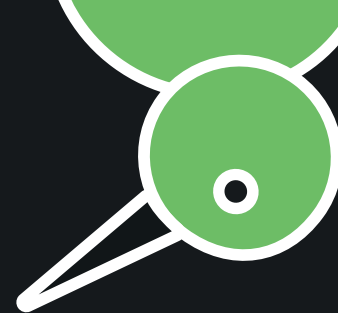


The **OneChoice**
Kiwi Grit
report

March 2023



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About the report

The report is compiled of research commissioned by OneChoice and conducted by CoreData between 13 and 17 October 2022. The research was conducted via quantitative online survey, gathering **502** responses from New Zealanders aged 18 years and above.

This research 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, affect on kids, and the economy.

Important things to observe about the charts and figures

- Charts without a specific note represent questions that were asked to all respondents.
- Footnotes directly underneath the charts may refer to one or more of the following below dependent on the data presented. If more than one note is required, it would appear as a bulleted list.
 - Subset of the total sample size as certain questions would only be asked to specific respondents (e.g. n=410, who believe Kiwis have been able to bounce back positively from challenges).
 - 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. *The option 'Not applicable' has been excluded from analysis; Outliers removed from analysis*)
 - Expanded explanation for figures that require additional calculations involving external publicly available data.
- 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

New Zealand is a nation with 'grit'

- Over 9 in 10 (92%) feel New Zealand is a 'nation with grit'. Almost 3 in 5 (59%) said New Zealand's national 'grit' is at least a bit more than other countries like Australia, UK, USA and Canada.
- The challenges in Kiwi history that have helped build 'national grit' are the COVID-19 pandemic (55%), natural disasters (44%), and economic hardship (43%).
- According to respondents, the most prominent challenges New Zealand as a nation has faced in the past 5 years are the rising cost of living (74%), COVID-19 pandemic impacts (66%), and housing affordability (61%).
- Over 4 in 5 (84%) believe that Kiwis have been somewhat able to bounce back in a positive way from these challenges.
- Those who believe Kiwis have been able to bounce back positively describe the top aspects of this positive response as resilience and determination (59%), acceptance and moving forward (54%), and a positive growth mindset (48%).

Kiwis are more optimistic and grateful after challenges of past 5 years

- The past 5 years have led to introspections such as putting things into perspective (84%), connecting more with what really matters (79%), and reassessing important goals and priorities (72%).
- Those who believe they possess Kiwi grit agree the past 5 years shifted their outlook on life to be more positive (42%), compared to those who do not believe they possess Kiwi grit (19%).
- The events of the past 5 years shifted the outlook of respondents' lives; they are now more optimistic (39%), more grateful (65%), doubtful/uncertain (34%), and cynical and lacking trust (31%).

Key findings

Kiwis have been negatively impacted but are bouncing back

- Over 7 in 10 (71%) agree the challenges they have faced over the past 5 years have somewhat negatively impacted their general wellbeing.
- The most common negative impacts experienced by those who have had their wellbeing impacted by these challenges are anxiety/stress (64%), lack of sleep (61%), and lack of motivation (55%).
- Of those whose wellbeing has been negatively impacted by challenges over the past 5 years, the challenges that have had the most significant impact are financial stress (58%), worry and uncertainty (55%), and relationship and/or family tensions (43%).
- The most common actions taken by those whose wellbeing has been negatively impacted by these challenges include: becoming more aware of the importance of their mental health (54%), speaking to friends and family (54%), and putting more effort into their physical health (49%).

Kiwi kids have been negatively impacted

- Over 9 in 10 (93%) think Kiwi kids have been at least somewhat negatively impacted by the challenges over the last few years.
- Over 1 in 2 (51%) think that kids have been at least somewhat more negatively impacted compared to adults.
- The main ways that respondents feel kids have been most negatively impacted by the challenges over the past few years are increasing online/screen time (63%), struggling to come back to school after lockdowns (59%), and remote learning issues and falling behind at school (56%).
- Over 9 in 10 (91%) of those living at home with children agree they have been trying to teach their child(ren) to adopt a growth mindset.
- 9 in 10 (90%) of those living at home with children have been trying to surround their child(ren) with as much positivity as possible to help them deal with challenges they have experienced.
- Over 1 in 2 (56%) feel the challenges kids have faced in recent years have at least somewhat helped build their 'grit'.
- Around 1 in 3 (32%) feel the challenges kids have faced in recent years have helped their ability to bounce back from future challenges, while 3 in 10 (30%) feel it has been a hindrance.

Key findings

Kiwis using their 'grit' to overcome personal challenges

- The most common personal challenges Kiwis are expecting to face in the next 5 years are financial challenges (56%), health and wellbeing challenges (54%), and ageing challenges (45%).
- Kiwis think the greatest challenges the nation will face in the next 5 years are economic hardship (65%), mental health/wellbeing challenges (52%), and economic recession (47%).
- Over 4 in 5 (84%) think 'Kiwi grit' will help New Zealand bounce back from the challenges Kiwis face in the future.
- Just under 9 in 10 (87%) think having 'grit' will help them bounce back from the personal challenges they face in the future.

Concern around long term economic impacts

- Just over 3 in 5 (62%) feel the drop in tourism from closed borders has had a very strong negative impact on the New Zealand economy.
- Over 4 in 5 (83%) respondents who think the economy has been negatively impacted think that this negative impact will have somewhat longer-term knock-on or ongoing effects.
- 4 in 5 (81%) are at least reasonably concerned about their, or their household's ability to cope with the rising cost of living.
- 7 in 10 (70%) think a major economic recession is likely to occur in New Zealand in the coming year.
- 2 in 3 (66%) respondents feel they are at least somewhat well-equipped/have a plan B to manage things.
- Just under 3 in 4 (74%) somewhat feel like 'Kiwi grit' will help the nation deal with these challenges.

Key findings

Many Kiwis are concerned about the challenges facing the property market

- Close to 7 in 10 (68%) Kiwis feel the biggest challenges currently facing the property market is rent affordability, closely followed by rising cost of building (65%), rising interest rates (64%), and supply of affordable housing (62%).
- Over half of respondents are very concerned about the challenges facing the property market (54%), of those, almost 1 in 4 (23%) are extremely concerned.

New Zealand government has a role to play

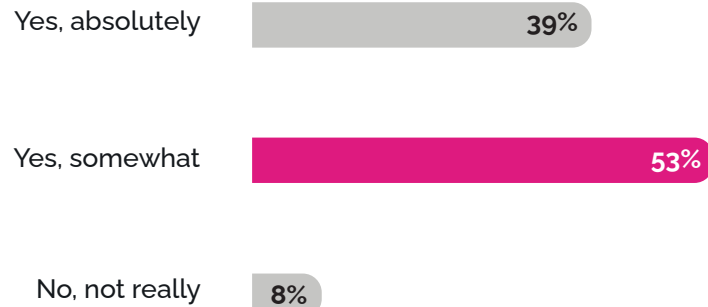
- Rising cost of living (73%), housing affordability (60%), and crime, safety and security (53%) are what respondents think are the major challenges facing politics in the upcoming election.
- Close to half (48%) are at least reasonably optimistic that the incoming government will tackle these issues effectively.
- Around 1 in 4 (26%) respondents think that the country's leadership was very effective in helping Kiwis tackle these challenging these issues.



