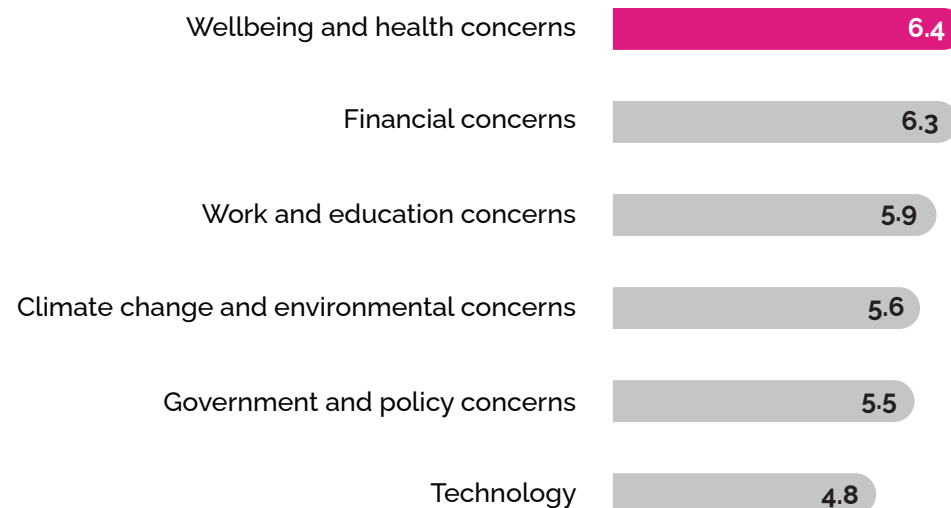
Kiwi concerns index

Kiwis are moderately/very concerned

Overall Kiwi Concerns Index Score 2023



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



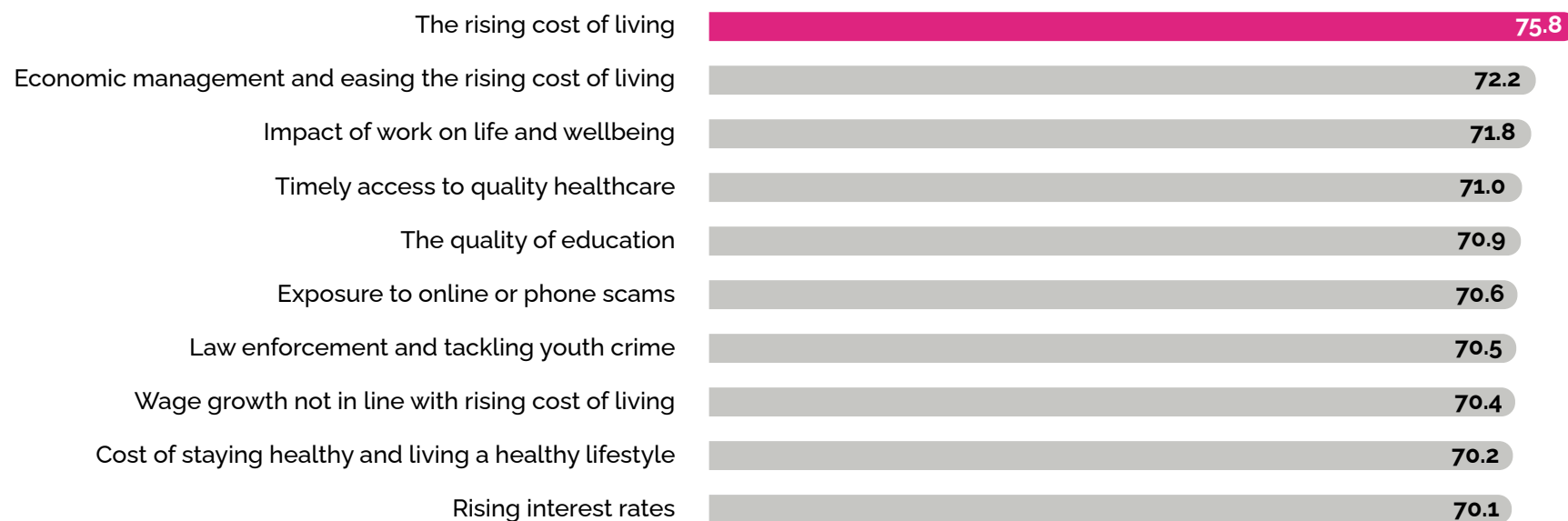
• Scores are derived from ranking scores out of 10

The overall Kiwi concerns index score (68.1) is approaching a 'very concerned' level of concern, falling between 'moderately concerned' (50) and 'very concerned' (75).

Currently, the top 3 concerns for Kiwis are wellbeing and health, financial matters, and work and education.

Rising cost of living is a major concern

How concerned are you about the following issues?

