



# COVID-19 Consumer Impacts Study: Wave 1 Survey Findings

JULY 2021



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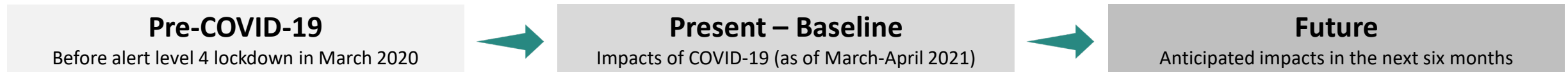
# Background and objectives

COVID-19 has rapidly changed the consumer environment in New Zealand, resulting in changing consumer concerns, behaviours and experiences. The purpose of this study is to gather information to monitor consumer impacts from COVID-19 and how these change over time.

The Consumer Protection Team at MBIE want to understand the impact of COVID-19 on New Zealanders':

- Income, employment and financial situation
- Personal wellbeing (mental and financial)
- Confidence and ability to pay for essential and non-essential purchases
- Spending behaviour and priorities
- Purchase experience, problems and concerns

This survey aims to track the above impacts over time, looking at the change and anticipated change from:



The survey is being conducted over five rounds (every six months for two years) to track change over time and compare anticipated with actual change. This report outlines the results from the first round (the baseline report).

# Methodology – Mixed method sequential approach

The survey used a mixed method sequential approach, providing online, paper and phone completion options. Personally-addressed invitations were mailed, outlining the purpose and importance of the study, following a three stage process:

1. Invitation letter – encourage online participation with option to complete on paper/by phone
2. Postcard – Reminder for those who have not yet completed
3. Questionnaire – Paper copy for any who have not yet completed

This method provides:

- **Random sample** of New Zealanders, using the Electoral Roll to randomly select households
- **Targeted mail-out** to hard-to-reach groups (e.g. Māori)
- **Convenience** as participants are able to choose their preferred methodology (online, paper or phone)
- **Wide reach** compared with other methodologies such as online or phone surveys; target population is all in New Zealand who are registered on the Electoral Roll.

As this is an ongoing study to track change over time, the sample achieved in the first round serves as a panel who will be recontacted every six months over the next two years, providing five rounds of data in total. Re-contacting the same group of participants allows tracking of what has changed for them over time, in particular comparing and contrasting anticipated changes over the next six months with reality six months' later.

To boost the response and enhance targeting of hard-to-reach groups, an invitation to the survey was also sent out to Dynata's private online research panel. These people will also be re-contacted via the panel in future rounds.

# Field and analysis overview

## Fieldwork dates

Start date: 19<sup>th</sup> February 2021

End date: 17<sup>th</sup> May 2021

## Weighting

The two data sets have been combined and weighted to match the profile of the New Zealand population aged 18 years and over by gender, age, ethnicity and region. All figures in this report are weighted.

## Sample size

1700 surveys were completed. This consisted of:

- n=1036\* from the Electoral Roll
- n=664 from the Dynata online panel.

Among the Electoral Roll sample, a response rate of 23% was achieved.

## Significance Testing

All results presented in this report have been significance-tested to identify sub-groups that are (statistically) more or less likely than the total sample to give a particular response. Significance testing has been run by gender, age, ethnicity, living situation (including age of children), household income, impact of COVID on household income, region and internet use frequency.

*\*Note that another six completed surveys were received after the cut-off date. These were not included in the dataset for round one, but will be included and re-contacted for future rounds of surveying*

# Key consumer segments

This report has identified two key groups who are significantly over-represented among those positively or negatively impacted by COVID-19 since the first alert level 4 lockdown in March 2020:

## 1. 'At-Risk Consumers'

This group includes Māori, Pasifika and the youngest participants, as well as households with children, those flatting or renting and low-income households. In particular, this group are significantly more likely to:

- Be involuntarily unemployed, having lost their job in the last year
- Be working less than they want or need
- Have experienced a decrease in both their personal and household incomes.

At-risk consumers are significantly less confident they can pay for major household items, surprise bills, regular bills and necessities as well as being able to find the items they want or need.

## 2. 'Financially Secure Consumers'

This group includes high-income households, homeowners and full-time workers. In particular, this group are significantly more likely to:

- Have experienced an increase in their personal or household income

Financially secure consumers are significantly more likely to have increased their savings, increased their spending on investments or brought forward bill payments and purchases of major household items in the last year.

These two segments have been used throughout this report to collectively describe those consumers who are significantly more or less likely to have experienced, or anticipate, particular impacts.

A delivery person wearing a red jacket, a red helmet, and a blue face mask is interacting with a customer. The customer is wearing a blue denim shirt, a red top, and a blue face mask. The customer is holding a large cardboard box. The delivery person is holding a smartphone. They are standing in front of a building with a glass door and a wall of mailboxes. The word "Summary" is overlaid in large white text across the center of the image.

# Summary

# Income, employment and assistance

## Employment

- One in ten (11%) of those surveyed had lost their job since the first alert level 4 lockdown in March 2020.
- For 17% of respondents, their working hours decreased since March 2020, including 5% who said this was because of COVID-19.
- 22% of respondents are currently working less than they want or need whilst 19% are working more. Of those working fewer hours than they were a year ago, 68% said they are now working less than they want or need.

## Income

- Since March 2020, 26% of those surveyed said that their personal income has decreased; 18% had experienced an increase in personal income. Half of those who experienced a decrease (51%) attributed this directly to COVID-19. Among those who experienced a decrease, 7% said they lost their personal income entirely and 39% described the decrease in personal income as 'significant'.
- A similar share experienced a change in their household income, with 26% experiencing a decrease and 19% experiencing an increase; 61% attributed the decrease to COVID-19. Among those who experienced a decrease in household income, 4% had lost their entire household income and 25% describe the decrease as 'significant'.

## Assistance

- About a quarter (26%) in the last year said that they accessed financial assistance from the Government, 10% accessed community support and 6% accessed KiwiSaver early.
- Looking forward, fewer feel it is likely they will need to access support in the next six months, with 15% thinking it is likely they will need to access Government support. However, community support (12%) and accessing KiwiSaver (10% are seen as more likely to happen in the next 6 months (note that this may include some accessing this early as a first home buyer).



# Savings and purchasing confidence

## Savings, bills and debt

- In the last year, almost half of those surveyed said that they used more of their saving than they had planned (49%), a quarter (25%) increased their debt, almost a quarter paused a regular payment (23%), whilst 19% missed a regular payment.
- However, COVID-19 was a positive catalyst for other consumers (particularly the 'financial-secure'), with 23% saving more than planned in the last year and 13% bringing forward a regular bill payment.
- Looking forward, those surveyed are generally more positive about the next six months, with 31% saying it is likely they will use more savings than planned (down from 49% over the last year), 18% think it is likely they will increase their debt and 14% anticipate pausing or missing a regular bill payment. A larger share also feel it is likely that they will be able to save more than planned (26%).

## Purchasing confidence

- Currently consumer confidence varies, with consumers saying they are most confident in their ability to pay for necessities (89%), regular/expected bill payments (88%) and things that their children need (80%) – but only 69% confident they could pay for unexpected bills and 57% confident they could pay for major, one-off household items if needed.
- Compared with last year, confidence has decreased for all five of the purchase types considered and is most notable for major household items, with 28% saying their ability to pay for major household items has got worse in the last year. The majority of consumers are confident that they can pay for necessities, but 11% are not. Similarly, 12% are not confident that they can meet regular bills or credit payments.
- Looking forward, consumers generally anticipate no change in their ability to pay for items over the next six months.

# Spending and cancellations

## Spending

- Since March 2020, consumers have cut back on some expenditure, with two out of five having cut back on necessities (42%) or postponed a major household item purchase (41%). A third had cancelled at least one subscription in the last year (34%). In contrast however, a smaller share said they were able to bring forward payments (14%) and increased their spending on investments (17%).
- Looking forward, consumers are generally more positive in their spending ability, however there is still a share who feel it is likely they will still need to cut back on their spending in the next six months, including 35% who feel it is likely they will need to postpone major household item purchases, 30% feel it is likely they will need to cut back on necessities and 24% feel it is likely they will need to cancel subscriptions. The same percentage feel they will be able to increase their investment spending as experienced this in the last year (17%) and a similar share feel it is likely they will be able to bring forward a major purchase (11%).

## Purchase Behaviour

- Compared with pre-COVID, there has been a net increase in those buying from New Zealand businesses (27%) and buying New Zealand made products (23%). This has been accompanied by net decreases in the share purchasing from overseas online marketplaces (32% net decrease), online auctions (8%) or from other online marketplaces (8%)
- There have also been net increases in the share checking the origin of products (32%), checking product health claims (19%) and buying environmentally friendly products (13%).

## Cancellations

- Around two out of five respondents had experienced travel cancellations in the last year (43% international; 38% domestic). A similar share also had an event cancelled that they had bought tickets for (38%).
- Whilst 'financially-secure' consumers are more likely to have experienced travel and event cancellations since March 2020, the financial and wellbeing impacts of cancellations have been more adversely felt by 'at-risk' consumers.

# Purchasing problems and concerns

## Purchasing problems

- One in five consumers (22%) report experiencing a problem with a purchase since the first lockdown. Delays (especially for products purchased overseas) (52%), faults (23%) and poor quality products (22%) are most frequently identified.
- Re-contacting the business is the most common response to a purchase problem, particularly for faults and quality concerns. Those with quality issues tend to seek out a range of sources to get a resolution including contacting the manufacturer and getting information about their rights; those experiencing delays are over-represented among those who do nothing. Over half who reported experiencing a problem (including those who took no action) (55%) achieved a resolution they were happy with, whether or not they actively sought a resolution; a further 15% achieved a resolution but were not happy. Seventeen percent describe their problem as still unresolved.
- Just less than half who experienced a problem (irrespective of action taken) (44%) describe the problem as having a moderate (26%) or significant (18%) impact on their life. Problems relating to product faults or poor quality are more likely to have a significant personal impact.

## Consumer Concerns

- Thinking about the next six months, respondents were most concerned about continued product scarcity (10%) and price increases (9%). Other frequently mentioned concerns were about the affordability of necessities (7%) and job security (7%).

## Wellbeing

- Overall, participants were more likely to say that their current mental and financial wellbeing is good (58% mental; 49% financial) than poor (19% mental; 23% financial), and are similarly positive about their overall life satisfaction (49% good 23% poor). Perceptions of mental and financial wellbeing and life satisfaction are least positive for 'at-risk' consumers.
- Around two-thirds of respondents report that their well-being and life satisfaction has remained the same since March 2020. Where changes have occurred, these have been equally positive and negative.
- In the next six months, participants are most likely to anticipate no change in their wellbeing (63% expect their mental wellbeing to stay the same, 62% expect their financial wellbeing to stay the same) and 60% expect their life satisfaction to stay the same. Those who do expect some change tend to be more optimistic, with improvements expected in life satisfaction (31%), mental wellbeing (28%) and financial wellbeing (26%).