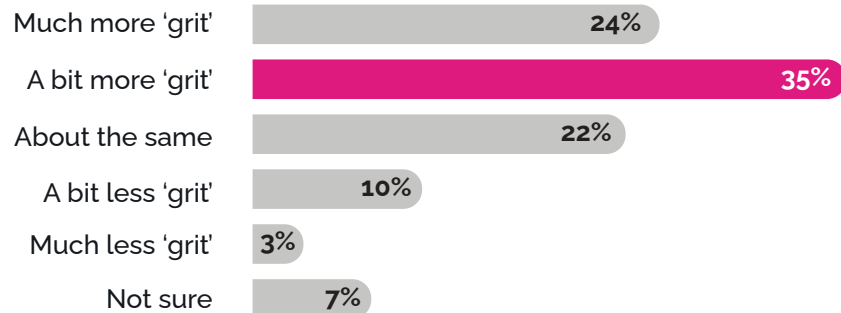
Kiwi national grit

A nation with grit

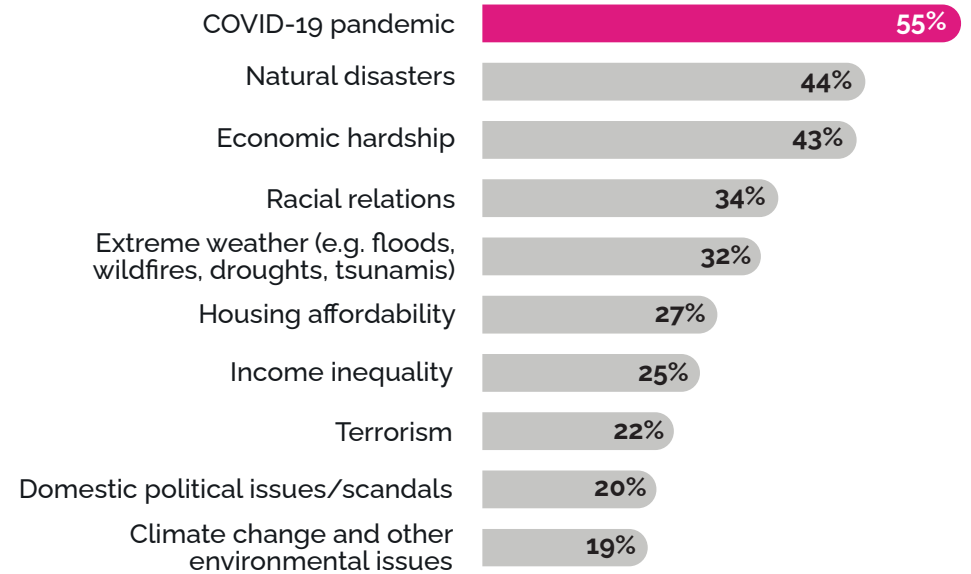
Do you feel New Zealand is a 'nation with grit'?



How does New Zealand's national 'grit' compare with other countries like Australia, UK, USA or Canada?



What challenges in our history do you feel have helped build our 'national grit'?

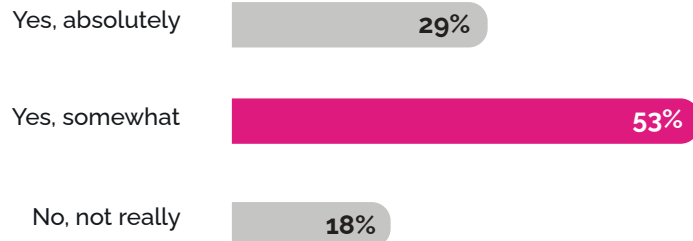


• Multiple answers allowed. top 10 answers

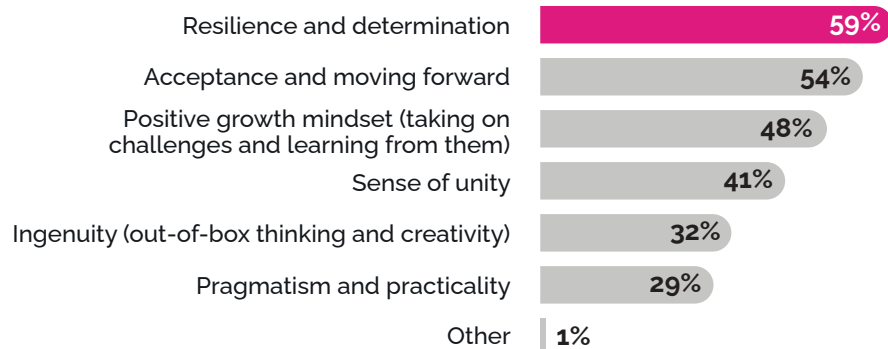
Over 9 in 10 (92%) feel New Zealand is a 'nation with grit'. Almost 3 in 5 (59%) said New Zealand's national 'grit' is at least a bit more than other countries like Australia, UK, USA, and Canada. The challenges in Kiwi history that have helped build 'national grit' are the COVID-19 pandemic (55%), natural disasters (44%), and economic hardship (43%).

Bouncing back from challenges

Do you believe Kiwis have been able to bounce back in a positive way from these challenges?

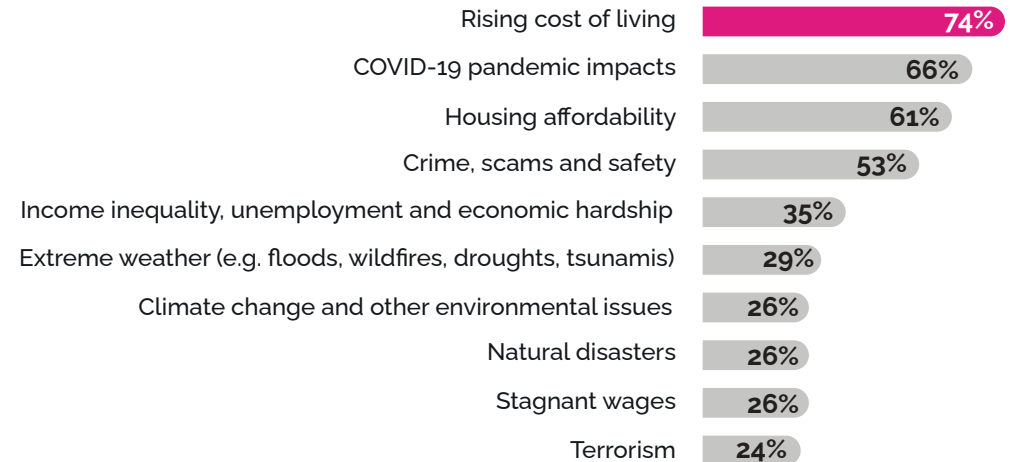


What are the best aspects of this positive response?