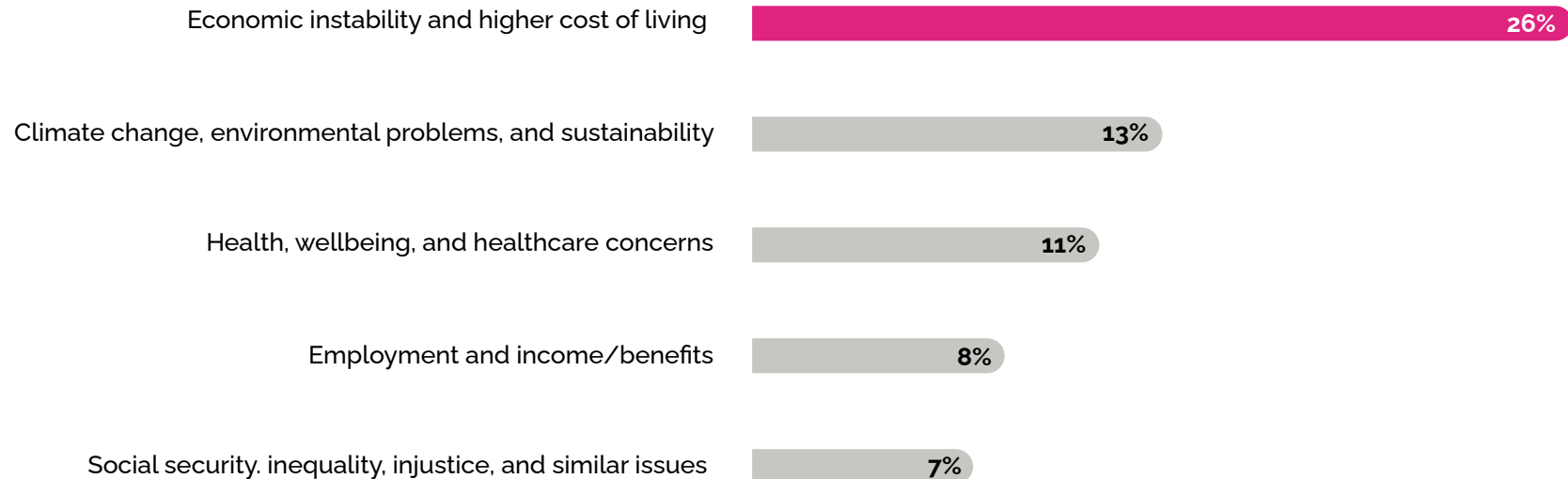


• Top 10 responses

The highest index scores are attributed to the rising cost of living (75.8), economic management and alleviating the rising cost of living (72.2), and the impact of work on life and wellbeing (71.8).

Cost of living is an ongoing challenge

How would you best describe your greatest overall concerns as a Kiwi looking to the future?



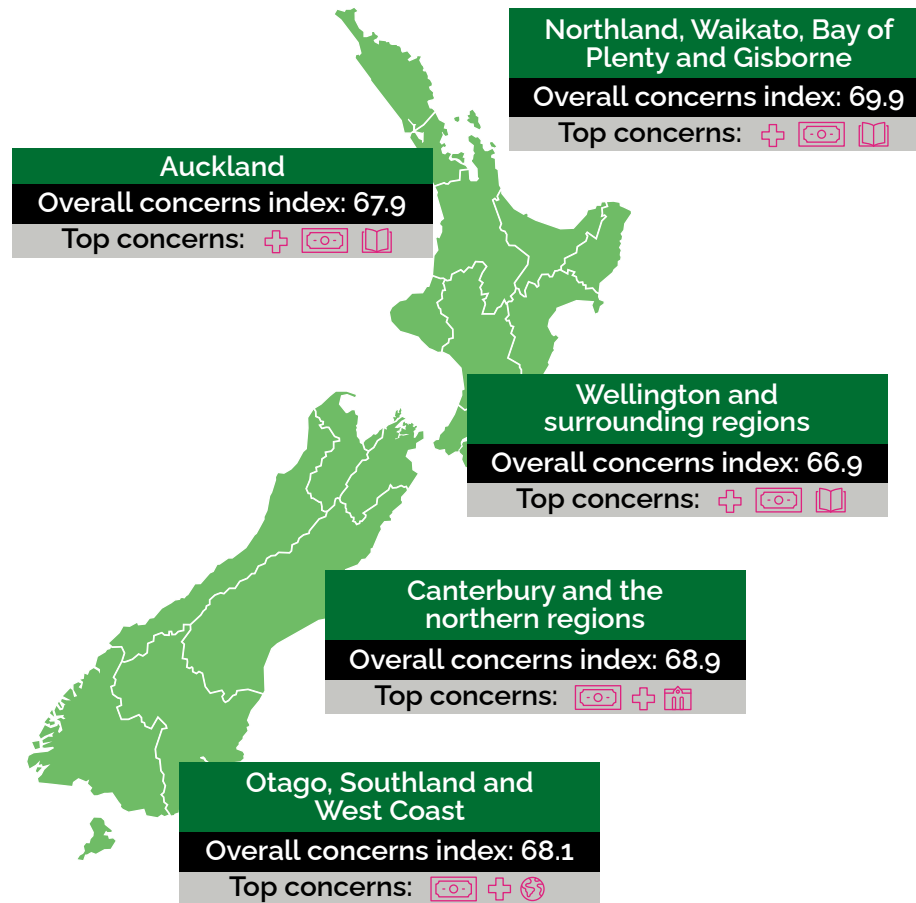
- Top 5 responses; recoded from an open-ended question
- This was an open ended question
- 18% of respondents noted "Other" concerns, this has been omitted from the above response

Looking towards the future, Kiwis' greatest overall concerns are centred around economic instability and a higher cost of living (26%), climate change, environmental issues, and sustainability (13%), and health, wellbeing, and healthcare matters (11%).



Concerns across the nation

Wellbeing is a top concern for Kiwis



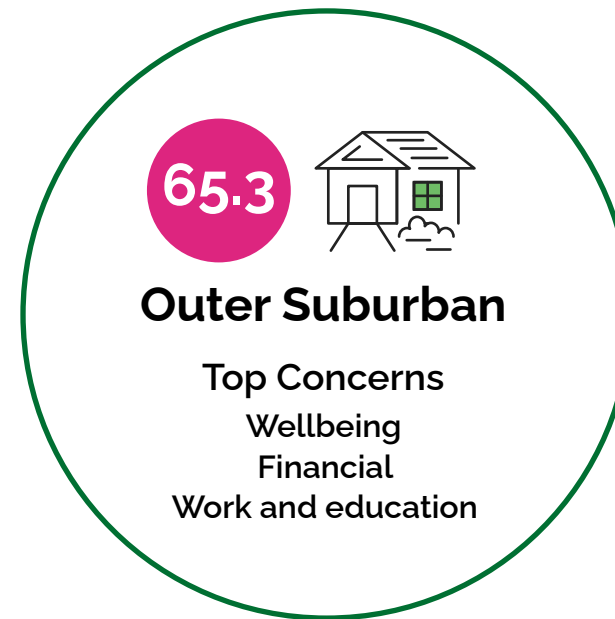
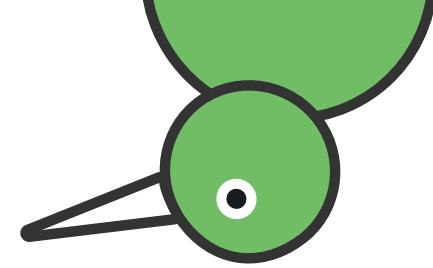
Ranked top concerns

-  Wellbeing concerns
-  Financial concerns
-  Work and education concerns
-  Climate change & environmental concerns
-  Government and policy concerns
-  Technology

The regions of Northland, Waikato, Bay of Plenty, and Gisborne exhibit the highest overall index score among Kiwis (69.9).