# Income & employment



# Income and employment - Summary

- 11% of respondents had lost their job since the first lockdown in March 2020.
- 64% feel that their current job is secure over the next six months, but 15% feel it is likely they might lose their job in the next six months.
- 22% of those surveyed said that they are now working less than they would like/need to since March 2020; 19% are working more than they want to.
- A quarter of respondents (26%) said that they have experienced a decline in personal income since March 2020; 51% of whom attribute this decline to COVID-19. Almost half (46%) describe this change as a significant decline or report having lost their income entirely.
- Similarly, of the 26% who have experienced a decline in household income, 61% attribute this to COVID-19. Over a quarter (29%) describe the decline as either significant or a complete loss of income.
- Note that, as well as decreases, 18% of those surveyed reported an increase in personal income and 19% reported an increase in household income since March 2020.
- 'At-risk consumers' are significantly more likely to have experienced adverse impacts on their employment and income. In particular, Māori, Pasifika, young people, renters/flatters and those with low household incomes are significantly more likely to have experienced:
  - Job losses – and/or feel likely to lose their job in the next six months
  - Reduced work – Are working fewer hours than they want/need to
  - Decreased personal income.

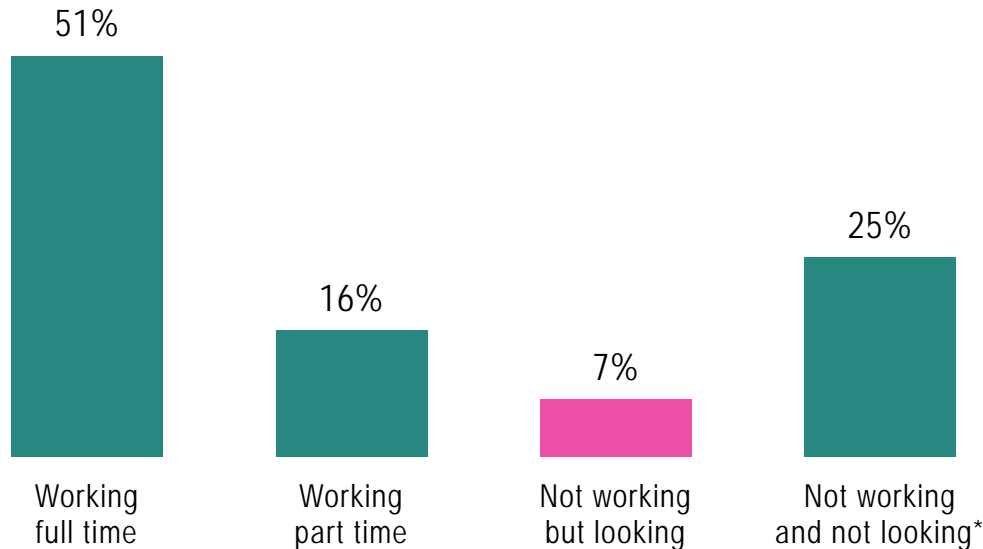
# Employment

Two-thirds of respondents were in full-time (51%) or part-time (16%) work at the time of the survey. Seven percent were actively seeking employment with Māori (22%) and Pasifika (12%), young people (13% aged 18-26), those flatting (27%), renting (12%) and with a low household income (18% <\$50k) over-represented in this group.

Eleven percent reported losing their job since the first March 2020 alert-level 4 lockdown. Job losses were significantly higher among those aged 18-26 years (17%), Māori (18%), renters (16%) and flatters (31%).

When asked about the next six months, 64% are positive about remaining in their current employment, saying it is unlikely/very unlikely they will lose their job. However, 15% think it is likely/very likely they might lose their job. Those who are least positive about their job stability over the next six months are significantly more likely to be Pasifika (25%), Māori (20%), flatters (22%), renters (18%), and the lowest income group (16% \$0-25k personal income).

## Current employment status



## Perceived likelihood of job loss in the next six months



Base: work status n=1697, job loss n=1414, future job stability n=1330.

\*This includes people who may be voluntarily unemployed, unable to work, retired etc. Note only those currently working were asked whether they feel it is likely they will lose their job in the next six months.

# Change in work since COVID-19

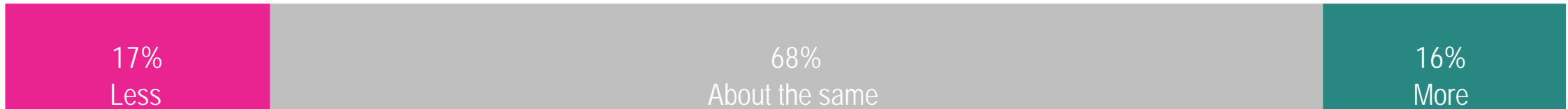
Compared with before COVID-19, 16% of respondents are now working more than they were; 17% are working less. Those working less are significantly more likely to be in the older working age group of 57-66 years (21%), which will include some who have retired. Others significantly more likely to have reduced their hours include 'other' ethnicities (31%) and those in the lowest income group (22%).

When asked how their current working hours compare with how much they want or need to be working, 22% said they are working less than they want or need to. This group is significantly more likely to be 'at-risk consumers', in particular young people (31% aged 18-26), renters (29%) and the lowest household income group (43% <\$50k). They are also significantly more likely to be female (25%).

Of those who are now working fewer hours than they were before COVID, 68% said they are working less than they want or need, meaning only 32% are happy with the reduced hours they are currently working.

One in five respondents (19%) feel they are working more than they want or need, with Pasifika (29%), those living with school-aged children (28%), those aged 37-46 years (24%) and high-income households (27% earning \$125k+) over-represented among those who would like better work-life balance.

## Compared with before COVID-19, I am currently working...



## Compared with what I want/need, I am currently working...



# Personal income

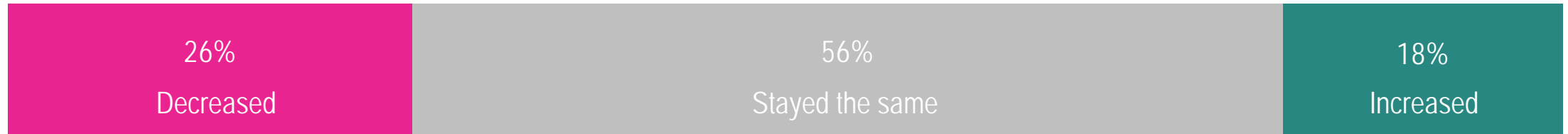
Compared with pre-COVID, just less than half (44%) said their personal income has changed, with 18% saying it has increased and 26% saying it has decreased; an overall 8% net decrease.

Those who experienced a decrease are significantly more likely to be 'at-risk consumers' and over-represented among those who are currently unemployed but looking for work (60%) or working part-time (38%). The 'at-risk' group is also significantly more likely to include Pasifika (37%) or Māori (32%), renters (32%) and those with a lower (\$25-50k) personal income (36%). As well as at-risk consumers, those aged 37-46 years (32%) are also significantly more likely to have experienced an income decrease.

In contrast, those who have experienced an increase in personal income are significantly more likely to be working full-time (24%), and earning a higher income of either \$75-100k (24%) or \$125-150k (37%). Younger people (18-36 years) are also over-represented among those who experienced an increase (28%), reflecting some in this group newly entering the workforce.

Among those who experienced a decrease in personal income, 23% described the decrease as slight, 31% described it as moderate and 39% experienced a significant decrease. Seven percent reported that their personal income has decreased entirely.

## Compared with before COVID-19, my personal income has...



### My income has decreased...





# Change in personal income

The net change in personal income generally increases with income level, with the largest net increases in personal income being among those currently in the highest income brackets (4% net increase among those earning over \$75k) and lowest for those with no income currently (a net of 23% saying this is a decrease from last year). The largest decrease in personal income was for those earning \$25-50k, with 36% reporting that their income has decreased since pre-COVID.



Base: n=1516. ▼=Significantly lower than the total. ▲=Significantly higher than total. Incomes over \$100k have been grouped due to smaller sample sizes

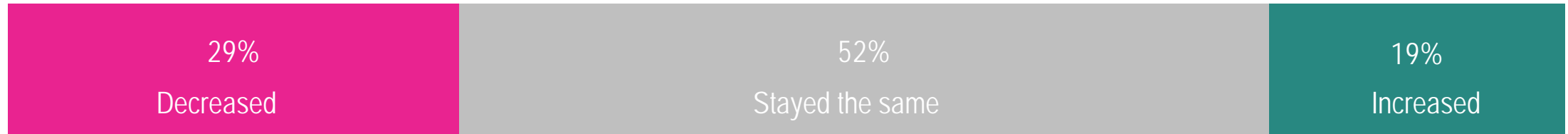
# Household income

Three out of ten respondents (29%) said their household income has decreased since March 2020. Those who experienced a decrease are significantly more likely to be 'at-risk consumers'. In particular, they are significantly more likely to be unemployed but looking for work (60%), working part-time (43%), renting (34%) and be living with children aged 5-12 (35%). Other groups significantly more likely to have experienced a decrease include Asian ethnicities (40%) and those aged 37-46 (37%).

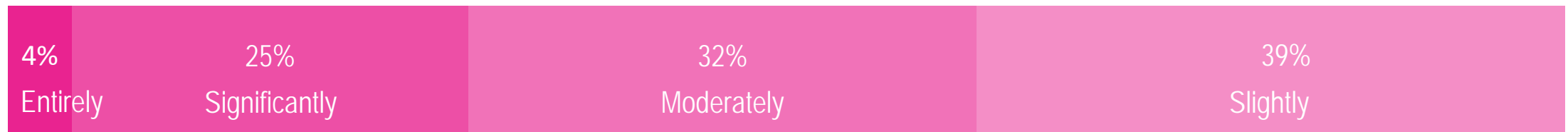
When asked about the extent of the decrease, 32% described it as moderate and 25% as significant; 4% reported that their household income has decreased entirely.

One in five (19%) said their household income has increased. This group is significantly more likely to be 'financially secure consumers', including those working full-time (26%) and homeowners (25%). Others who were significantly more likely to have had an increase include those with school aged children (26%) and young people (28% aged 18-36), which will in part be due to members of this age group entering the workforce.