- n=410, who believe Kiwis have been able to bounce back positively from challenges
- Multiple answers allowed

What do you think are the most prominent challenges the nation has faced in the past 5 years?



- Multiple answers allowed. top 10 answers

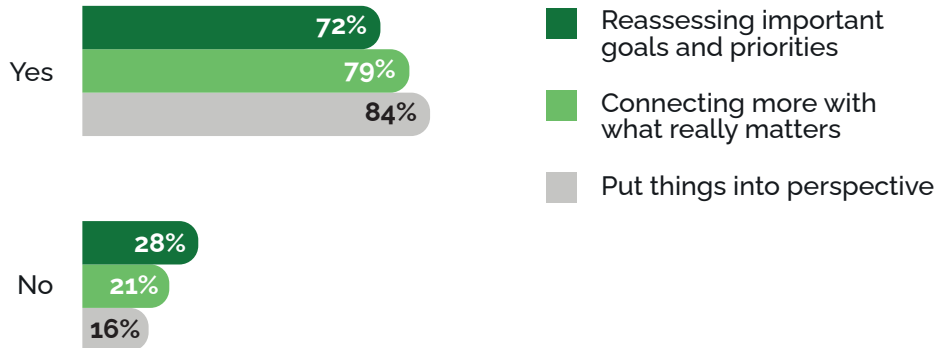
According to respondents, the most prominent challenges the nation has faced in the past 5 years are the rising cost of living (74%), COVID-19 pandemic impacts (66%), and housing affordability (61%). Over 4 in 5 (82%), believe that Kiwis have been somewhat able to bounce back in a positive way from these challenges. Those who believe Kiwis have been able to bounce back in a positive way describe the best aspects of this positive response as resilience and determination (59%), acceptance and moving forward (54%), and a positive growth mindset (48%).



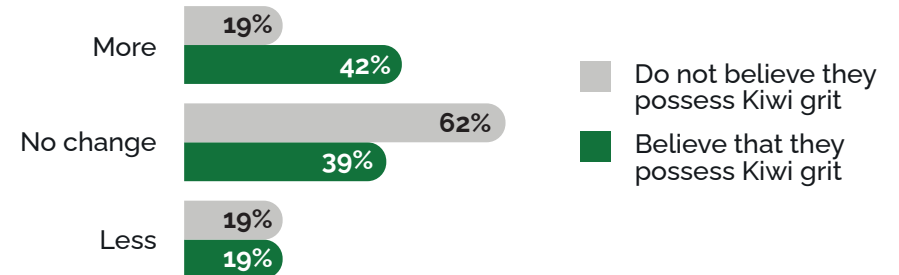
A shifting outlook on Kiwi life

Past 5 years leading to new outlook on life

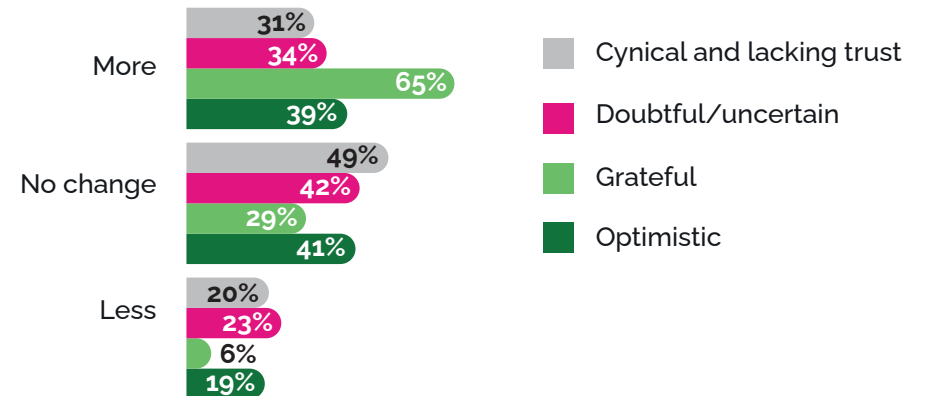
Have the events of the past 5 years led to any of the following introspections?



Have the events of the past 5 years made you more optimistic?



Have the events of the past 5 years shifted your outlook on life at all?



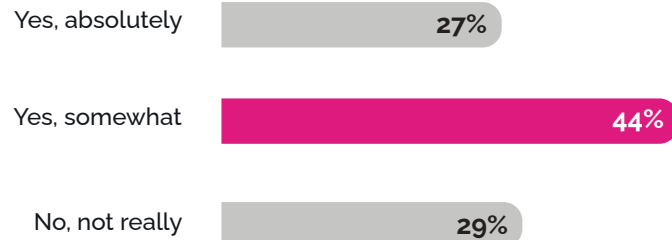
The past 5 years have led to introspections such as reassessing important goals and priorities (72%), connecting more with what really matters (79%), and putting things into perspective (84%). Those who believe they possess 'Kiwi grit' agree that the past 5 years shifted their outlook on life to be more positive (42%), compared to those who do not believe they possess 'Kiwi grit' (19%). The events of the past 5 years shifted the outlook of respondents' lives; they are now more optimistic (39%), more grateful (65%), doubtful/uncertain (34%), and cynical and lacking trust (31%).



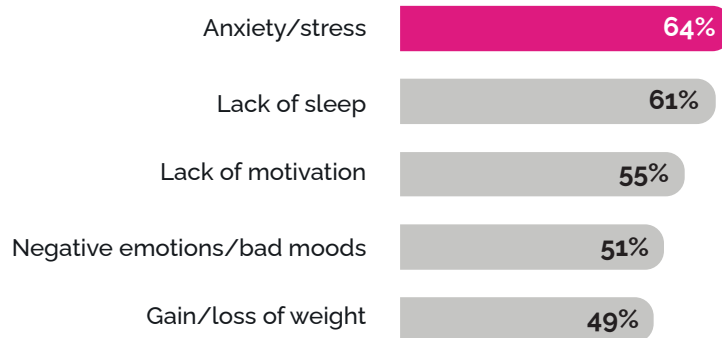
Kiwi challenges for wellbeing

Negative impacts of the past 5 years

Have challenges you have faced over the past 5 years negatively impacted your general wellbeing at all?

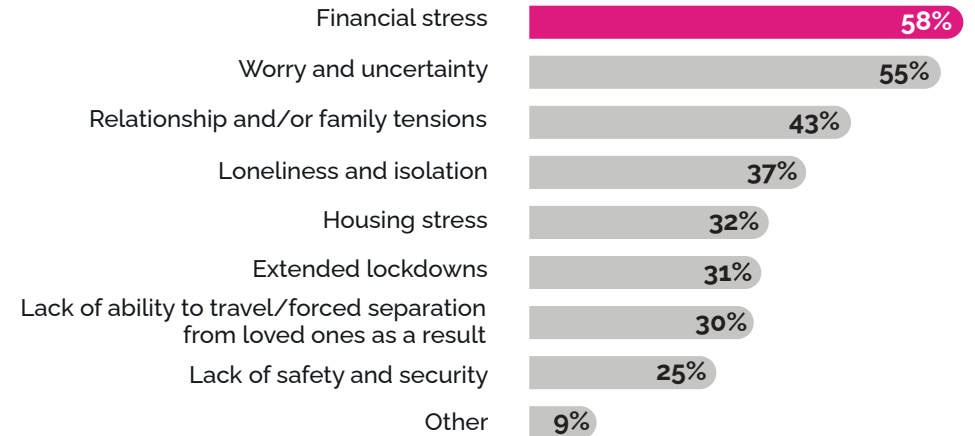


Have you experienced any of the following negative impacts on wellbeing in your everyday life?