Wellbeing concerns ranked as the highest concern in three out of the five area splits and secured the second-highest ranking in the remaining two areas.

Inner suburban Kiwis are more concerned



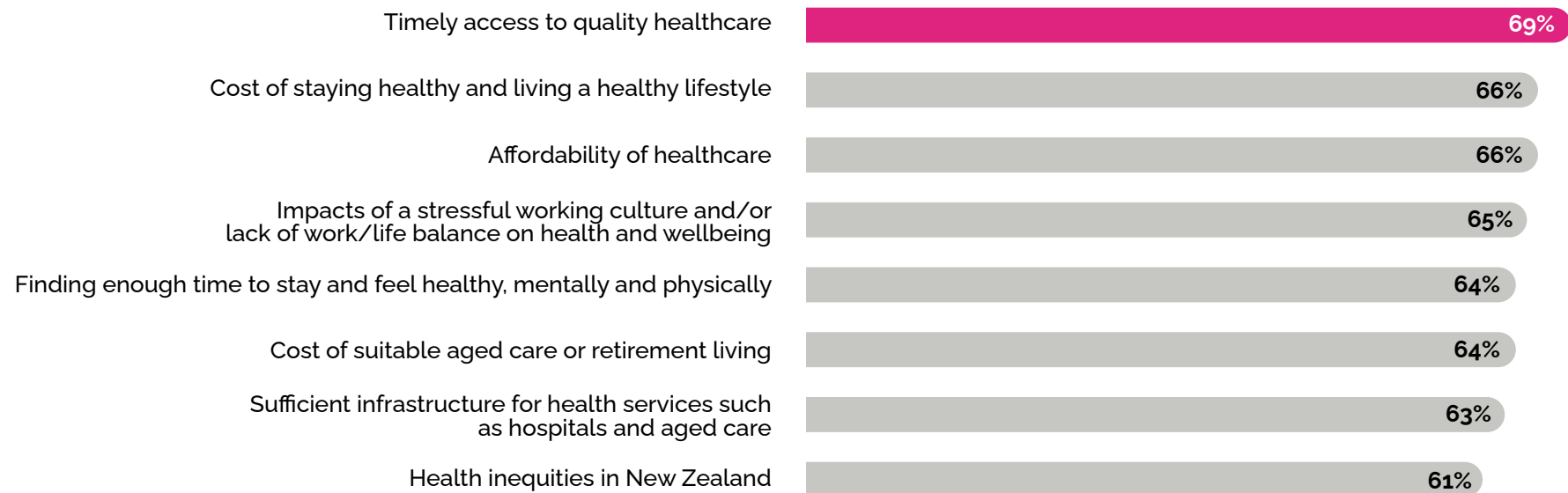
Inner suburban Kiwis display a higher overall concerns index score (70.2) compared to outer suburban Kiwis (65.3).



Wellbeing & health concerns

Healthcare affordability is a primary concern

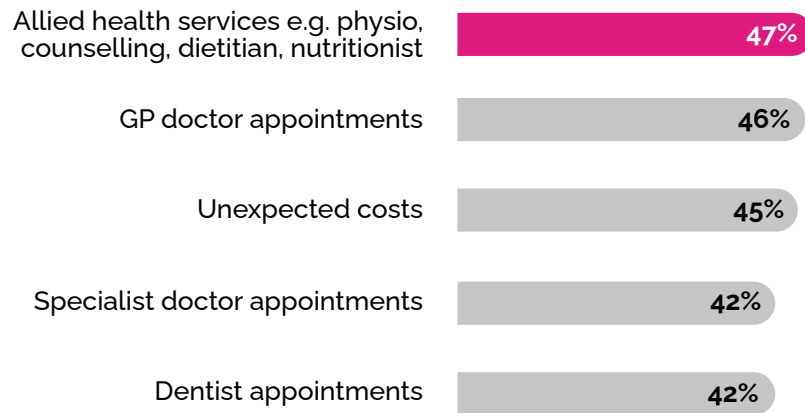
How concerned are you about the following wellbeing and health related issues?



Kiwis expressed they were extremely or very concerned about timely access to quality healthcare (69%), the cost of maintaining a healthy lifestyle (66%), and the affordability of healthcare (66%) when it comes to wellbeing and health issues.

Healthcare costs

What healthcare costs are you currently most concerned about affording?

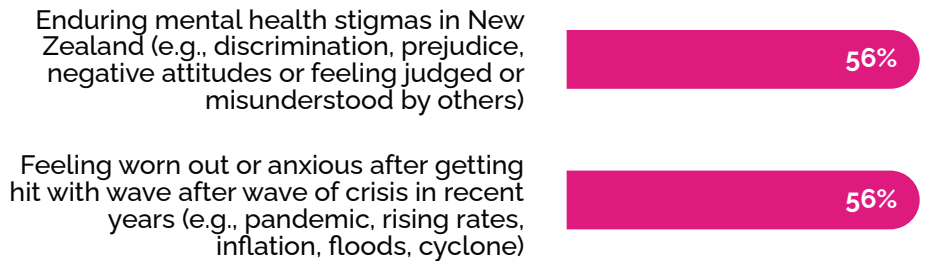


• Top 5 responses

Concerning healthcare costs, Kiwis are particularly worried about affording allied health services (47%), GP doctor appointments (46%), and unexpected expenses (45%).