## Compared with before COVID-19, my household income has...

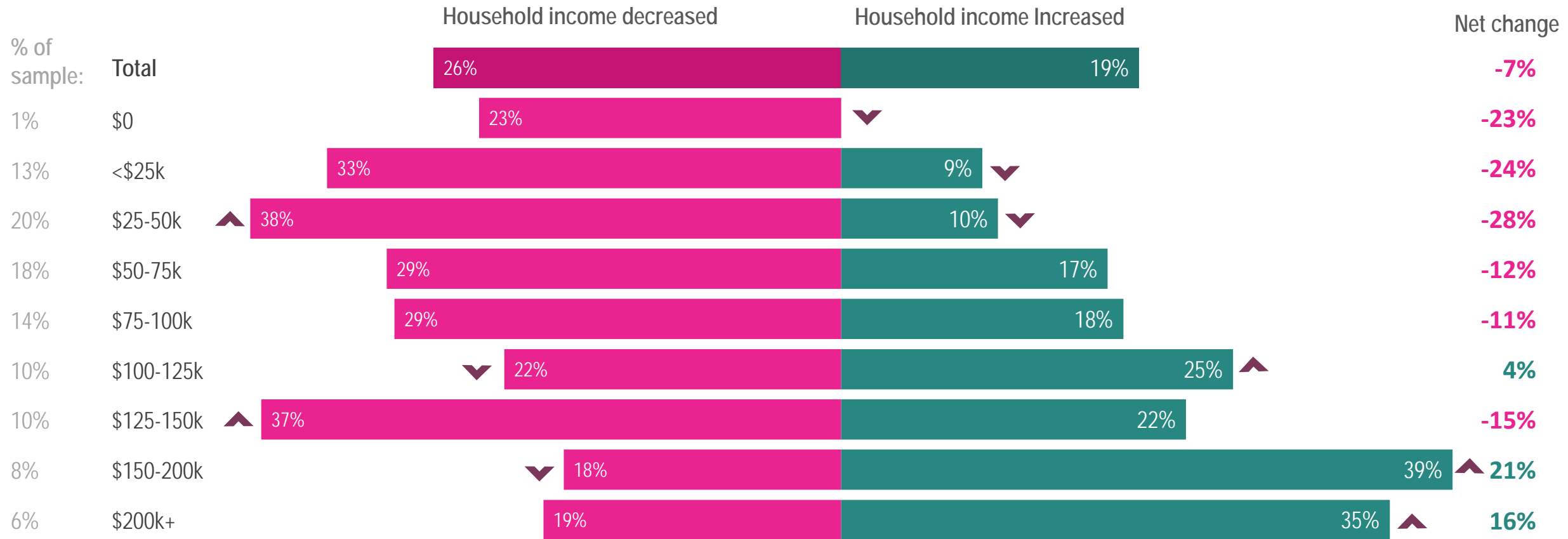


### My income has decreased...



# Change in household income

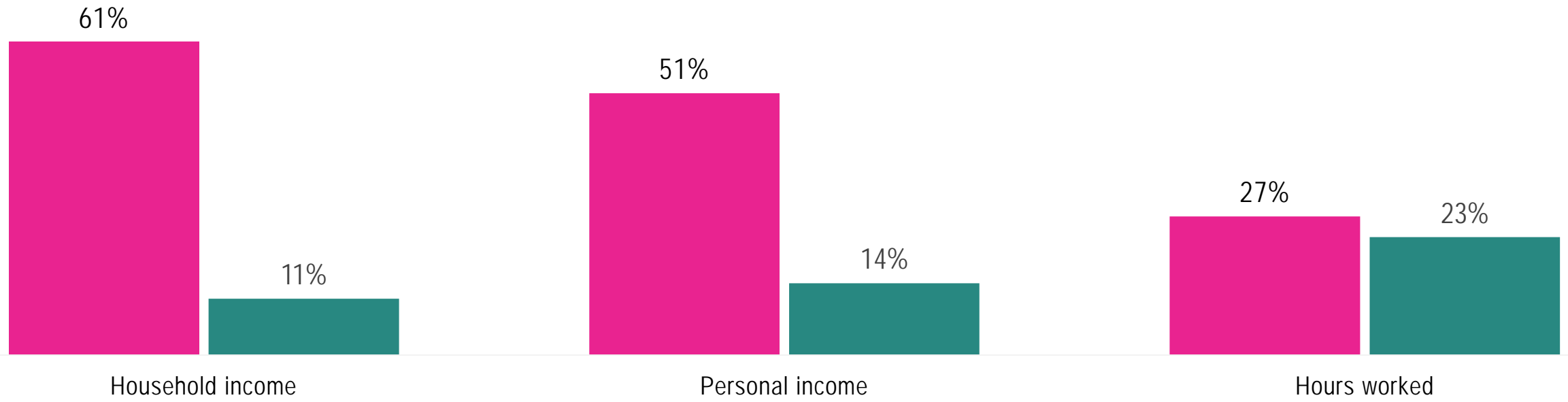
With the exception of those earning \$125-150k a year, household income has increased the most for those with the highest household incomes, with the highest net increases reported among those earning \$150-200k or \$200k+ (21% and 16% respectively). The group who have experienced the largest decrease in income over the last year are those who have a current household income of \$25-50k, 38% of this group experienced a decrease in income, and a 28% net decrease recorded overall.



# Impact of COVID-19 on employment and income

The following graph shows the impact on employment and income directly caused by COVID-19 (i.e. those who feel their income/hours worked changed because of COVID-19, rather than other contributing factors). Household and personal income is much more likely to have decreased as a result of COVID-19 than working hours, with 61% saying their household income decreased due to COVID-19 and 51% reporting COVID-19 as having contributed to a decrease in their personal income. Hours worked were less likely to have decreased due to COVID (27%) and a higher share said their hours have increased as a result (23%). This suggests that while COVID-19 has led to decreases in income, this has not necessarily translated to decreased work, meaning some will be working the same amount as before but are earning less.

## Change in income/hours worked as a result of COVID-19



Decreased Increased

Base: Household income n=456, personal income n=691, hours worked n=399 (only asked of those who experienced an increase/decrease)



# Purchasing confidence



# Purchasing confidence - Summary

- Consumers' confidence in their ability to pay for all five purchase types questioned on declined after the first lockdown in March 2020.
- This decline is most notable for major household items, 28% saying that their ability to pay for major household items has got worse since March 2020; 43% of respondents are currently not feeling confident about their ability to pay for major household items.
- The majority are confident in their ability to pay for necessities, but 11% are not. Similarly, 12% are not confident in their ability to meet regular bill/credit repayments.
- A lack of confidence in ability to pay for all purchase types is most strongly felt by 'at-risk consumers' - Māori and Pasifika consumers, those living in rental/flatting situations, those who are involuntarily unemployed or in the lowest income group and those who report currently working less than they want/need. This group is also over-represented among those who are not confident in their ability to find what they want/need.
- Looking forward, the greatest share of respondents don't anticipate any change in their ability to purchase the items questioned on over the next six months.

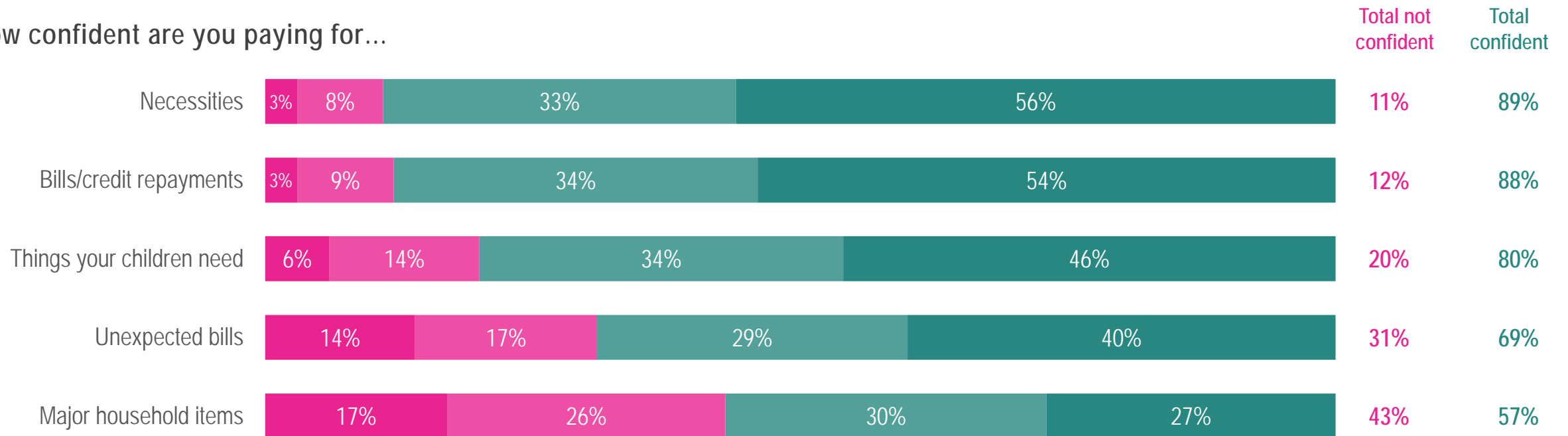
# Purchasing confidence

Participants are currently most confident in their ability to pay for their regular/expected bills, including necessities (89%) and bills/credit repayments (88%). They are least confident in their ability to pay for ad-hoc payments such as major household items like appliances or vehicles (57% confident to some extent; 43% not confident), or for unexpected bills (69% confident to some extent; 31% not confident).

It is important to note that, while the majority of respondents are confident in their ability to pay for necessities, 11% are not. Similarly, 12% are not confident they can meet regular bill/credit repayments. Almost a third (31%) are not confident in their ability to pay unexpected bills of around \$250 (e.g. for medical costs) and as high as 43% are not confident that they could pay for major household items if they needed to.

Across all of the categories below, 'at-risk consumers' are significantly more likely to say they are not at all confident (more on the next page)

## How confident are you paying for...



# Who is not confident at all?

Around one in six respondents do not feel confident in their ability to pay for ad-hoc purchases, with 17% saying they are not at all confident that they could pay for major household items and 14% not at all confident they could pay an unexpected bill of \$250. Confidence in the ability to pay for regular/expected bills is higher, with just 3% saying they are not at all confident that they could pay for regular bills or necessities.

Across all of the four types of payment below, 'at-risk consumers' are over-represented, particularly Pasifika, Māori and young people, those unemployed or who have had their work reduced in the last year, those in the lowest income bracket who have had their income decrease in the last year and those living with children, flatting and renting.

## Total not at all confident paying for...

	% not at all confident	Significantly higher for:
Major household items	17%	Pasifika (33%), Māori (25%), 18-36 (22%), female (20%) Renters (28%), living with children under 12 (26%), flatters (23%) Unemployed (35% involuntarily, 20% voluntarily), working less than last year (23%) <\$50k HH income (30%), HH income decreased last year (30%)
Unexpected bills	14%	Māori (31%), Pasifika (25%), 27-36 (20%), female (16%) Renters (26%), flatters (22%), living with children (21%) Involuntarily unemployed (33%), working less than last year (21%) <\$50k HH income (25%), HH income decreased last year (25%)
Things your children need	6%	Pasifika (33%), Māori (29%), Female (28%) Renters (38%) Involuntarily unemployed (31%) \$25-50k HH income (17%), HH income decreased last year
Bills/credit repayments	3%	Pasifika (11%), Māori (7%), 18-36 (6%), 37-46 (5%) Renters (6%), living with children aged 5-12 (5%) Involuntarily unemployed (9%) Working less than last year (8%) <\$50k HH income (8%), HH income decreased last year (7%)
Necessities	3%	Māori (9%), Pasifika (7%), male (4%) Involuntarily unemployed (13%), working less than last year (6%) <\$50k HH income (8%), HH income decreased last year (7%)

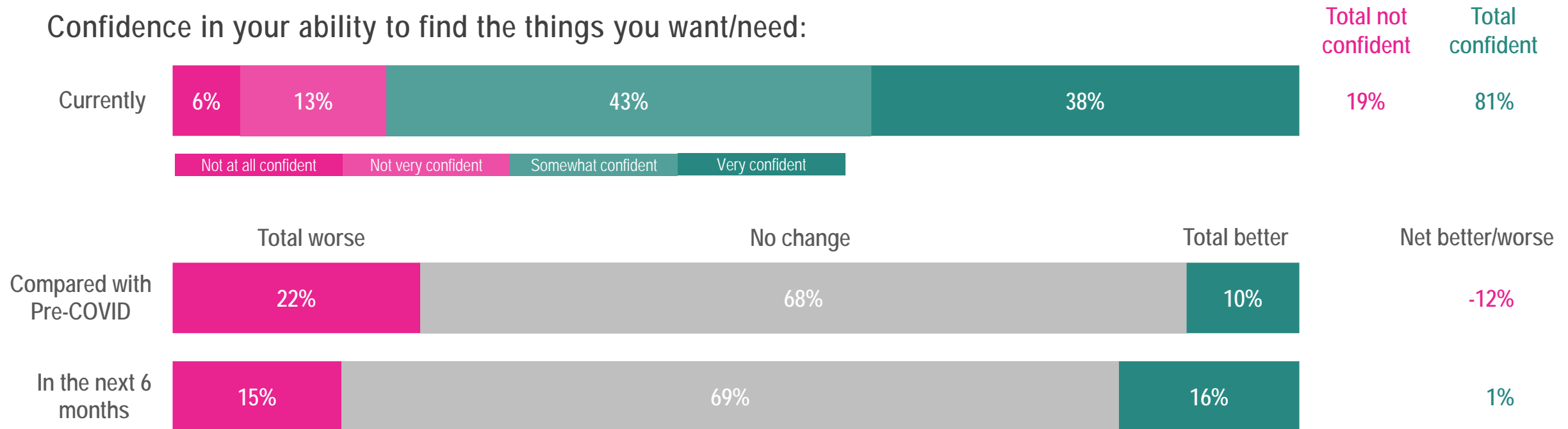


# Finding what you want/need

Four in five respondents (81%) report feeling confident in their ability to find what they need; 19% are not confident, including 6% who are not confident at all. Those who are not confident at all are significantly more likely to be 'at-risk consumers', including Pasifika and Māori (both 16%), renters (12%), those with primary school aged children (10%), those who are unemployed (17%) and those in the lowest household income group (15% of those earning \$25-50k), as well as those who have had their household income decrease in the last year (12%).