- *n=358, challenges negatively impacted their wellbeing*
- *Multiple answers allowed, top 5 answers*

What types of challenges have had the most significant negative impact on your wellbeing?

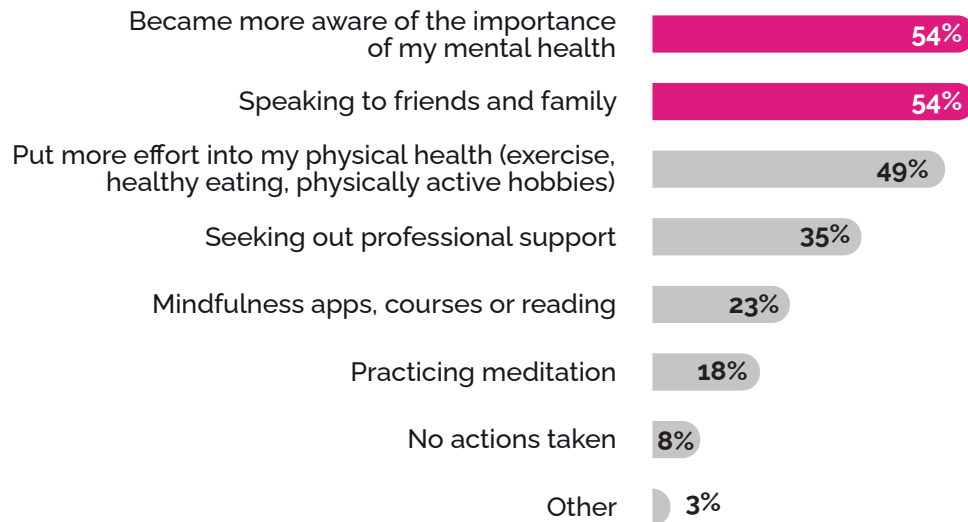


- *n=358, challenges negatively impacted their wellbeing*
- *Multiple answers allowed*

Over 7 in 10 (71%) agree the challenges they have faced over the past 5 years have somewhat negatively impacted their general wellbeing. The most common negative impacts experienced by those who have had their wellbeing impacted by these challenges are anxiety/stress (64%), lack of sleep (61%), and lack of motivation (55%). Of those whose wellbeing has been negatively impacted by challenges over the past 5 years, the challenges that have had the most significant impact are financial stress (58%), worry and uncertainty (55%), and relationship and/or family tensions (43%).

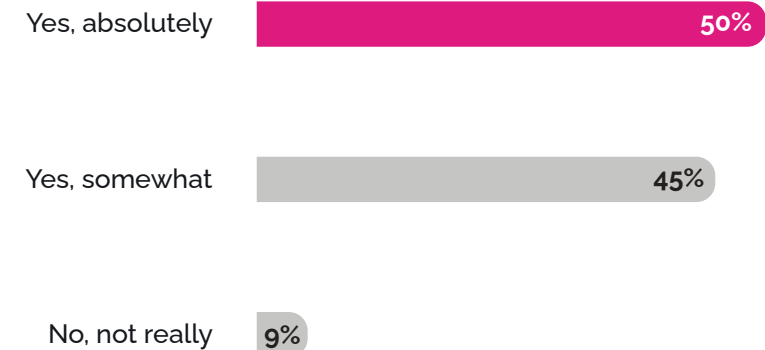
Taking action to counteract negative impacts

What actions have you taken to counteract this negative impact on your wellbeing?



- *n=358, challenges negatively impacted their wellbeing*
- *Multiple answers allowed*

Are you likely to utilise any of these actions to help you bounce back from future hardships?



- *n=328, have taken actions to counteract the negative impact*

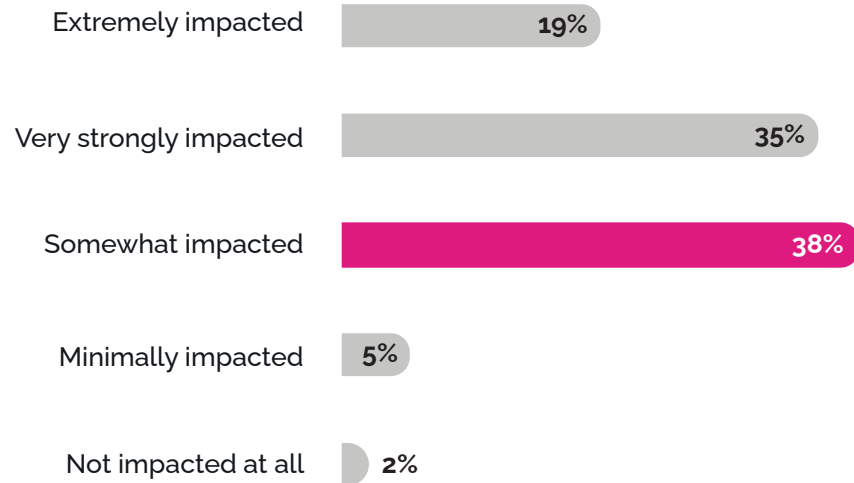
The most common actions taken by those whose wellbeing has been negatively impacted by these challenges include: becoming more aware of the importance of their mental health (54%), speaking to friends and family (54%), and putting more effort into their physical health (49%). Of respondents who have taken actions to counteract the negative impact, almost all (95%) are likely to utilise these actions to help them bounce back from future hardships.



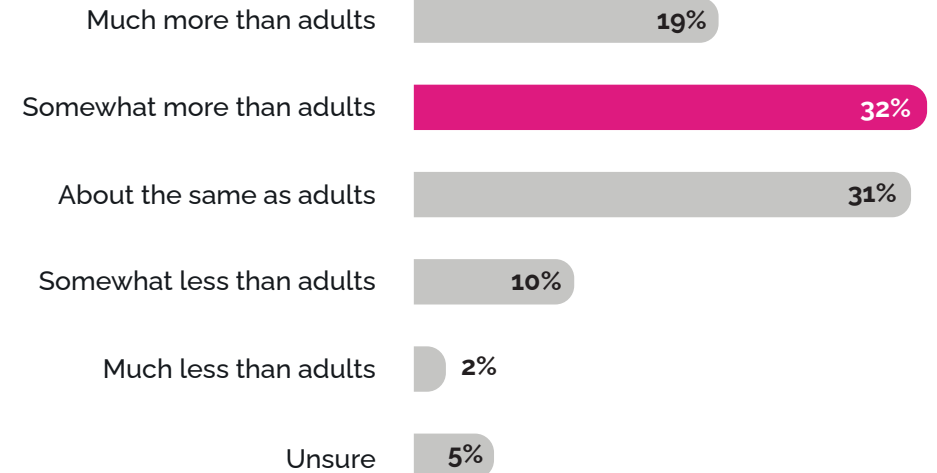
Kiwi kids with grit

Negative impact of recent years on kids

How negatively impacted do you think kids have been by the challenges over the last few years?