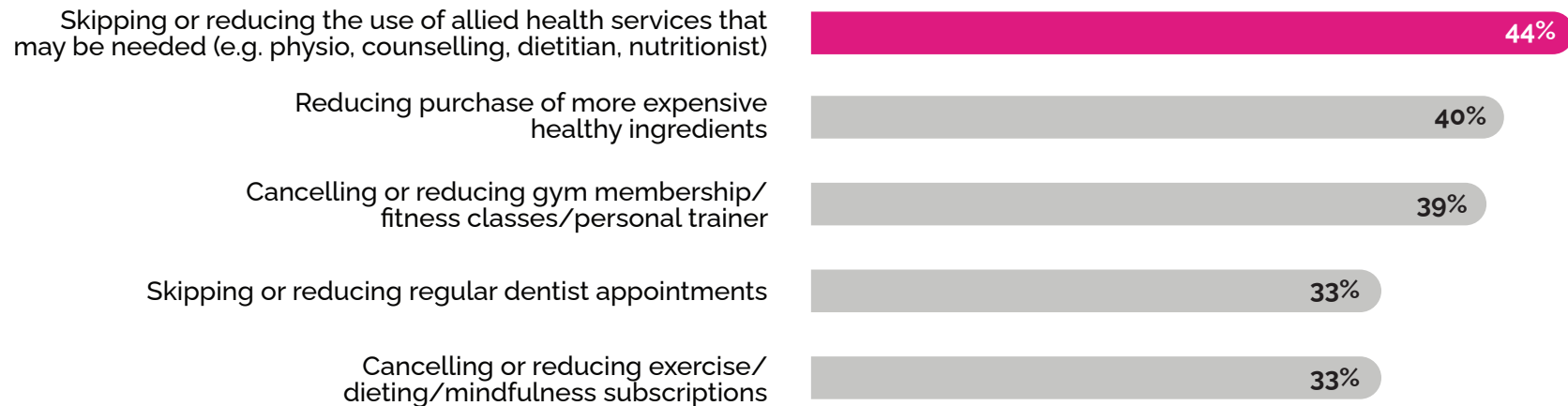
Most Kiwis (56%) are extremely or very frustrated over the persistent mental health stigmas in New Zealand, and an equal proportion (56%) report feeling worn out or anxious due to the successive waves of crises in recent years.

How frustrated are you about the following health related issues?



Kiwis are spending less on their health due to living costs

Have you done any of the following to reduce spending on health related products and services in response to the rising cost of living?



• Top 5 responses

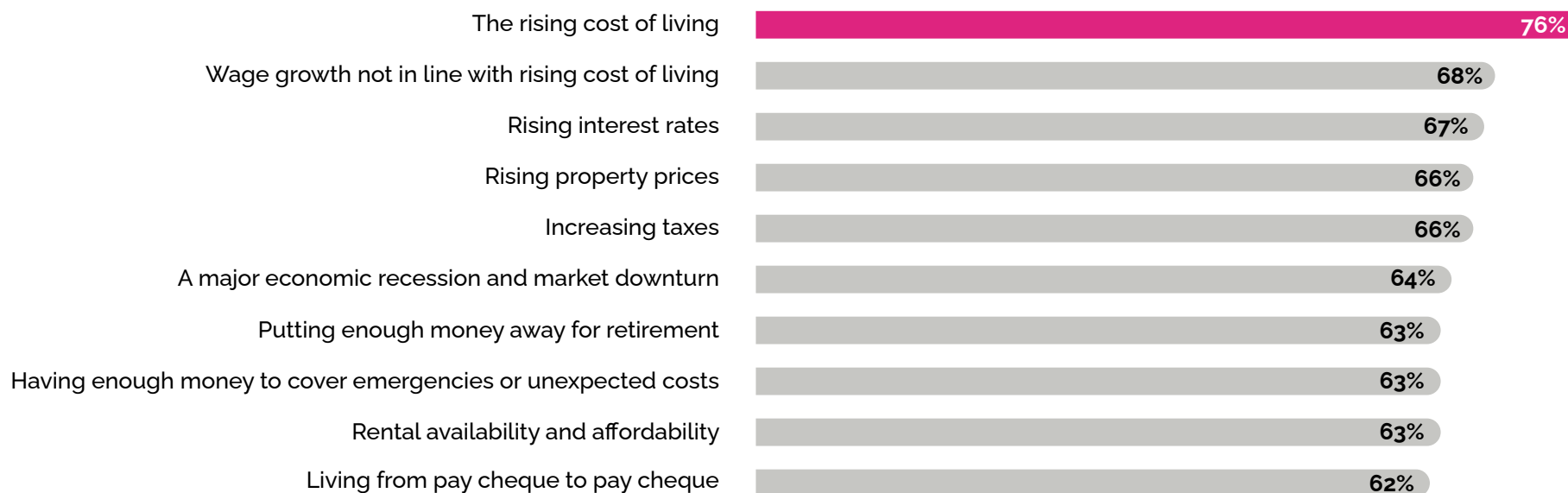
In response to the rising cost of living, 44% of Kiwis have chosen to skip or reduce the usage of potentially necessary allied health services, 40% have cut back on purchasing more expensive health ingredients, and 39% have cancelled or decreased their participation in gym memberships, fitness classes, or personal training.



Financial concerns

Rising cost of living is the top financial concern

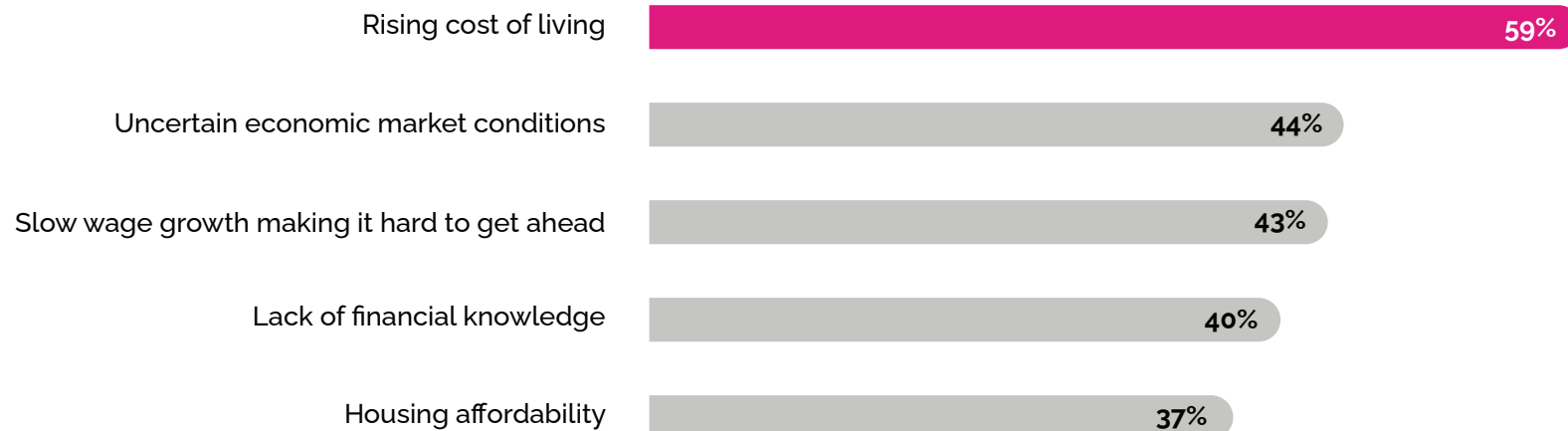
How concerned are you about the following finance related issues?