The greatest share of respondents (68%) report that their ability to find what they want/need hasn't changed from March 2020, but those reporting a change are twice as likely to feel their ability has got worse (22%) than better (10%). Whilst the majority of respondents feel their ability to find what they need will stay the same over the next six months, among the 31% who feel this will change, 48% (15% of all respondent) believe this will get worse.

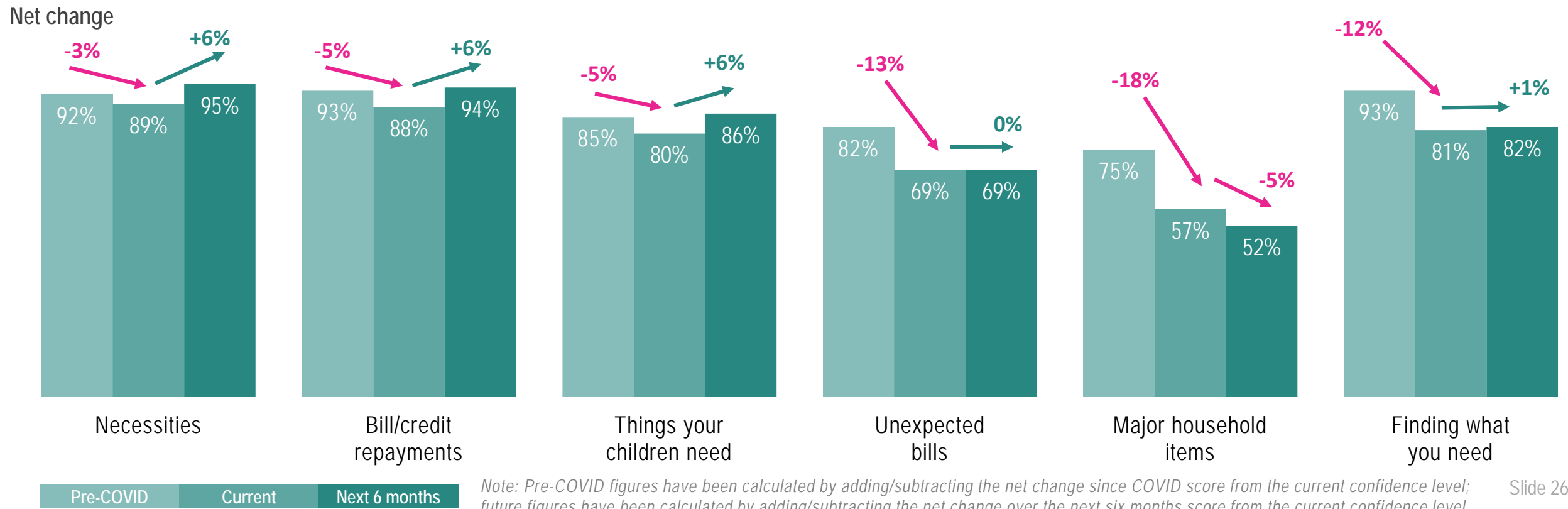
## Confidence in your ability to find the things you want/need:



# Purchasing confidence over time

The graph below shows the pre-COVID, current and future perceived purchasing confidence for each item considered. Since the first lockdown, confidence has declined for all purchase types – and for the ability to find what you need. This decline is most notable for purchasing major household items and paying unexpected bills. Looking forward, consumers are generally optimistic that their ability to meet regular purchase requirements will improve over the next six months. However, they anticipate their ability to meet unexpected bills will remain unchanged – and anticipate being even less likely to purchase major household items.

*A more detailed breakdown of change in confidence in the last year/anticipated change in the next six months is provided in Appendix 1.*





# Impacts of COVID-19 on consumers



# Impacts of COVID-19 on consumers - Summary

- The consumer impacts of COVID-19 have been experienced differently depending on income level.
- For 'at-risk consumers', COVID-19 has adversely impacted their ability to save, increased debt and reduced their ability to meet payment responsibilities. A quarter of all respondents report receiving some form of government support; two in five have cut back on necessities and/or postponed a major purchase.
- However, COVID-19 has been a more positive catalyst for 'financially-secure consumers', allowing them to save more than planned, increase their spending on investments and/or bring forward major purchases.
- Whilst 'financially-secure' consumers are more likely to have experienced travel and event cancellations since March 2020, the financial and wellbeing impacts of cancellations have been more adversely felt by 'at-risk' consumers.
- While consumers are more optimistic about the bill payments, savings and debt over the next six months, 31% still anticipate using more of their savings than planned and 18% anticipate increasing debt. A third anticipate needing to cut back on necessities whilst others will continue to delay major purchases. Looking forward, some 'at-risk consumers' anticipate requiring financial assistance.
- Product shortages have been widely experienced (64%). Fewer consumers (34%) report unexplained price increases and being the victim of a fraud/scam (11%), but these issues were more likely to have a significant financial and wellbeing impact.
- With the exception of professional housing maintenance and the purchase of major household items, since the first lockdown in March 2020, spend on the household (utilities, rent/mortgage etc) has remained stable. In contrast, spending on travel, entertainment outside the home, and dining out have all decreased significantly, as has spending on personal items.
- Since COVID-19, online purchases from overseas retailers have declined notably whilst purchases from local businesses and of New Zealand-made products have increased. Consumers are now paying more attention to products' country of origin.

# Bill payments, savings and debt

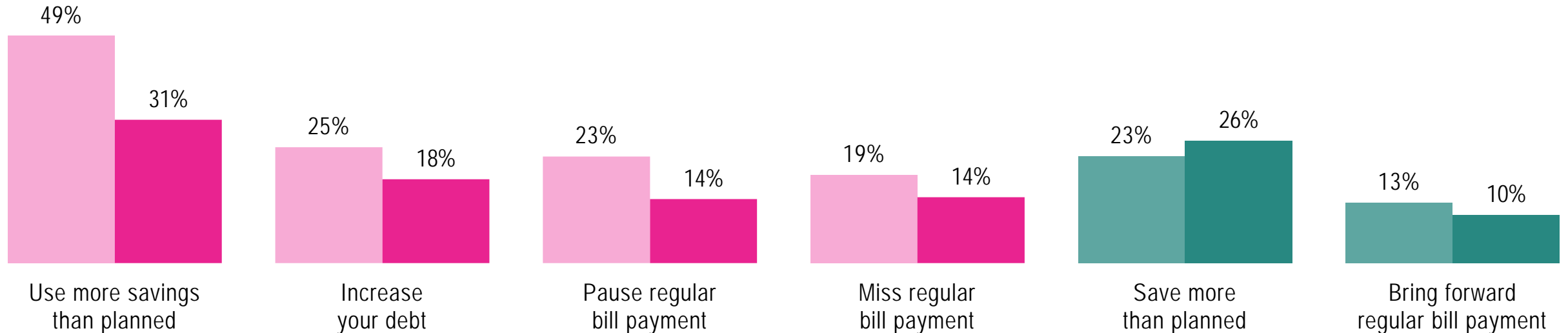
Since March 2020, almost half (49%) of those surveyed have used more of their savings than planned and a quarter increased their debt (25%). Bill payments have also been affected, with 23% pausing and 19% missing at least one regular payment. In contrast, 23% said that they saved more than they planned in the last year and 13% brought forward a regular bill payment.

'At-risk consumers' are significantly more likely to experience negative impacts on their savings, debt and bill payments across all four measures, while 'financially-secure consumers' are significantly more likely to have saved more than planned/brought forward payments.

Looking forward, participants are expecting improvements in the next six months in terms of their ability to save more/use less of their savings, not needing to increase their debt and being able to pay regular bills. However, while improvements are anticipated, there is still a large group (31%) who feel that they will need to use more savings than planned in the next six months, and around a quarter that think they will increase their debt or will see an impact on their ability to pay bills.

The one exception to anticipated improvements is that fewer think they will be able to bring forward regular payments in the next six months than experienced this in the last 12 months.

## Experience in the last year/anticipated in the next six months



# Bill payments, savings and debt

Māori, Pasifika, renters, families with children, those who are unemployed but looking for work and those living in low-to-mid income households are significantly over-represented among those who either decreased their savings, increased their debt or missed/paused regular bill payments in the last year.

Have you done/had to do any of the following since March 2020?

	% yes	Significantly higher for:
Used more savings than planned	49%	Pasifika (69%), Māori (62%), 18-26 (59%) 37-46 (55%), female (52%) Renters (61%), with high school children (56%) Involuntary unemployed (69%), working part-time (55%) HH income decreased (70%) and <\$50k (59%)
Increased debt	25%	Pasifika (57%), Māori (33%), 18-36 (34%) Renters (36%), with children (35%) Involuntary unemployed (35%) HH income \$25-50k (31%) or \$125-150k (32%)
Paused regular bill payment	23%	Pasifika (57%), Māori (43%), 27-46 (32%), female (26%) Renters (38%), with children 5-17 (37%), flatters (33%) Involuntary unemployed (39%) <\$75k HH income (31%)
Missed regular bill payment	19%	Pasifika (54%), Māori (43%), 27-36 (32%) Renters (36%), flatting (30%), with children (29%) Involuntary unemployed (83%) HH income decreased (31%), or <\$75k (27%)
Saved more than planned	23%	Work full-time (28%) \$125k+ HH income (38%), HH income increased (44%)
Brought forward regular bill payment	13%	Work full-time (15%) <\$25k HH income (21%), HH income increased (19%)

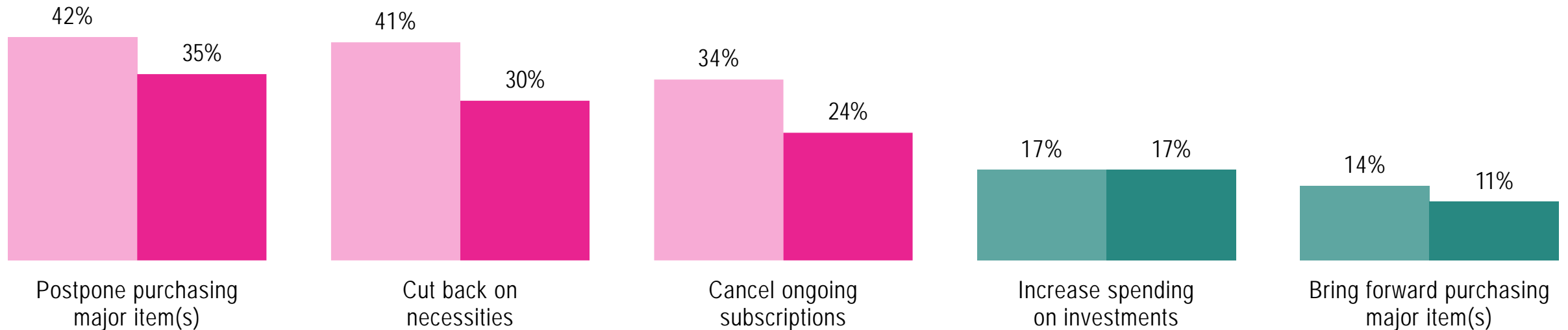
# Purchasing behaviour

COVID-19 has impacted purchasing behaviour, with two in five respondents reporting they postponed the purchase of major items (42%) or cut back on necessities (41%). A third (34%) cancelled an ongoing subscription. However, there is evidence of COVID-19 acting as a catalyst to boost purchasing for some, with 17% reporting having increased their spending on investments and 14% bringing forward the purchase of a major item.