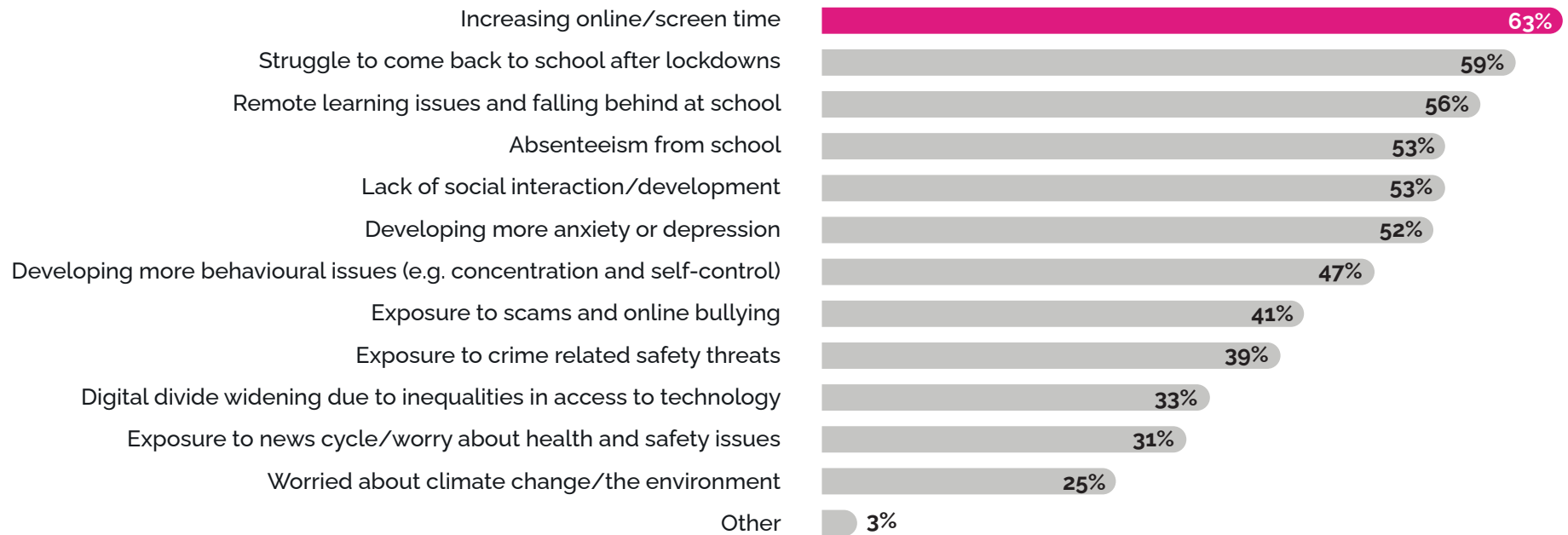
How much do you think kids have been negatively impacted compared to adults?



Over 9 in 10 (93%) think kids have been somewhat negatively impacted by the challenges over the last few years. Over 1 in 2 (51%) think that kids have been somewhat more negatively impacted compared to adults.

Major negative impacts on kids

In what ways do you feel kids have been most negatively impacted by the challenges over the last few years?

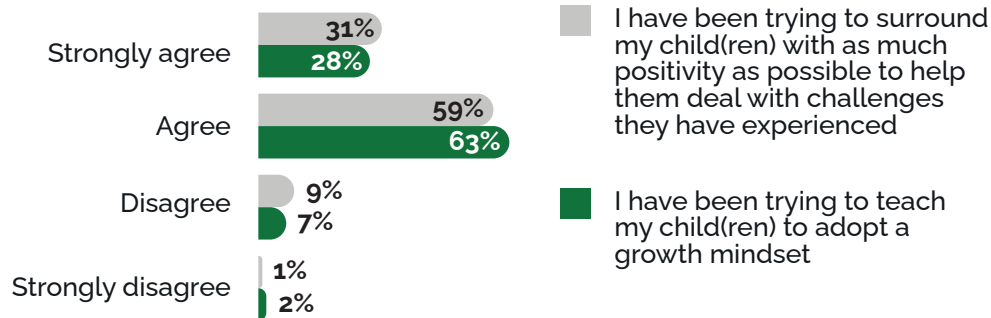


• Multiple answers allowed

The main ways that respondents feel kids have been most negatively impacted by the challenges over the past few years are increasing online/screen time (63%), struggling to come back to school after lockdowns (59%), and remote learning issues and falling behind at school (56%).

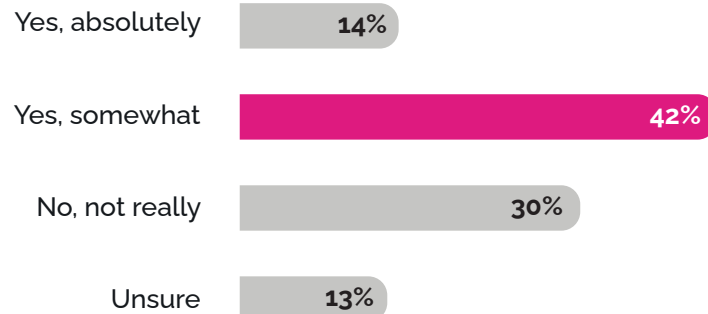
Kids building their 'grit'

What strategies are you employing to help your child deal with the challenges of recent years?



• n=179, living at home with children

Do you feel that the challenges that kids have faced in recent years have helped build their 'grit'?



Do you think that experiencing these challenges will generally help or hinder kids' ability to bounce back from future challenges?



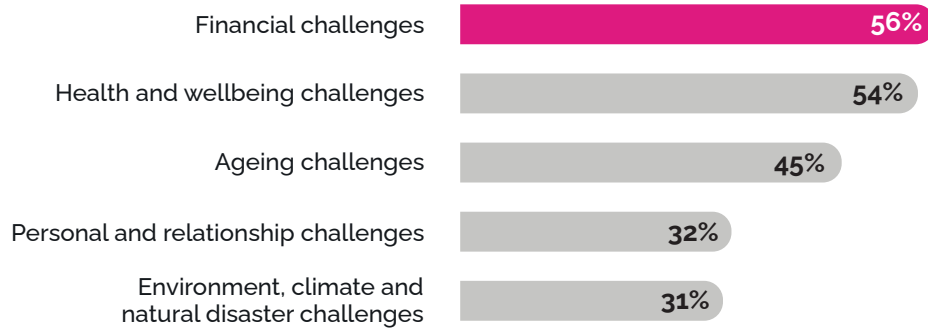
Over 9 in 10 (91%) of those living at home with children agree they have been trying to teach their child(ren) to adopt a growth mindset. 9 in 10 (90%) of those living at home with children have been trying to surround their child(ren) with as much positivity as possible to help them deal with challenges they have experienced. Over 1 in 2 (56%) feel that the challenges that Kiwi kids have faced in recent years have at least somewhat helped built their 'grit'. Around 1 in 3 (32%) feel the challenges that Kiwi kids have faced in recent years have helped their ability to bounce back from future challenges, compared to 3 in 10 (30%) who feel it has been a hindrance.



