

Over 9 in 10 Kiwis agree that New Zealand is a nation with grit

COVID-19 was a grit-building exercise for New Zealanders, but most are 'bouncing back' to counteract the negative impacts of the past and oncoming challenges

NEW ZEALAND, MAY 2023 – A recent OneChoice study reveals over nine in 10 (92%) Kiwis believe New Zealand is a nation with grit, with nearly two in three (66%) claiming they feel they are well equipped to deal with a looming recession.

The study, conducted by OneChoice in partnership with the consumer research group, CoreData, is called The Kiwi Grit Report 2023. It surveyed 502 Kiwis to capture their perspectives on what having 'Kiwi grit' means to them, the actions they have taken to bounce back after the challenges of the past five years, and how they anticipate 'Kiwi grit' will help the country get through unfolding and future issues relating to cost of living, crime, governance, climate, health, and the economy.

Of the top challenges Kiwis have faced historically, more than half (55%) have identified COVID-19 as a grit-building challenge, followed by natural disasters (44%), economic hardship (43%), racial relations (34%), and extreme weather (32%).

Further, most reported the rising cost of living (74%), COVID-19 pandemic impacts (66%), housing affordability (61%), and crime, scam and safety (53%) as four of the most prominent challenges the nation has faced in the past five years.

Seven in 10 (70%) indicate they think a recession is likely coming within the next year, with almost four in five (81%) concerned that a recession will impact household security. That said, Kiwis generally feel well informed about the impact a recession will have on their household, with nearly three in four (76%) saying they feel they understand the effect that it will have on their financial security, and two in three (66%) feeling they are well equipped to deal with a major economic recession.

Despite the challenges of the past few years, over four in five (82%) believe that Kiwis have been able to bounce back in a positive way.

What is 'Kiwi grit'?

Interestingly, more than half (55%) agree that persistence is a hallmark of 'Kiwi grit', followed by resilience (53%) and fortitude (52%). 'Kiwi grit' is seen by most as something that will help us to overcome and bounce back from challenges we face in the future, with more than 8 in 10 feeling this way (84%). As many as three in five (59%) think Kiwis have more grit than other nations, such as their Australian, Canadian, UK and US counterparts. Respondents who believed that Kiwis have been able to bounce back in a positive way from recent challenges have described the best aspects of this response as being resilience and determination (59%), acceptance and moving forward (54%), adopting a positive growth mindset (48%), having a sense of unity (41%) and possessing the Kiwi ingenuity (32%).

'Tough times do not last, but tough Kiwis do'

Kiwis also recognise the national and personal challenges in the next five years. Financial/economic and health/mental well-being are the top challenges for Kiwis as a nation and individuals.

Nationally, economic hardship (65%) is identified as one of the greatest challenges that New Zealand will face as a nation in the next 5 years, followed by mental health/wellbeing (52%),



economic recession (47%), crime and civil unrest (45%), ongoing COVID-19 issues (42%) and quality of aged and public health care systems (40%).

Personally, around one in two (56%) view financial challenges and health and wellbeing challenges (54%) as issues they expect to face in the next 5 years, followed by ageing challenges (45%). One in three (32%) expect to face personal and relationship challenges, and similar numbers (31%) expect to personally face environmental, climate or natural disaster challenges.

A silver lining of the past five years is they have shifted the outlooks of many Kiwis to the positive side. Over four in five (84%) feel the events of the past five years have put things more into perspective, and nearly nine in 10 (89%) feel these personal challenges have changed and shaped them in some way.

Not only do almost nine in 10 (86%) feel that the challenges they have faced over the past five years helped build their personal grit. Kiwis who felt that personal challenges have changed and shaped have reported they have become more grateful (65%) self-aware and mindful (57%), emotionally/mentally stronger (55%), built resilience and determination (49%), and developed a positive growth mindset (45%). Notably, around four in five (79%) feel they are now connecting more with what matters to them, and close to seven in 10 (72%) have been reassessing essential goals and priorities.

Nearly nine in 10 (87%) attribute their ability to bounce back from personal challenges to having grit. Not surprisingly, almost nine in 10 (89%) experiencing personal challenges believe they have been able to bounce back in a positive way from these challenges. They typically achieve this with the help of confiding in friends/family (49%), finding/focusing more on hobbies or personal interests (49%), studying/upskilling/reskilling (30%), seeking the support of experts/professionals (27%) or meditating/practising yoga or mindfulness (26%).