Those who had to postpone or cut back on spending were significantly more likely to be 'at-risk consumers', while those who were able to increase or bring forward their spending were significantly more likely to be 'financially secure consumers' (more detail on the next page).

While consumers anticipate that their ability to purchase will improve over the next six months, it should be noted that 30% of respondents still anticipate having to cut back on necessities.

## Experience in the last year/anticipated in the next six months



Happened since March 2020 (% yes)	Likely to happen in the next six months (% likely/very likely)
Happened since March 2020 (% yes)	Likely to happen in the next six months (% likely/very likely)

# Purchasing behaviour

'At-risk consumers' are significantly more likely to have postponed purchasing major items, cut back on necessities or cancelled an ongoing subscription in the last year. In particular, this includes Pasifika, Māori, those who are unemployed but looking for work, low-to-mid income households and those who experienced a decrease in their income in the last year.

On the other hand, those who were able to increase their spending on investments or bring forward purchases were significantly more likely to be 'financially secure consumers', including males, full-time workers and those with high household incomes.

## Have you done/had to do any of the following since March 2020?

	% yes	Significantly higher for:
Postponed purchasing major item(s)	35%	Pasifika (58%), 37-46 (57%) Living with children 5-12 (56%), flatting (54%) Involuntarily unemployed (56%) <\$25k HH income (56%), HH income decreased (62%)
Cut back on necessities	30%	27-36 (76%), Māori (70%), Pasifika (69%) Renters (68%), living with children under 12 (59%) Involuntarily unemployed (73%) <\$50k HH income (62%), HH income decreased (66%)
Cancelled ongoing subscriptions	24%	Pasifika (50%), Māori (46%), 27-46 (44%), female (39%) Living with children under 12 (46%) Involuntarily unemployed (54%) <\$25k HH income(44%), HH income decreased (52%)
Increased spending on investments	17%	Male (22%), 18-26 (22%) Work full-time (21%) \$150k+ HH income (32%), HH income increased (30%)
Brought forward purchasing major item(s)	11%	Male (17%) Living with children 5-12 (19%) Work full-time (18%) \$125k+ HH income (21%)

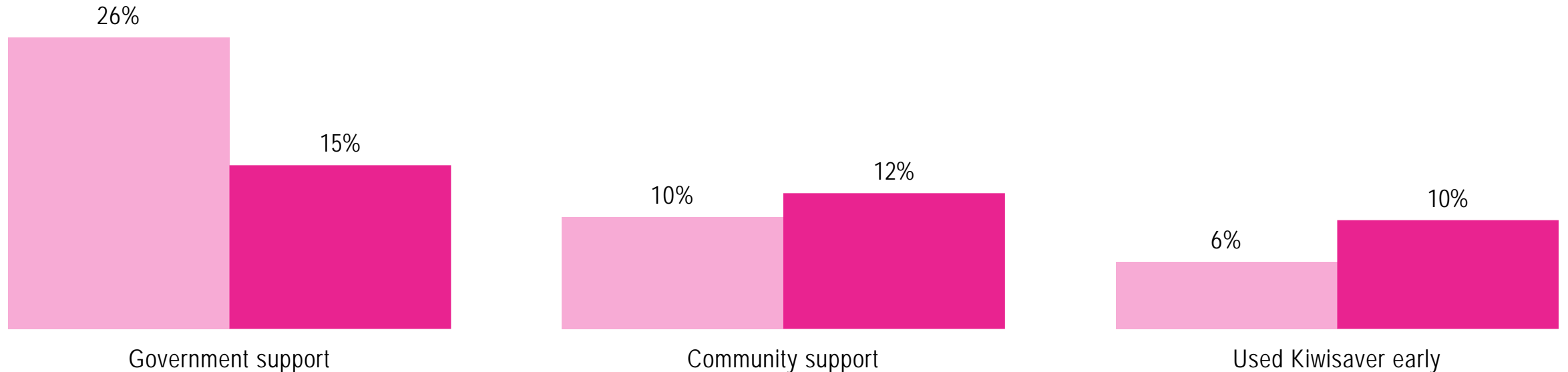


# Financial assistance and community support

A quarter of those surveyed had accessed Government support in the last 12 months, 10% accessed community support and 6% accessed their KiwiSaver/superannuation early. Looking forward, fewer participants anticipate that they will need to access Government support (15% feel this is likely to some extent). However, participants are more likely to feel they will need to access community support (12%) in the next six months than have accessed it in the previous 12 months and more feel it is likely they will need to access KiwiSaver early (10%). Note, that those accessing KiwiSaver may include first home buyers.

Those who accessed support and anticipate accessing support in the next six months are significantly more likely to be 'at-risk consumers' (more on the next page).

## Experience in the last year/anticipated in the next six months



# Who is significantly more likely to access support?

Those who accessed support in the last year and those who feel it is likely/very likely they will need to continue accessing support in the next six months are significantly more likely to be 'at-risk consumers'. This suggests those who already received support are also likely to think this will need to be ongoing.

While overall, participants are less likely to feel they will need to access Government support in the next six months than actually did in the previous 12 months, this is less pronounced among 'at-risk consumers'. For example, there is a decrease of 4% of Māori and 6% of Pasifika who feel it is likely they will need to access Government assistance going forward (compared with 11% overall).

	Accessed support last year	Significantly higher for:	Anticipate accessing support in next six months	Significantly higher for:
Government assistance	26%	Pasifika (44%), Māori (36%), 18-36 (34%) Renters (39%), flatters (35%), living with children 5-12 (33%) Involuntarily unemployed (50%), Work part-time (37%) <\$50k HH income (35%), HH income decreased (43%)	15%	Māori (32%), Pasifika (28%), 18-36 (21%) Renters (23%), living with children 5-12 (23%) Involuntarily unemployed (38%) <\$50k HH income (24%), HH income decreased (25%)
Community support	10%	Pasifika (34%), Māori (25%), 27-46 (15%) Renters (22%), live with school-aged children (17%) Involuntarily unemployed (38%) <\$50k HH income (19%), HH income decreased (18%)	12%	Pasifika (34%), Māori (30%), 37-46 (18%) Renters (24%), living with children 5-17 (20%) Involuntarily unemployed (37%) <\$50k HH income (24%), HH income decreased (21%)
Used KiwiSaver early	6%	Pasifika (15%), Māori (10%) Renters (8%) Involuntarily unemployed (12%) <\$25k HH income (11%)	10%	Pasifika (22%), Māori (20%), male (12%) Renters (17%), living with children 5-12 (16%) Involuntarily unemployed (17%) <\$25k HH income (16%), HH income decreased (14%)

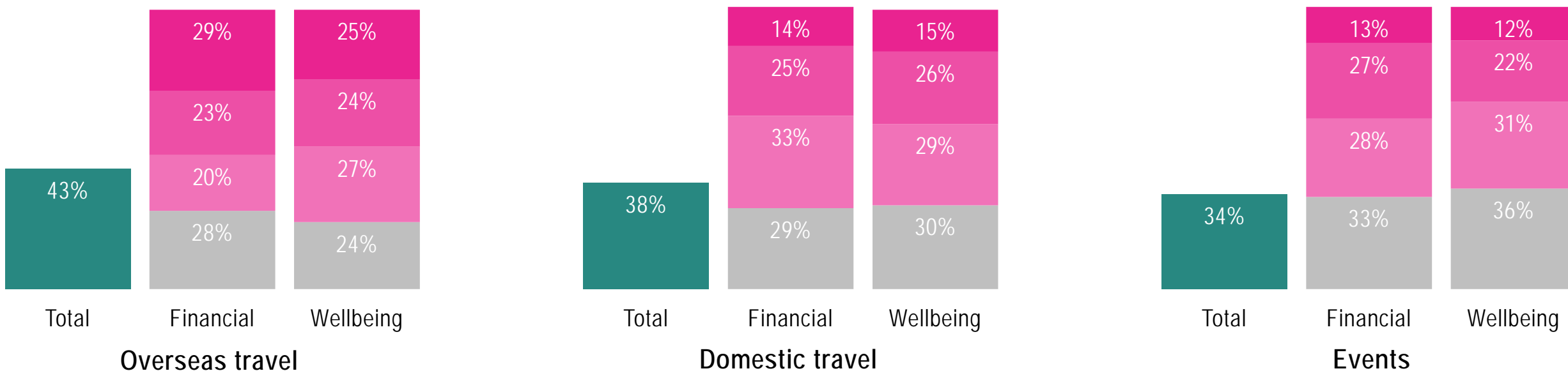
# Cancellations

Two in five respondents had either overseas (43%) or domestic (38%) travel cancelled and a third (34%) experienced event cancellations due to COVID-19 in the last year.

When asked how this impacted them, 72% of those who experienced overseas travel cancellations said this had some financial impact on them and 76% said this had some impact on their wellbeing. A similar share were impacted by domestic travel cancellations (71% financial and 70% on wellbeing). However, international travel cancellations had a more significant impact, with 29% saying that, financially, it impacted them significantly and 25% saying it had a significant impact on their wellbeing. Whilst event cancellations had a lesser impact on people, about two thirds still experienced some kind of financial (67%) impact or impact on their wellbeing (64%).

Cancellations are significantly more likely to have been experienced by 'financially secure consumers', however those who experienced significant impacts financially or on their wellbeing are more likely to be 'at-risk consumers' (more information on the next page).

## Experienced cancellations in the last year and the impact of the cancellations



Base: n=1694. Only those who experienced cancellations were asked about impact. Overseas n=726, domestic n=643, events n=568

# Who is significantly more likely to experience cancellations?

Those who experienced cancellations in the last year are significantly more likely to be 'financially secure consumers'. However, among those who experienced cancellations, those who said the impact of the cancellations was significant are more likely to be 'at-risk consumers'. This is the case both for financial impacts and impacts on wellbeing across all three types of cancellation.