Kiwis express significant concern about financial issues, with 76% extremely or very concerned about the rising cost of living, followed by 68% concerned about wage growth not keeping up with the rising cost of living, and 67% worried about rising interest rates.

Rising cost of living and interest rates are impacting Kiwis

What factors do you feel are having the greatest negative impact on your retirement plans?

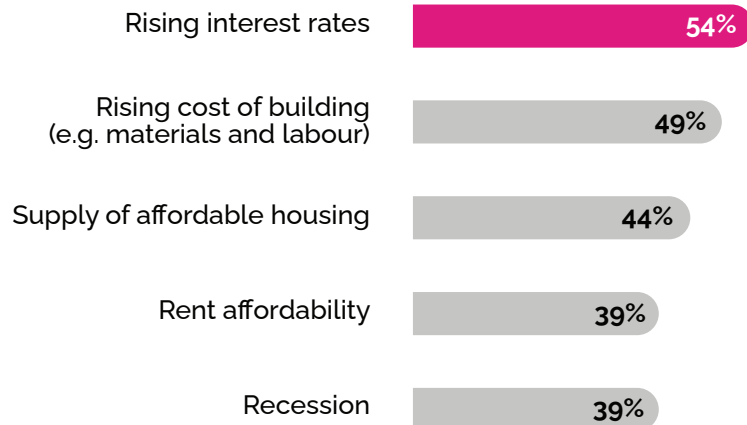


• Top 5 responses

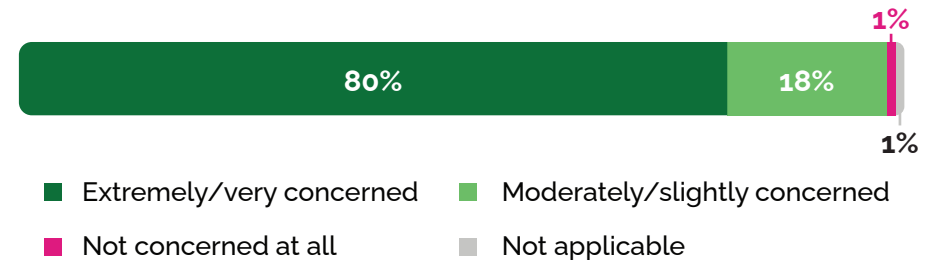
Factors that have the greatest negative impact on Kiwis' retirement plans include the rising cost of living (59%), uncertain economic market conditions (44%), and slow wage growth making it difficult to get ahead (43%).

Top challenges in the Kiwi property market

What do you feel are the biggest challenges currently facing the Kiwi property market?



How concerned are you about what you perceive to be the greatest challenge facing the Kiwi property market?

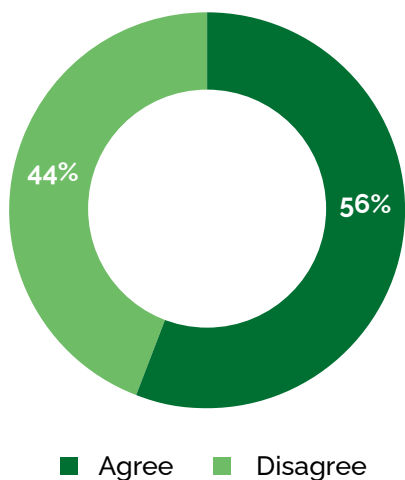


• *n = 1023, Believe challenges exist in the Kiwi Property Market*

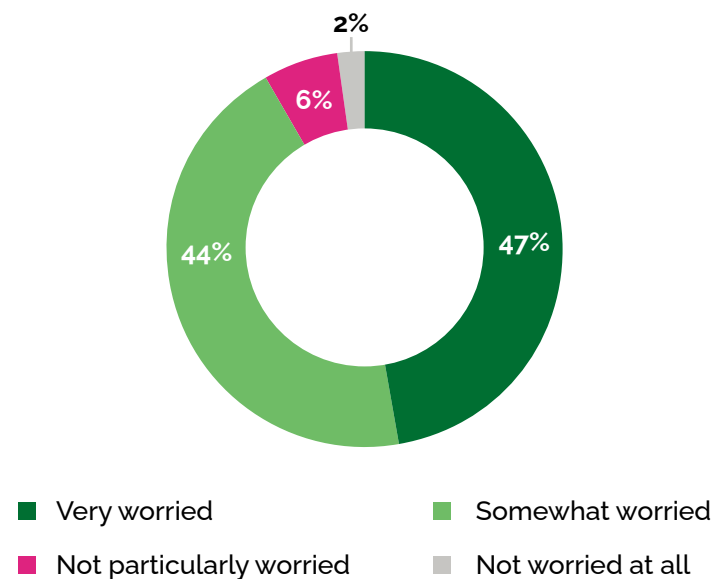
A substantial majority of Kiwis who believe that there are challenges in the Kiwi Property market (80%) are extremely or very concerned about the Kiwi property market. Many believe the greatest challenges facing the property market are rising interest rates (54%), the rising cost of building (49%), and the supply of affordable housing (44%).

Home ownership seems out of reach for many Kiwis

The New Zealand dream of home ownership is no longer attainable for the average Kiwi



Are you worried at all about your ability to afford to buy a home given the property prices in New Zealand?