Kiwi challenges ahead

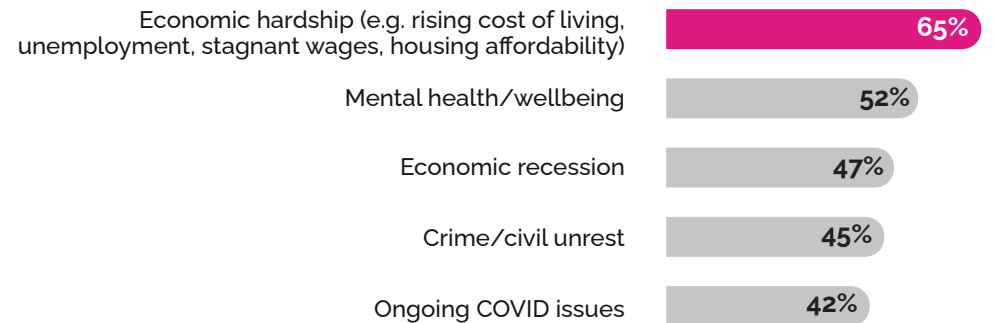
Challenges in the next 5 years

What personal challenges are you expecting to face in the next 5 years?



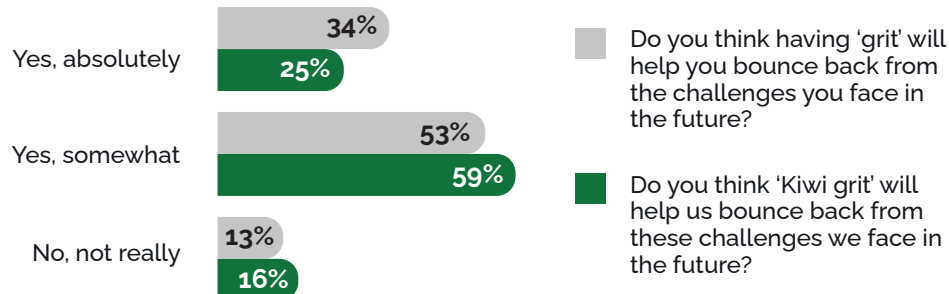
• Multiple answers allowed, top 5 answers only

What do you think are the greatest challenges New Zealand as a nation faces in the next 5 years?



• Multiple answers allowed, top 5 answers only

How much do you agree with the following statements?



The most common personal challenges Kiwis are expecting to face in the next 5 years are financial challenges (56%), health and wellbeing challenges (54%), and ageing challenges (45%). Kiwis think the greatest challenges the nation will face in the next 5 years are economic hardship (65%), mental health/wellbeing challenges (52%), and economic recession (47%).

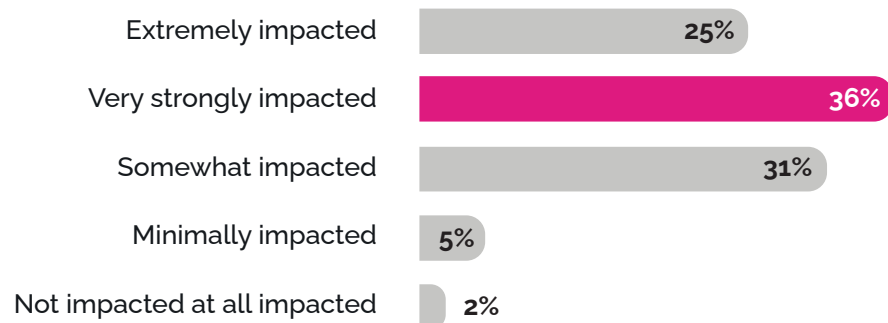
Over 4 in 5 (84%) think 'Kiwi grit' will somewhat help New Zealand bounce back from the challenges in the future. Just under 9 in 10 (87%) think having 'grit' will somewhat help them bounce back from the personal challenges they face in the future.



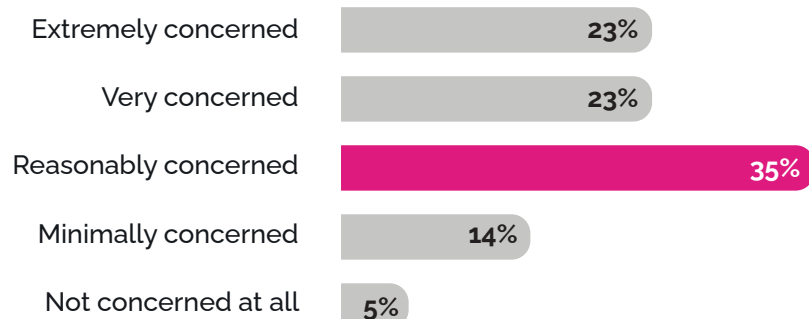
Economic concern

Long-term economic impacts and rising cost of living

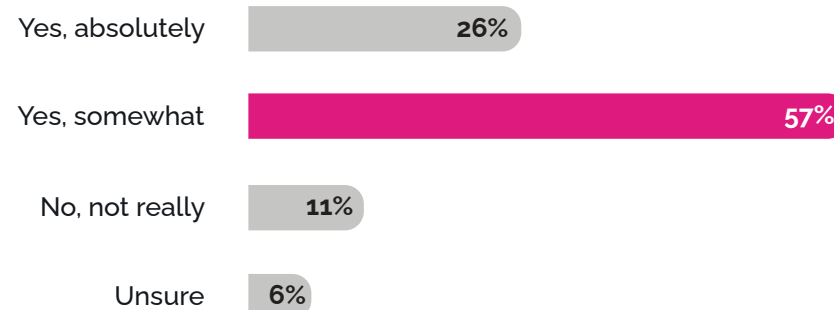
How much do you feel the drop in tourism from closed borders has negatively impacted the New Zealand economy?



How concerned are you about you/your household's ability to cope with the rising cost of living?



Do you think this negative impact will have longer-term knock-on/ongoing effects?