% experienced		Significantly higher for:	% experiencing significant impact		Significantly higher for:
Overseas travel	43%	Asian (55%), 57-66 (54%), Male (46%) Living with children 5-12 (49%), homeowners (48%) Work full-time (52%) \$100k+ HH income (57%), \$250k+ HH income (71%)	Financial	29%	Māori (43%), 27-36 (40%) Renters (36%), flatters (36%)
			Wellbeing	25%	Pasifika (58%), female (30%) Renters (31%), flatters (30%), <\$25k HH income (37%)
Domestic travel	38%	Flatters (49%), homeowners w/ mortgage (43%) Work full-time (43%) \$200k+ HH income (61%)	Financial	14%	Māori (22%), female (16%), flatters (21%), renters (20%) Involuntarily unemployed (27%), work part-time (22%), <\$25k HH income (24%)
			Wellbeing	15%	Pasifika (51%), Māori (22%), 37-46 (21%) Renters (28%), involuntarily unemployed (34%), <\$25k HH income (29%)
Events	34%	18-26 (40%) Homeowners w/ mortgage (39%) Work full-time (40%) \$100k+ HH income (47%), \$250k+ HH income (65%)	Financial	13%	Māori (25%), living with children 5-12 (20%) Renters (19%), \$75-100k HH income (21%)
			Wellbeing	12%	Pasifika (36%), Māori (19%), Involuntarily unemployed (30%), \$100-125k HH income (21%), renters (18%)

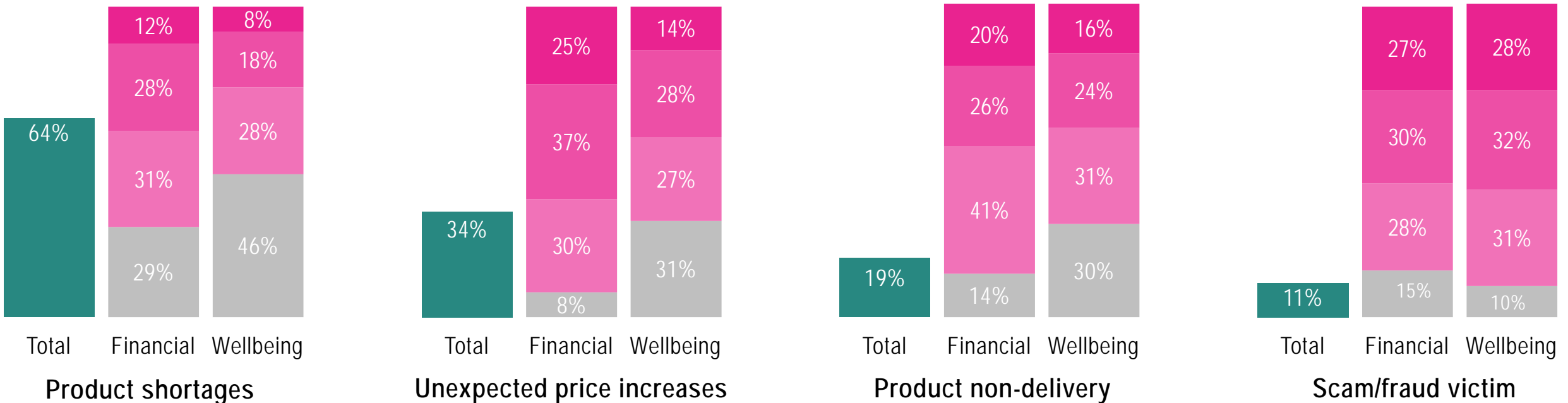
# Product availability, delivery, prices and scams

Two thirds of respondents (64%) reported experiencing product shortages since March 2020, one third said they experienced unexplained price increases (34%), one in five said they paid for a product that was never delivered (19%) and one in ten said they were the victim of a scam or fraud (11%).

When asked about the impact of these issues, unexpected price increases and fraud/scams had the largest impact, with around a quarter saying these significantly impacted them financially. This is likely exacerbated by the fact that almost half of those who experienced unexplained price increases also experienced declines in household income.

Those who experienced product shortages are significantly more likely to be working families with young children.

## Experienced the following in the last year/ what impact did this have?



Base: n=1694. Only those who experienced these were asked about impact. Shortages n=1088, price increases n=580, non-delivery n=321, scams n=191

# Product availability, delivery, prices and scams

Each of the following are significantly more likely to have impacted different groups. Those who have experienced product shortages are significantly more likely to be families with children, those who experienced price increases are also significantly more likely to be families with children, non-European ethnicities and those who have experienced a loss of income in the last year. Those who bought products that were never delivered are significantly more likely to be 'at-risk consumers', as are those who were the victim of a scam or fraud.

Note: Main household shoppers are significantly less likely to have experienced product shortages, which suggests that stated product shortages may be partly inflated by news stories and rumours about shortages, rather than based solely on actual shortage experience.

## Have you experienced any of the following since March 2020?

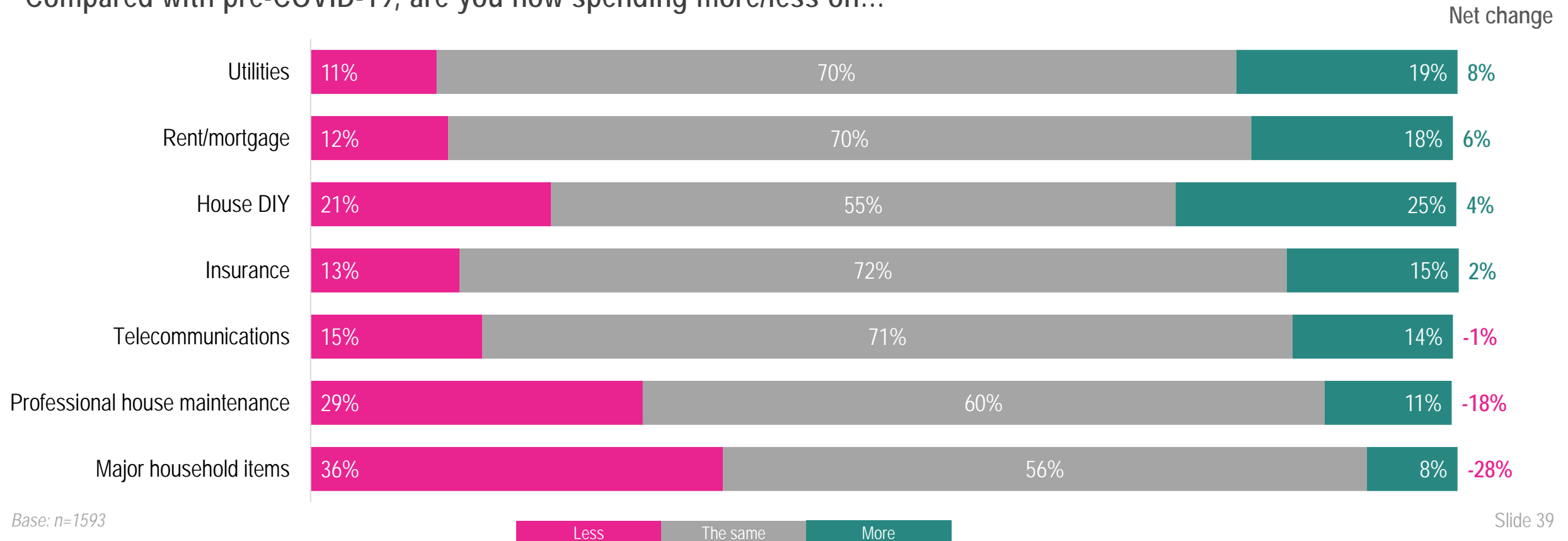
	% yes	Significantly higher for:
Product shortages	64%	27-36 (76%), female (69%), European (67%) Living with children under 12 (74%), homeowners (69%) Work full-time (68%), \$100-150k HH income (74%) <i>Note, household shoppers are significantly less likely to have experienced this (60%)</i>
Unexpected price increases	34%	'Other' ethnicities (50%), Asian (45%), Māori (42%), 37-46 (44%) Living with children 5-17 (47%), renters (43%) HH income decreased (46%) Main HH shoppers (38%)
Product non-delivery	19%	Māori (27%), 37-46 (26%) Living with children 13-17 (25%) Involuntarily unemployed (26%), <\$25k HH income (25%), HH income decreased (24%) Main HH shoppers (22%)
Been a victim of a scam/fraud	11%	Māori (23%), 37-46 (15%) Renters (14%) Involuntarily unemployed (24%), \$25-50k HH income (17%) Main HH shoppers (15%)

# Spending - Household

With a small number of exceptions, the majority of respondents report no notable changes in spending on household items, with at least 70% saying their spending has not changed on utilities, rent/mortgage payments, insurance or telecommunications. Although there has been a relatively small net increase in household DIY spending (4%), spending changes were the most volatile for this group, with 21% saying their spend on DIY decreased and 25% saying it increased.

There have also been notable net decreases in spend on professional house maintenance (e.g. plumbers, electricians) and major household items. Small net increases are noted for utilities and rent/mortgage payments.

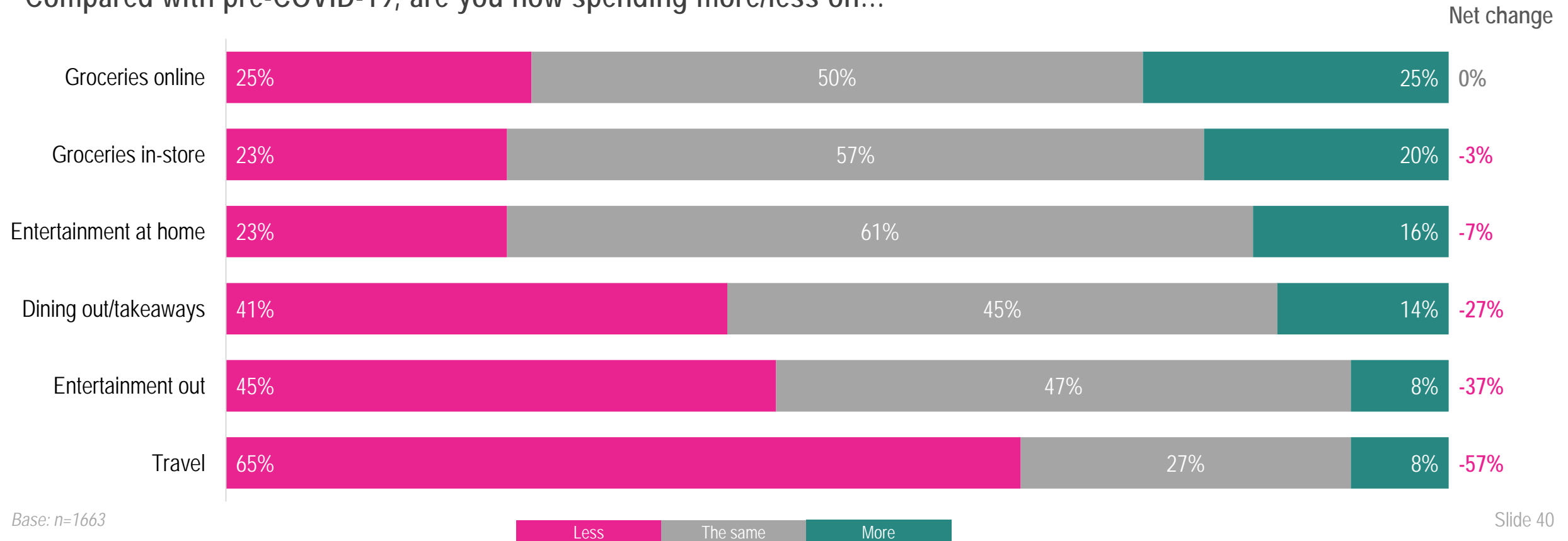
Compared with pre-COVID-19, are you now spending more/less on...



# Spending – Food/entertainment

Spending on food and entertainment shows an overall net decline from prior to March 2020. Not unexpectedly, this net decline is most notable for travel spending, with 65% of respondents reporting that their travel spend has declined since the first lockdown; only 8% report an increase in travel spend, yielding a net decline of 57%. Spend on activities outside the home has also declined notably with 45% spending less on entertainment outside the home and 41% spending less on dining out/takeaways.