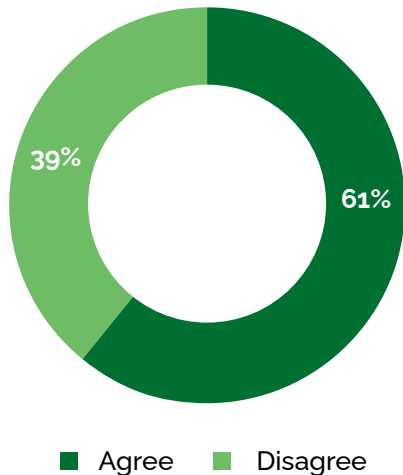
• *n = 259, currently renting*

Over half (56%) of Kiwis believe the New Zealand dream of home ownership is no longer attainable for the average person.

Among Kiwis who are currently renting, just under half (47%) are very worried about their ability to afford to buy a home given the current property prices.

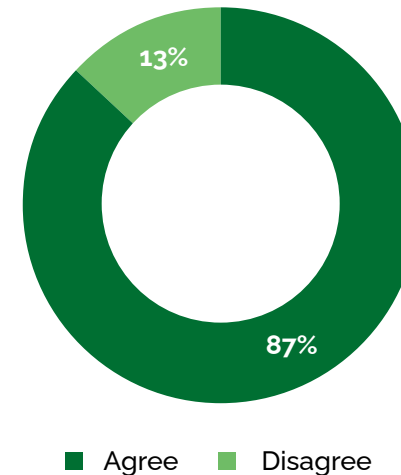
Kiwis are losing hope of being able to own a home

I feel like I am losing hope in ever being able to buy my own home



• *n = 259, actively looking to buy a home*

Paying off the mortgage is creating stress and anxiety



• *n = 306, Homeowners who are yet to pay off mortgage*

Over 3 in 5 (61%) Kiwis who are actively looking to buy a home feel they are losing hope in ever being able to purchase their own property.

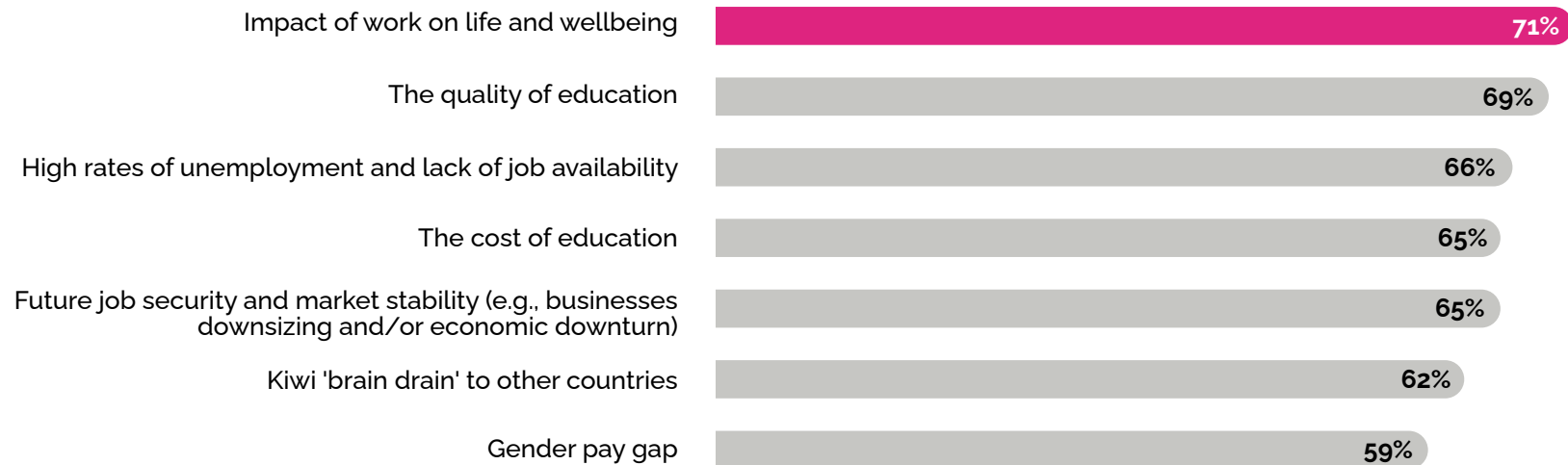
87% of Kiwi homeowners who are yet to pay off their mortgage agree that paying off the mortgage is causing them stress and anxiety.



Work & education concerns

Work-life balance is a key concern

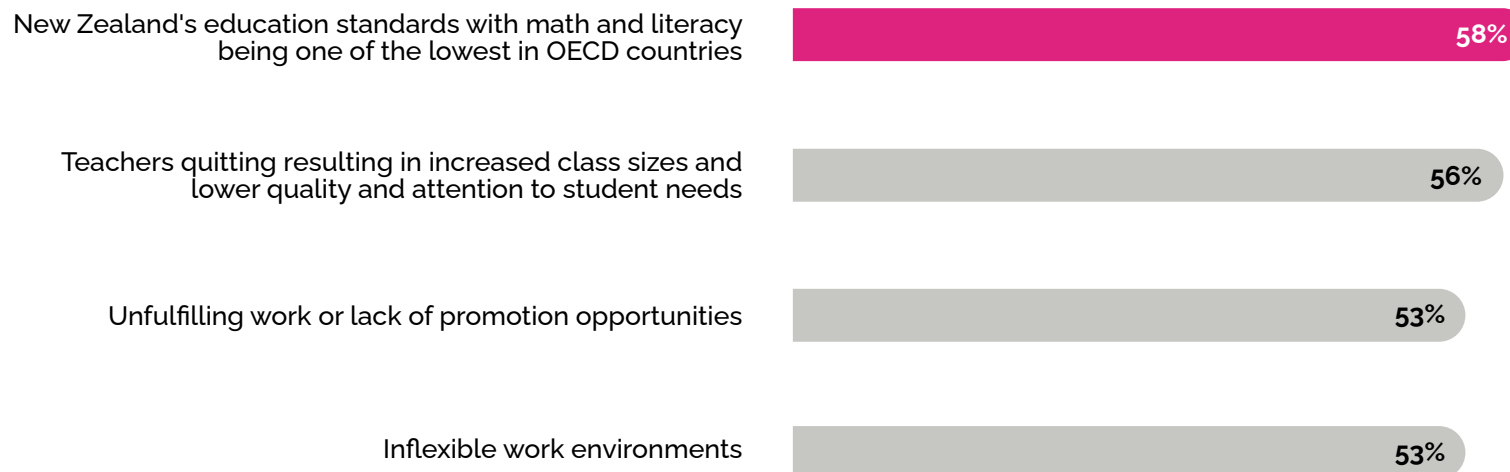
How concerned are you about the following work and education related issues?