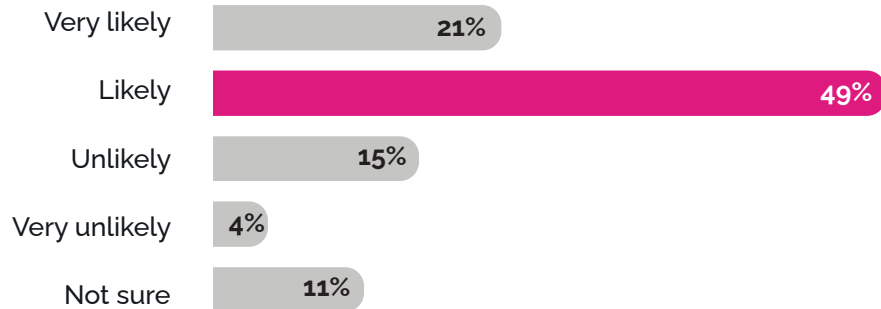


- *n= 465, who think New Zealand's economy has been negatively impacted by the drop in tourism from closed borders*

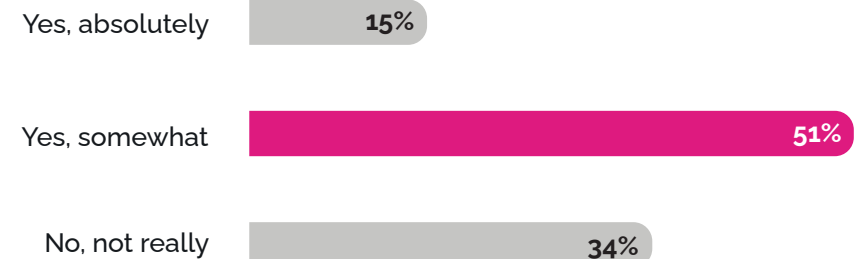
Just over 3 in 5 (62%) feel the drop in tourism from closed borders has had a very strong negative impact on the economy. Over 4 in 5 (83%) respondents who think New Zealand's economy has been negatively impacted think this negative impact will have somewhat longer-term knock-on or ongoing effects. Around 4 in 5 (81%) are at least reasonably concerned about their, or their household's ability to cope with the rising cost of living.

Looming recession and its negative impacts

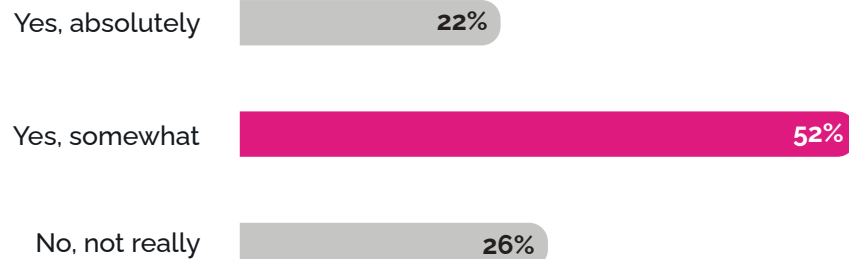
How likely do you think a major economic recession is to occur in New Zealand in the coming year?



If there was to be a major economic recession, do you feel like you are well equipped/have a plan B to manage things?



If there was to be a major economic recession, do you feel like 'Kiwi grit' will help the nation deal with these challenges?



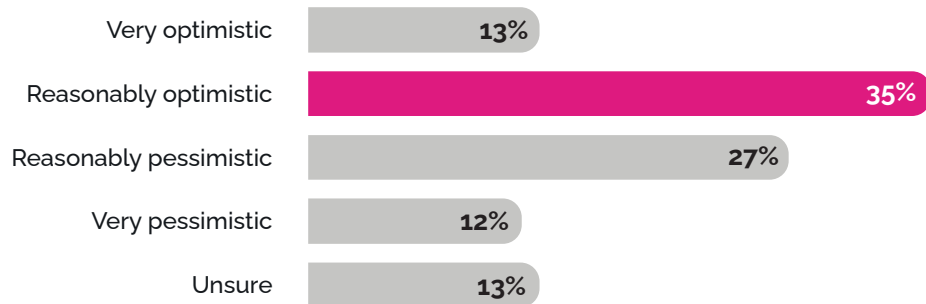
7 in 10 (70%) think a major economic recession is likely to occur in New Zealand in the coming year. 2 in 3 (66%) respondents feel they are somewhat well equipped/have a plan B to manage things. Just under 3 in 4 (74%) somewhat feel like 'Kiwi grit' will help the nation deal with these challenges.



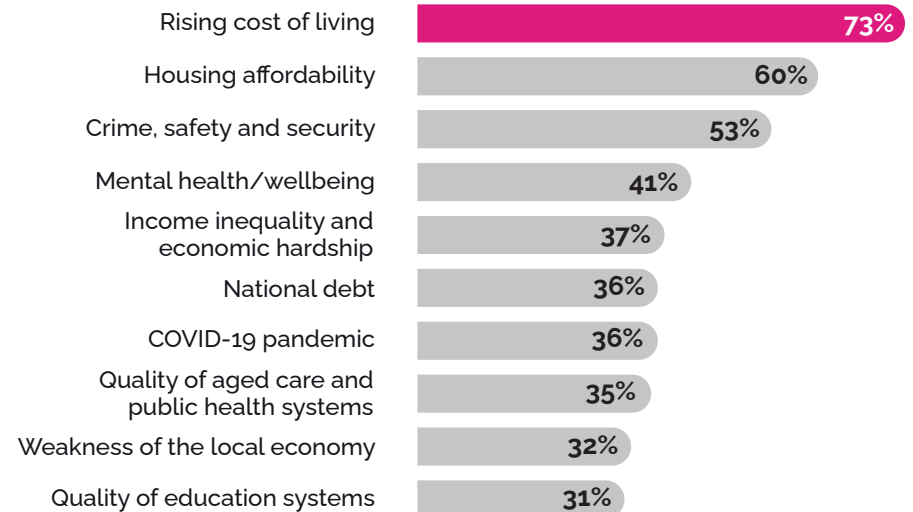
Political Kiwi grit

Government effective in handling challenging issues

How hopeful are you that the incoming government will tackle these issues effectively?



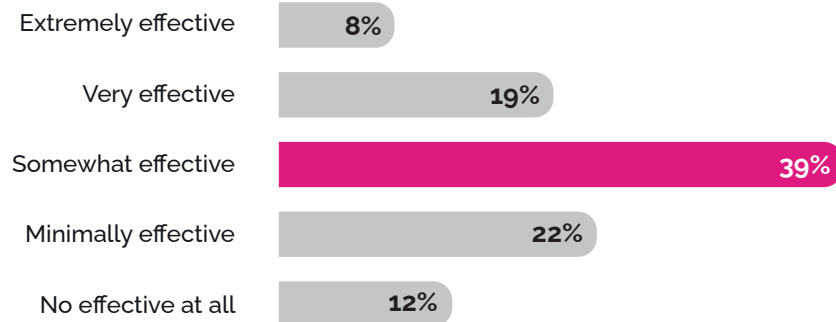
What do you think are the major challenges facing New Zealand politics in the upcoming election?



• Multiple answers allowed, top 10 answers only

Rising cost of living (73%), housing affordability (60%), and crime, safety and security (53%) are what respondents think are the major challenges facing politics in the upcoming election. Close to half (48%) are reasonably optimistic that the incoming government will tackle these issues effectively. Around 1 in 4 (26%) respondents think the country's leadership was very effective in helping Kiwis tackle challenging issues.

How effectively has the country's leadership helped Kiwis tackle these challenging issues?