Dr Sven Hansen, Founder of The Resilience Institute, says, "General well-being is a product of action—exercise, sleep, relaxation, nutrition, and time in nature. In our experience working with New Zealanders, about 70% refuse to take this action and thus experience negative consequences. The 30% that do something about it enjoy well-being. We recommend staying focused on what you can do in the present. Protect your sleep, stay active, avoid junk food, stop substance abuse, and do what you can in the present moment."

Impact on future generations of Kiwis uncertain

Over nine in 10 Kiwis (93%) feel that kids have been negatively impacted by the challenges over the last few years, with more than half (54%) feeling kids were extremely or very strongly impacted.

It is evident children have not escaped the negative impacts of recent challenges (especially the COVID-19 pandemic), and they could be even more impacted than adults, with more than half (51%) believing that is the case.

Kiwis who believe children have been negatively impacted by challenges over the last few years feel that some key negative impacts on kids are the increase in online/screen time (63%), struggles coming back to school post lockdown (59%), remote-learning issues and falling behind at school (56%), absenteeism from school (53%), a lack of social interaction/development (53%) and the development of more anxiety and depression (52%).



Despite the majority (56%) feeling these recent years' challenges will help build Kiwi kids' grit, four in 10 (44%) still do not believe this is the case or are unsure whether it will be beneficial. This comes with almost three in 10 (32%) feeling like the recent challenges will generally help Kiwi kids' ability to bounce back from future challenges, whereas some (30%) think it would hinder them, and some (38%) are unsure.

Consequently, parents may react by trying to manage the mental outlooks of their kids actively, but concerns about falling behind, behavioural issues, and struggling to get back to normal are common.

According to Dr Hansen, significant UNICEF and <u>OECD data</u> suggests our well-being is not great. "Our child wellbeing is one of the lowest with high poverty, health risk including obesity, suicide and mental illness. This not a good indicator for our relative grit or resilience."

However, Dr Hansen says all aspects of resilience can be trained.

"Essentially, these are both habits and skills. Culture reinforces habits. If parents go too fast-food outlets, use devices excessively, abuse alcohol and act violently, this is what children learn. Nevertheless, we can learn a wide range of physical, emotional and mental skills to negotiate adversity and learn to be confident, competent and caring (Kaui Resilience Study). These can be learned in a family, at school, in the community or at work."

Most Kiwi parents living with their children at home (91%) have been trying to teach their kids to adopt a growth mindset or surround them with as much positivity as possible to help them deal with challenges they have experienced (90%). However, despite this positive attitude, many parents living with their children at home (61%) have reported trying to hide any anxiety they are feeling due to the pandemic away from their kids.

There is still substantial uncertainty concerning the long-term effects of the pandemic on Kiwi children.

Further insights from the research can be found on the <u>OneChoice website</u>. Some statistics are not in the published report but can be made available upon request.

-ENDS-

Additional Key Findings:

Rising cost of living

- Similarly, almost four in five (81%) are concerned with a major economic recession and market downturn impacting their personal/household's financial security, with almost one in two (46%) very or extremely concerned.
- Seven in 10 (70%) feel that it is likely a major economic recession is coming within the next year. Kiwis
 generally feel well informed about the impact a major economic recession will have on their household,
 with nearly three in four (76%) saying they feel they understand the impact that it will have on their
 personal/household's financial security.
- Almost one in two Kiwis (48%) are optimistic that the challenges of the property market will be resolved in the next five years.
- Over two in five (43%) are pessimistic about the situation, while one in 10 (10%) are unsure as to whether the property market challenges will be resolved in the next 5 years.
- Close to seven in 10 Kiwis (68%) see rent affordability as the biggest challenge in the Kiwi property market.



Mental and emotional well-being

- Nearly nine in 10 (89%) who have experienced personal challenges in the past 5 years believe they have been able to bounce back in a positive way from these personal challenges (42% absolutely and 47% somewhat) typically with the help of confiding in friends/family (49%), finding/focusing more on hobbies or personal interests (49%), study/upskilling/reskilling (30%), seeking the support of experts/professionals (27%) or meditation/yoga/mindfulness (26%).
- Over four in five Kiwis (84%) feel the events in the past five years have put things more into perspective.
- Nearly four in five (79%) feel they are now connecting more with what really matters to them.
- More than seven in 10 (72%) have been reassessing important goals and priorities.
- Close to 2 in 3 Kiwis (65%) feel the past 5 years have given them a more grateful outlook on life, and two in five (39%) have greater optimism.
- Kiwis who have faced challenges over the past 5 years which have negatively impacted their general wellbeing are taking active steps to counteract these negative impacts by:
 - Speaking to friends and family (54%)
 - o Becoming more aware of the importance of mental health (54%)
 - Putting more effort into physical health (49%)
 - Seeking out professional support (35%)
 - Mindfulness apps/courses/reading (23%)