Compared with pre-COVID-19, are you now spending more/less on...



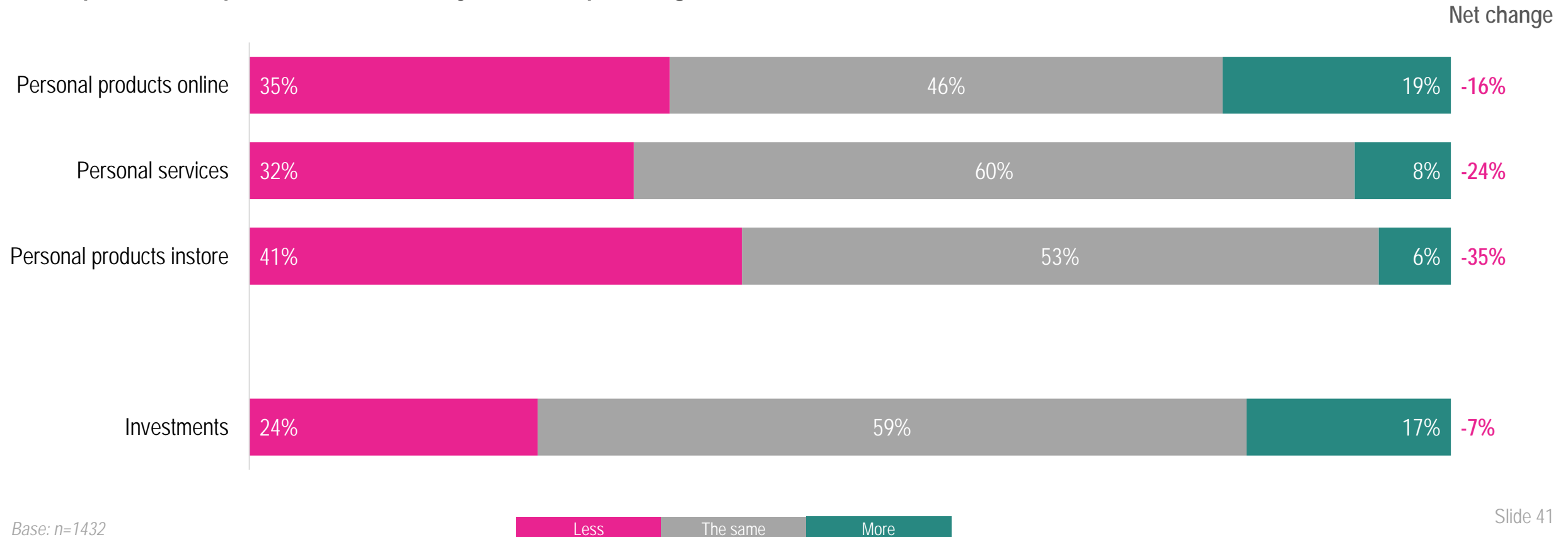


# Spending - Personal items/investments

Spending on personal items also shows an overall net decline from prior to March 2020. This decline is most notable for personal products purchased in-store, 41% of respondents reporting that their spend has declined since the first lockdown; only 6% report an increase in personal products purchased in-store, yielding a net decline of 35%. Spend on personal services has also declined notably (a net decline of 24 percentage points).

Spending on investments also shows an overall net decline from prior to March 2020.

Compared with pre-COVID-19, are you now spending more/less on...

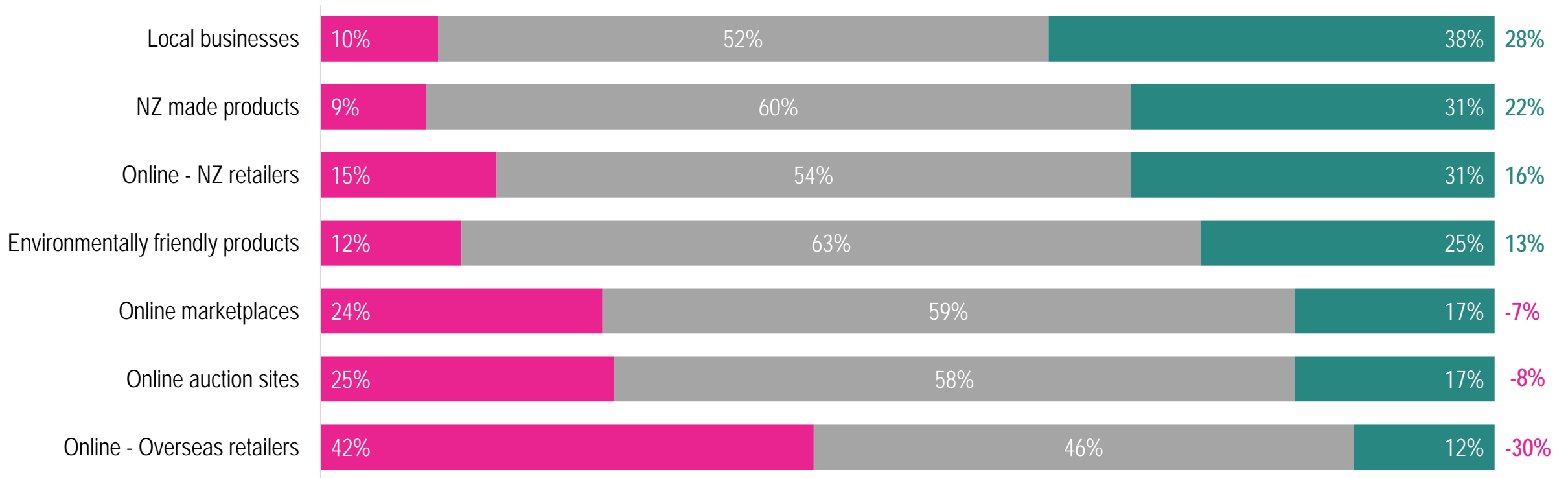


# Purchase locations

Since COVID-19, the most notable change in purchase locations is a shift away from online purchases from overseas retailers, 42% of respondents reporting doing this less since March 2020. Purchases from online marketplaces and auction sites have also declined. Results show a desire by consumers to support local/New Zealand businesses, with 38% of consumers reporting spending more at local businesses, 31% purchasing more from New Zealand retailers online and 31% purchasing more NZ-made products since March 2020.

Compared with pre-COVID-19, are you now spending more/less on/at...

Net change

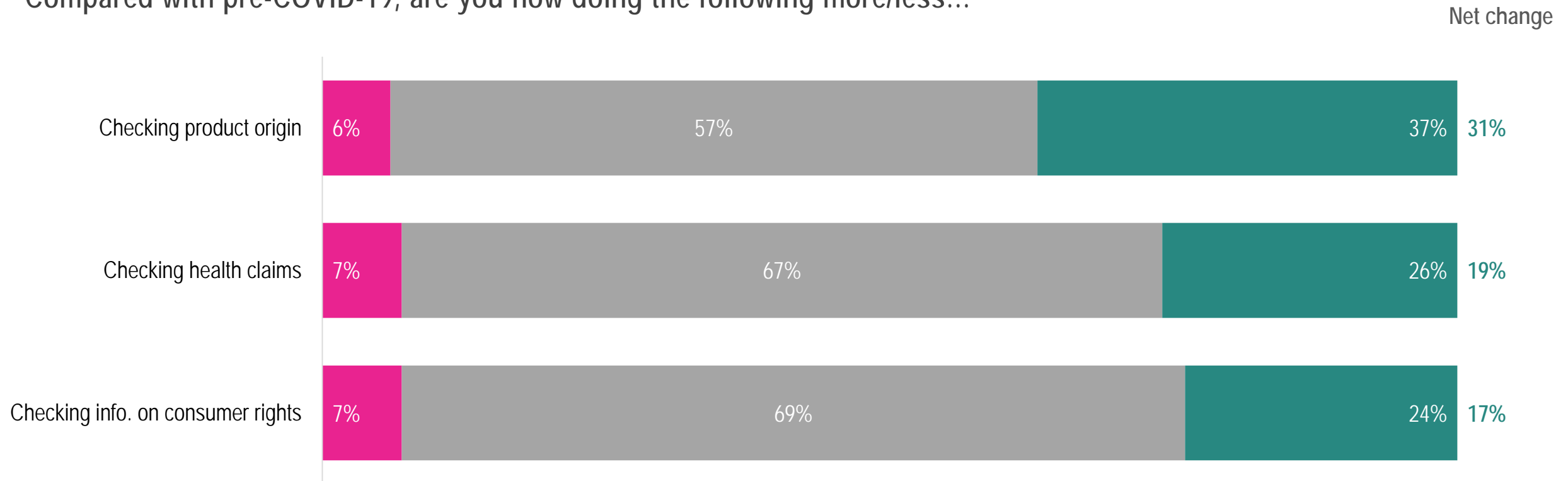


# Checking products when spending

Overall, more than half of consumers said that COVID-19 has not impacted the extent to which they check product origins, health claims or information about their rights as a consumer, with as high as 69% saying they have not changed how much they check information about consumer rights.

Those who said their behaviour has changed are more likely to say they are checking the origin of products more (a net increase of 31%).

Compared with pre-COVID-19, are you now doing the following more/less...



# Purchasing problems



# Purchasing problems - Summary

- One in five consumers (22%) report experiencing a problem with a purchase since the first lockdown. Delays (especially for products purchased overseas) (52%), faults (23%) and poor quality products (22%) are the most commonly identified problems.
- Re-contacting the business is the most common response to a purchase problem, particularly for faults and quality concerns. Those with quality issues tend to seek out a range of sources to get a resolution including contacting the manufacturer and getting information about their rights; those experiencing delays are over-represented among those who do nothing.
- Over half of all respondents who experienced a problem (55%) achieved a resolution they were happy with; a further 15% achieved a resolution but were not happy. Seventeen percent describe their problem as still unresolved (this includes those who did not take any action to try and resolve their problem).
- Just less than half (44%) describe their most recent purchase problem as having a moderate (26%) or significant (18%) impact on their life. Problems relating to product faults or poor quality are more likely to have a significant personal impact.