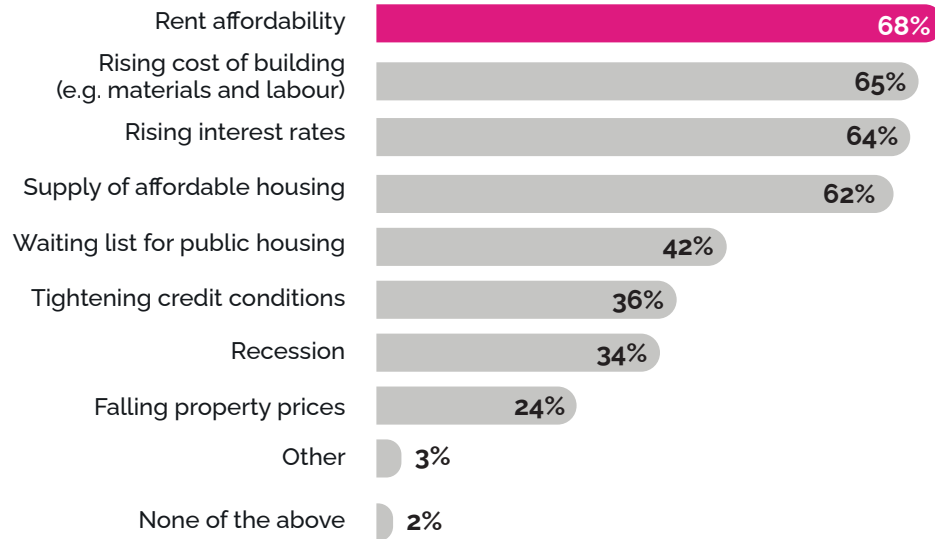




Kiwi property market

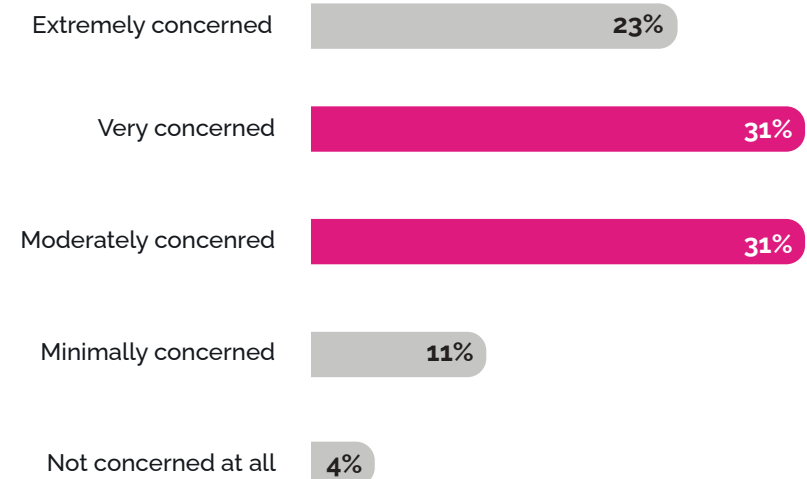
Concern for the property market

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



- Multiple answers allowed

How concerned are you about these challenges facing the property market?

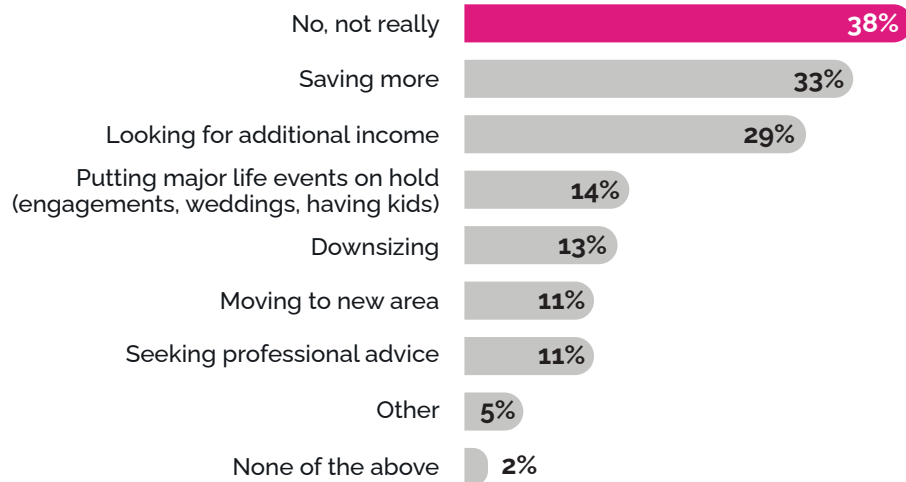


- n=494, who think Kiwi property market is currently facing challenges

Close to 7 in 10 (68%) Kiwis feel the biggest challenges currently facing the property market is rent affordability, closely followed by rising cost of building (65%), rising interest rates (64%), and supply of affordable housing (62%). Over half (54%) of respondents are very concerned about the challenges facing the property market. Of those, almost 1 in 4 (23%) are extremely concerned.

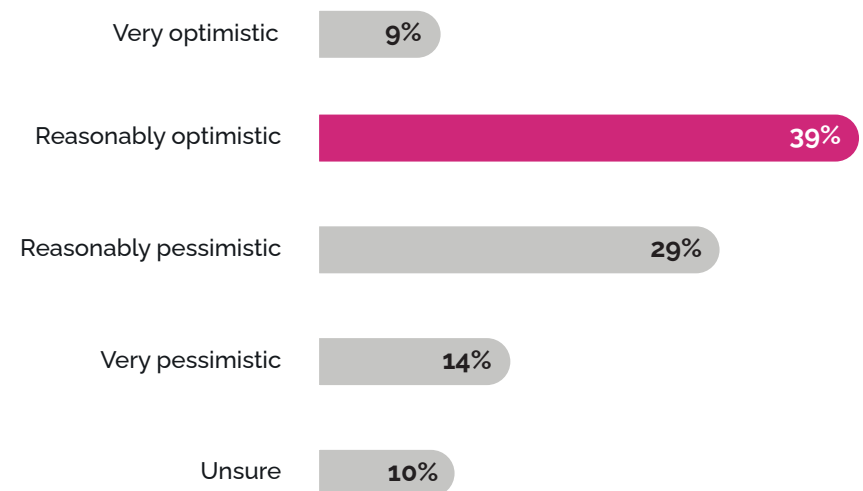
Navigating challenges in the property market

Are you or your household doing or considering anything to help address the challenges you may face navigating the property market?



• Multiple answers allowed

How hopeful are you that these challenges will be resolved in the next 5 years?



• n=494, who think Kiwi property market is currently facing challenges

1 in 3 (33%) are saving more to address the challenges they may face navigating the property market. This is followed by looking for additional income (29%), putting major life events on hold (14%), and downsizing (13%). Just under 1 in 2 (48%) are reasonably optimistic that these challenges facing the Kiwi property market will be resolved in the next five years.

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 2020 with the goal of bringing simple life insurance to New Zealand. Now a winner of 2 trusted service awards and also offering funeral insurance, we set out to be different by providing cover that's easy to understand, easy to manage, and even easier to rely on.