Gender and generational divide

- Women are more likely to expect they will face personal financial (64%) and health and well-being (61%) challenges in the next 5 years, when compared to men (48% for both).
- Over three in five women (62%) see mental health and well-being as a key national challenge compared to two in five men (40%).
- Of the top five biggest personal challenges faced by Kiwis in the last 5 years, women are more likely (51%) than men (33%) to report personal/family relationship challenges (42% of respondents overall).
- Similar proportions of women have reported (26%) and men (25%) (26% of respondents overall) that housing is one of the prominent personal challenges they have faced in the last 5 years.
- Women are more likely to identify the COVID-19 pandemic as a historical challenge which has helped in building 'national grit' when compared to men (62% vs 47%).
- Regarding the ability of Kiwi's to withstand a major economic recession, 55% of females compared to 77% of males who think they are personally well equipped/have a plan B to manage things.
- 71% of females compared to 76% of males who think 'Kiwi grit' will help us weather the challenges of a major economic recession as a nation.
- However, women tend to have a different outlook on the following:
 - While three in five (59%) respondents viewed Kiwi 'grit' as the top quality to help withstand the nation's challenges, women are more likely than men to feel this way (65% vs 52%).
 - 47% of respondents reported a sense of community and unity as a critical quality to help NZ through its challenges, 3 In 5 women (57%) are on board with this compared to only two in five (38%) men.
 - Women are more likely than men to feel that personal challenges they have faced in the past 5 years have absolutely changed and shaped them in some way (51% vs 39%).
 - Women are much more likely to report that the events of the past 5 years have shifted their outlook on life to become more grateful than men (72% vs 58%)
- Gen Z (54%) are twice as likely than Baby boomers (26%) to absolutely believe they have been able to bounce back in a positive way from these personal challenges.
- Gen Y are more likely to feel grateful than Baby Boomers (73% vs 53%).
- Gen Z are more likely to expect to face personal and relationship challenges in the next 5 years (46%) when compared to Baby Boomers (25%), while unsurprisingly, baby boomers are most likely to be expecting ageing challenges (75%) and health and wellbeing challenges (65%) when compared to Generation Z (27% & 41%).
- Responses to the challenges in the Kiwi property market vary significantly by age:
 - One in two Gen Z (50%) and Gen Y (45%) looking to save more and almost 2 in 5 Gen Z (36%) and Gen Y (39%) looking for additional income when compared to Baby Boomers (17% & 20%).
 - Gen Z and Gen Y are also more likely to move to a new area (19% & 17%) or seek professional advice (23% & 19%) when compared to Baby Boomers (5% & 1%).
 - Almost one in two Gen X respondents (47%) say they are not doing anything, compared to nearly three in five baby boomers (59%), and around two in five Gen Z & Gen Y respondents (20% and 19%).
- Respondents who identified themselves most closely with the Pacific people ethnic group (86%) were
 most likely to report a more grateful outlook on life due to the events of the past 5 years, with
 respondents identifying themselves most closely with the European ethnic group less likely to do so
 (60%).
- Respondents identifying themselves most closely with the Māori ethnic group sat somewhere in between in this regard (69%).



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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. Backed by an award-winning partner, OneChoice launched in 2020 with the goal of bringing simple life insurance to New Zealand. OneChoice set out to be different by providing cover that's easy to understand, easy to manage, and even easier to rely on. To find out more, visit www.onechoice.co.nz.

About the OneChoice New Zealand Kiwi Grit Report 2023

In partnership with the consumer research group CoreData, OneChoice has recently commissioned a survey of 502 New Zealanders over 18 years old. The study explores Kiwi 'grit' in New Zealand, the challenges they have faced over the past 5 years, and actions they are taking/have taken to overcome the impacts of these challenges. The challenges explored in this research include COVID-19, politics in New Zealand, effect on kids, and the economy. The quantitative survey was conducted online by CoreData between 13 and 17 October 2022. The sample is representative of the general over-18 population of New Zealand across gender, wealth, and metro/regional.