When it comes to work and education issues, the greatest proportion of Kiwis expressed they were extremely or very concerned about the impact of work on life and wellbeing (71%), the quality of education (69%), and the high rates of unemployment and limited job availability (66%).

Education standards and work opportunities are lacking

How frustrated are you about the following work and education related issues?



More than half (56%) of Kiwis are extremely or very frustrated with teachers quitting, leading to larger class sizes and a decrease in the quality of education and attention given to student needs.

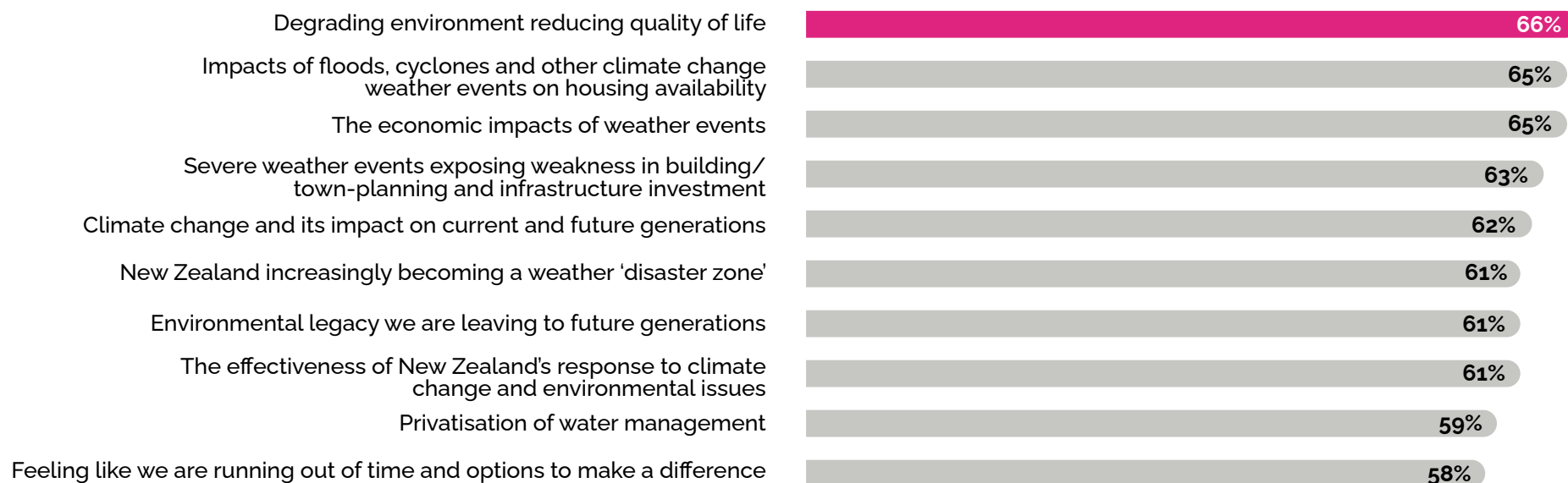
Over half (53%) of Kiwis are extremely or very frustrated with unfulfilling work or a lack of promotion opportunities.

A low-angle shot looking up through a hole in a tree trunk. A person's hand is holding a small, dark, moist clump of soil with several blades of green grass growing from it. The person's face is partially visible in the background, looking down at the soil. The background shows a clear blue sky and some green foliage. The overall mood is hopeful and focused on nature and environmental stewardship.

Climate change & environmental concerns

Kiwis are concerned about environment degradation

How concerned are you about the following environmental related issues?



2 in 3 (66%) Kiwis are extremely or very concerned about the degradation of the environment and its impact on reducing the quality of life.

Just under 2 in 3 (65%) Kiwis are extremely or very concerned about the effects of floods, cyclones, and other climate change-related weather events on the availability of housing.

Ineffective responses to climate change are a key frustration

How frustrated are you about the following environmental related issues?

Time and money wasted on ineffective responses to climate change

55%

New Zealand's failure to take more actions to address climate change

53%

Knowing who and what evidence to believe around climate change and environment concerns

52%

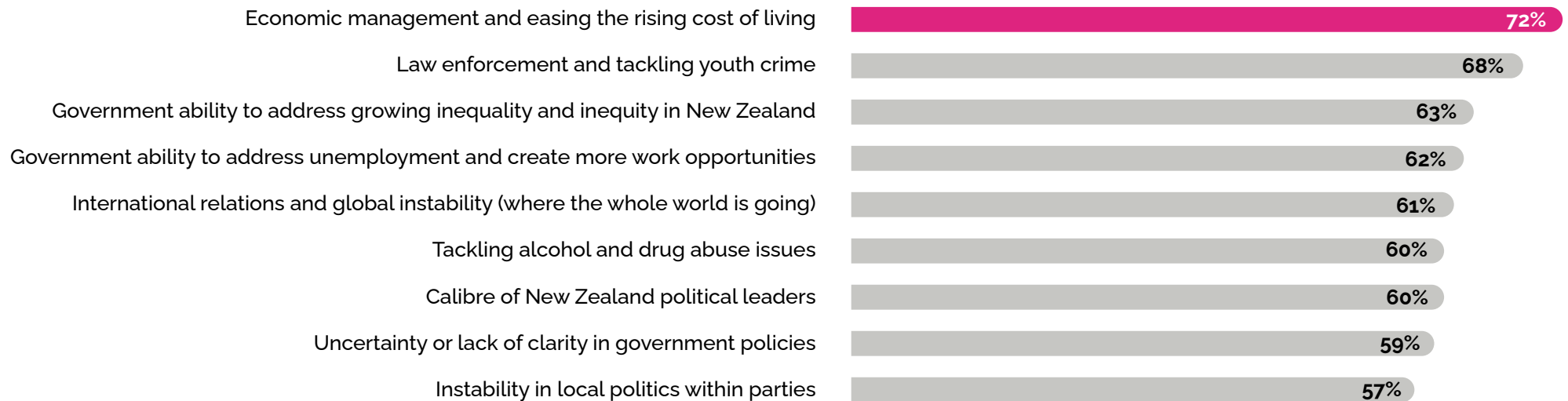
In relation to environmental issues, Kiwis express they were extremely or very frustrated with the wastage of time and money on ineffective responses to climate change (55%), New Zealand's lack of sufficient action to address climate change (53%), and the challenge of determining whom to trust and which evidence to believe regarding climate change and environmental concerns (52%).



Government & policy concerns

The government needs to alleviate cost of living pressure

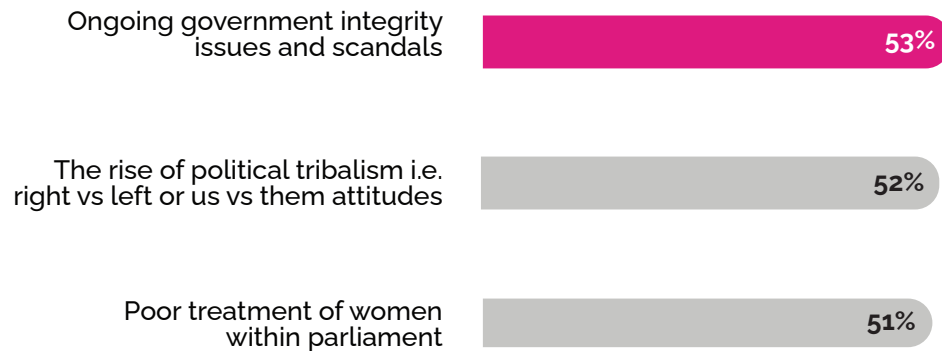
How concerned are you about the following Government and policy related issues?



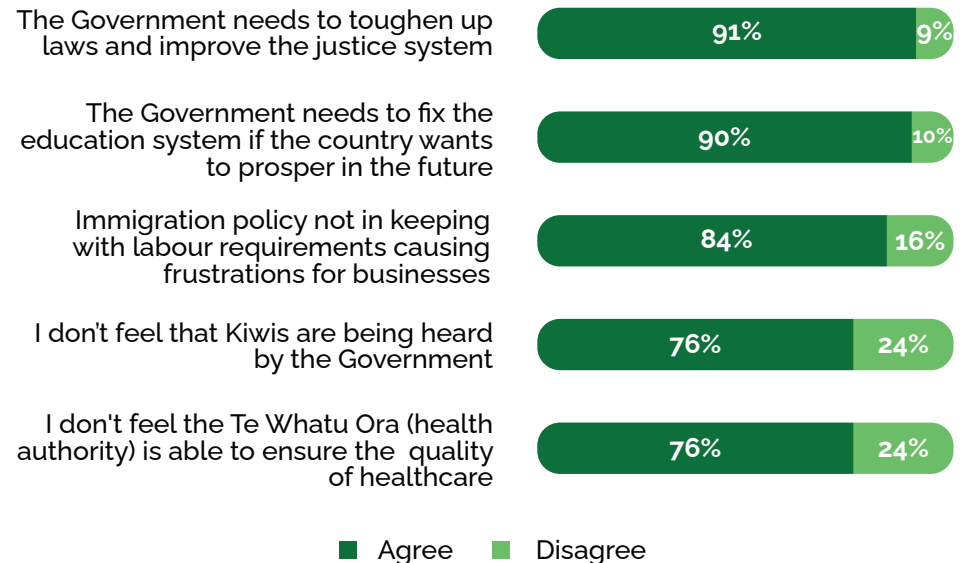
When it comes to government and policy-related issues, the greatest proportion of Kiwis expressed they were extremely or very concerned about the economic management and addressing the rising cost of living (72%), law enforcement and addressing youth crime (68%), and the government's ability to tackle growing inequality and inequity in New Zealand (63%).

Kiwis are frustrated with government integrity and cohesion

How frustrated are you about the following government related issues?



How much do you agree or disagree with the following statements about Government policies and politics in New Zealand?



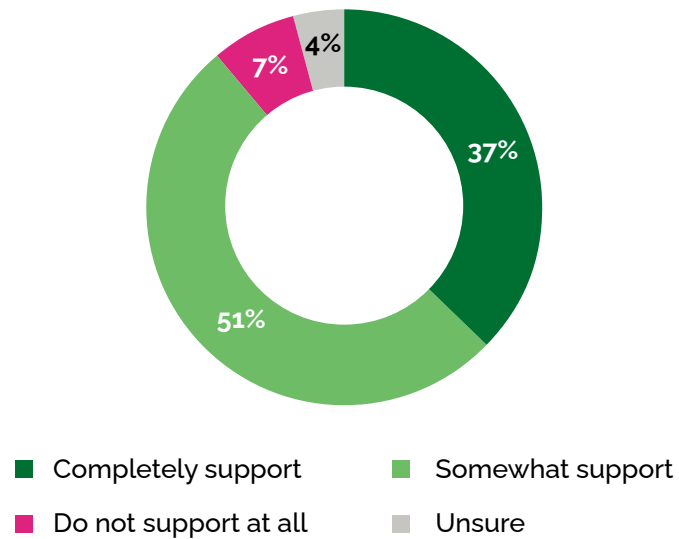
Over half (53%) of Kiwis are extremely or very frustrated with ongoing government integrity issues and scandals, while a similar proportion (52%) are extremely or very frustrated with the rise of political tribalism and divisive attitudes between the right and left or “us vs them” mentality.

Almost all Kiwis (91%) agree that the government should strengthen laws and improve the justice system.

9 in 10 (90%) Kiwis agree that the government needs to address and improve the education system for the country's future prosperity.

Kiwis support co-governance

How supportive are you of the Government following through on co-governance?



Just under 9 in 10 (88%) Kiwis are either completely or somewhat supportive of the government following through on co-governance (i.e. Treaty of Waitangi partners, the Crown and Māori, having equal seats around the decision-making table) arrangements.

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

About **OneChoice**

OneChoice helps to give Kiwis peace of mind by providing them with trusted insurance cover so they can focus on enjoying life and looking out for the people they share it with. OneChoice launched in 2019 with the goal of bringing simple life insurance to New Zealand. Now a winner of 3 trusted service awards and also offering funeral insurance, we set out to be different by providing cover that's easy to understand and easy to manage.