# Purchasing problems

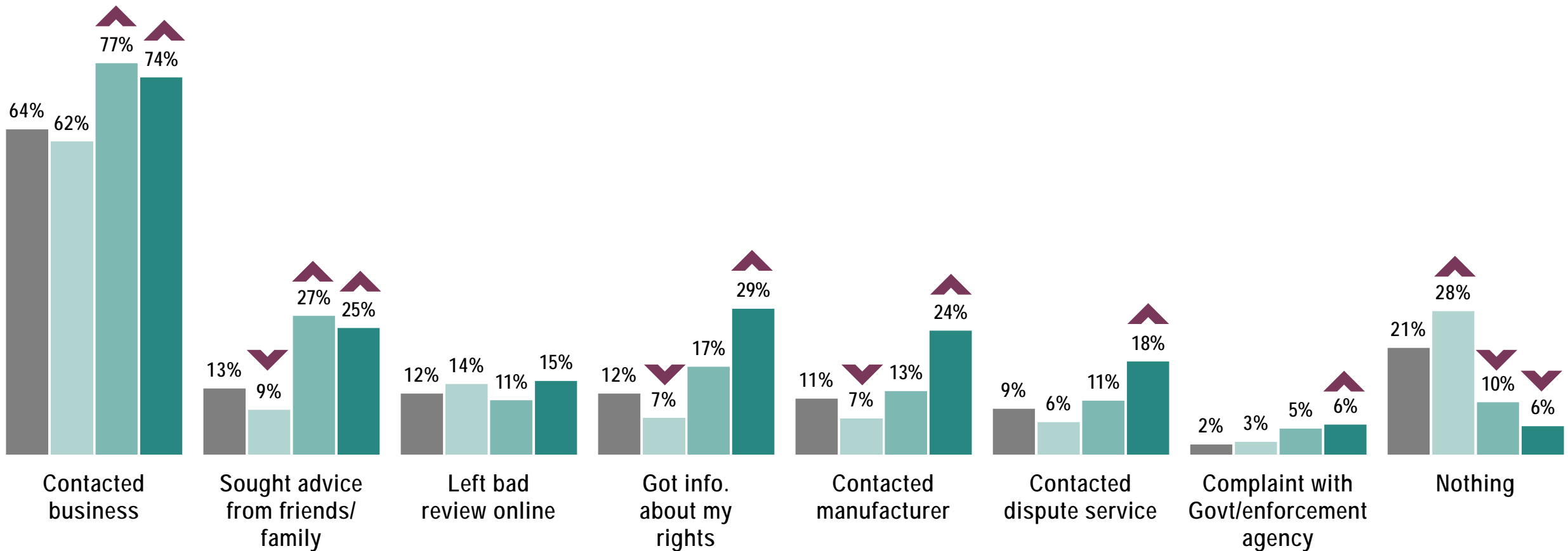
Of those surveyed, 22% reported experiencing a problem with a product/service they had purchased since March 2020. This was more common with purchases from nationwide businesses (47%), followed by overseas businesses (27%) and least common with private sales (9%). In terms of significant differences, purchase problems were experienced by a range of consumers, with Pasifika (35%), Māori (27%) or those aged 37-46 (31%), as well as those who live with children aged 5-17 (28%), work full-time (24%), live in a household earning \$125-150k (32%) or a household that experienced an income decrease (28%) all significantly more likely to have experienced a problem with something they had purchased since March 2020.

Not unexpectedly, those who had purchased from a business overseas were significantly more likely to report a problem with delays (69%) than those purchasing onshore (average of 46% across all New Zealand-based channels including online and in person). The provision of misleading information was also more likely to be a problem for those purchasing from overseas businesses. In contrast, those purchasing from local businesses were more likely to experience problems with unexpected pricing, unclear terms and conditions and warranty issues.

Type of Problem Experienced	Total Of the 22% who had a problem:	Purchased from Business (All Locations) (91% of problems)	Purchased from Nationwide Business (47% of problems)	Purchased from Overseas Business (27% of problems)	Purchased from Local Business (16% of problems)	Private Sale (9% of problems)
Delays	52%	55%	49%	69%	48%	26%
Faults	23%	23%	25%	18%	30%	25%
Poor quality	22%	22%	18%	19%	28%	23%
Misleading info.	18%	16%	13%	25%	9%	33%
Unexpected price	17%	16%	14%	5%	37%	27%
Unclear T&C	10%	11%	9%	4%	21%	0
Warranty problems	6%	7%	3%	3%	17%	5%
Sales pressure	3%	4%	0	3%	5%	0

# Resolving problems

Four out of five (79%) respondents who reported experiencing a problem purchase since March 2020 took some form of action to try and resolve it. For the largest share, this action was to contact the business directly, with those who experienced faulty or poor quality products significantly more likely to try to seek resolution this way. Those seeking resolution for a poor quality purchase were significantly more likely to try to seek a solution via all channels, particularly getting information about their rights (29%) and contacting the manufacturer (24%). One in five respondents with a purchase problem (21%) reported taking no action; those who experienced delays were significantly more likely to be in this group. Note that no other demographic groups are significantly more or less likely to have taken no action.



All problems n=368    Delays n=192    Faults n=86    Poor quality n=79

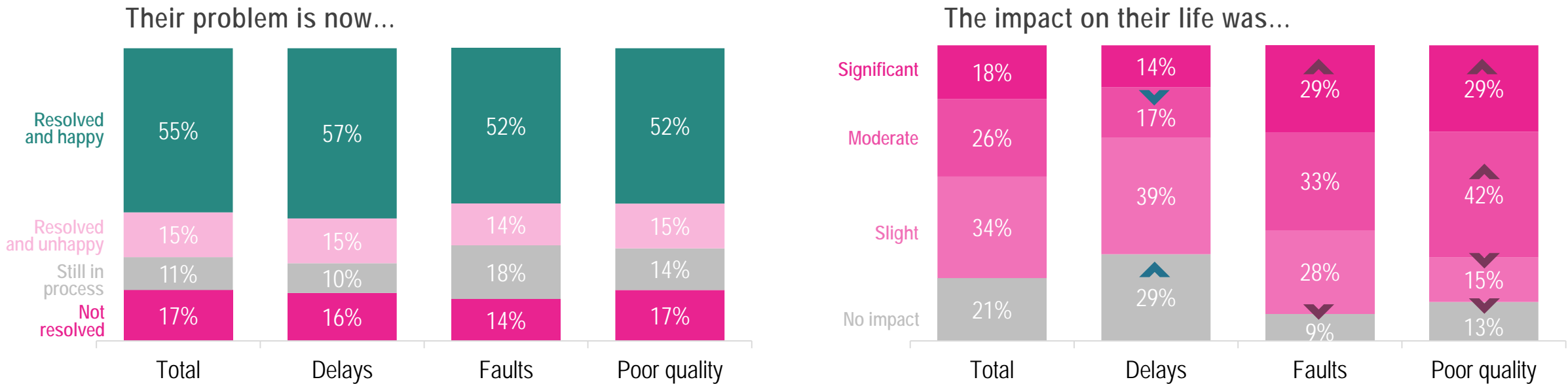
▲ = Significantly higher negative/lower positive than the total. ▼ = Significantly lower negative/higher positive than the total. Slide 47

# Problem resolution and personal impact

Of all respondents who experienced a problem, just over half (55%) reported that they had received a satisfactory resolution whether or not they sought to resolve the issue. A further 15% reported that, whilst the problem had been resolved, they were not happy with the outcome. Just less than one in five (17%) consider their problem still unresolved.

Just less than half (44%) described the problem as having a moderate (26%) or significant (18%) impact on their life; 'at-risk consumers', particularly Pasifika (35%) and Māori (28%) consumers, those with primary/intermediate aged children (36%) and those not working and not looking for work (28%), are significantly more likely to report the problem having a significant impact on their life.

In terms of impact, those who experienced faults or poor quality products/services were significantly more likely to say the impact on them was significant.



Base: All those who reported experiencing a problem, including those who took no action.  
Resolution n=368, impact n=369

▲ = Significantly higher negative/lower positive. ▲ = Significantly lower negative/higher positive than the total.





# Wellbeing





# Wellbeing - Summary

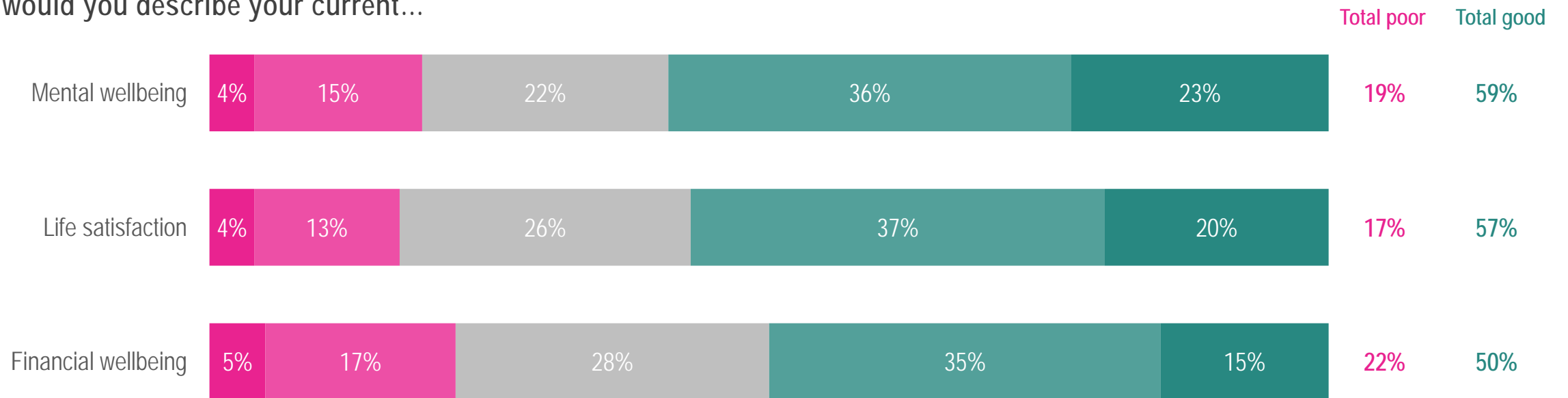
- Around half of consumers describe their current mental and financial wellbeing and life satisfaction positively; one in five give a negative rating.
- Perceptions of mental and financial wellbeing and life satisfaction are least positive for 'at-risk' consumers, particularly Māori, younger people, renters, those who are involuntarily unemployed and those on the lowest income and/or whose household income has declined since March 2020.
- Around two-thirds of respondents report that their well-being and life satisfaction has remained the same since March 2020. Where changes have occurred, these have been equally positive and negative.
- Given the reported limited change in wellbeing and life satisfaction since March 2020, the majority don't anticipate changes in wellbeing in the next six months. Where changes are anticipated, these are generally positive. Pasikifa, young people and those who experienced an increase in income since March 2020 are most optimistic about their wellbeing improving. Those who are unemployed and/or low income households are over-represented among those who anticipate their wellbeing declining over the next six months.

# Current wellbeing

Just over half of respondents describe their current mental wellbeing (59%) and life satisfaction (57%) positively; respondents are slightly less likely to rate their financial wellbeing positively (50%). In contrast, around one in five describe their current financial wellbeing (22%), mental wellbeing (19%) or life satisfaction (17%) as poor/not so good.

'At-risk consumers' are significantly more likely to say they feel their current wellbeing is poor/not so good across all three measures (more detail on the next page).

## How would you describe your current...



# Poor current wellbeing

Overall, 22% describe their financial wellbeing as poor or not so good, 19% say their mental wellbeing is poor/not so good and 17% say their life satisfaction overall is poor/not so good.

These negative ratings are significantly higher among 'at-risk consumers', with Māori, younger consumers, those who are unemployed, renters, those living in lower income households who have experienced a decrease in their household income all over represented among those who describe their wellbeing as poor or not so good. 'At-risk consumers' have been significantly over represented for most of the measures in this report and are significantly more likely to have been impacted negatively since March 2020, which goes to explain why this group are also over-represented among those who describe their current wellbeing as poor or not so good.

## How would you describe your current...

	% poor/not so good	Significantly higher for:
Financial wellbeing	22%	Māori (38%), 27-36 (29%), female (25%) Renters (41%), living with pre-school children (29%) Involuntarily unemployed (53%) <50k HH income (39%), HH income decreased (42%)
Mental wellbeing	19%	Māori (32%), 18-36 (23%) Renters (26%) Involuntarily unemployed (35%) <\$50k HH income (24%), HH income decreased (28%)
Life satisfaction	17%	Māori (25%), 18-26 (23%) Renters (25%) Involuntarily unemployed (35%) \$25-50k HH income (24%), HH income decreased (29%)

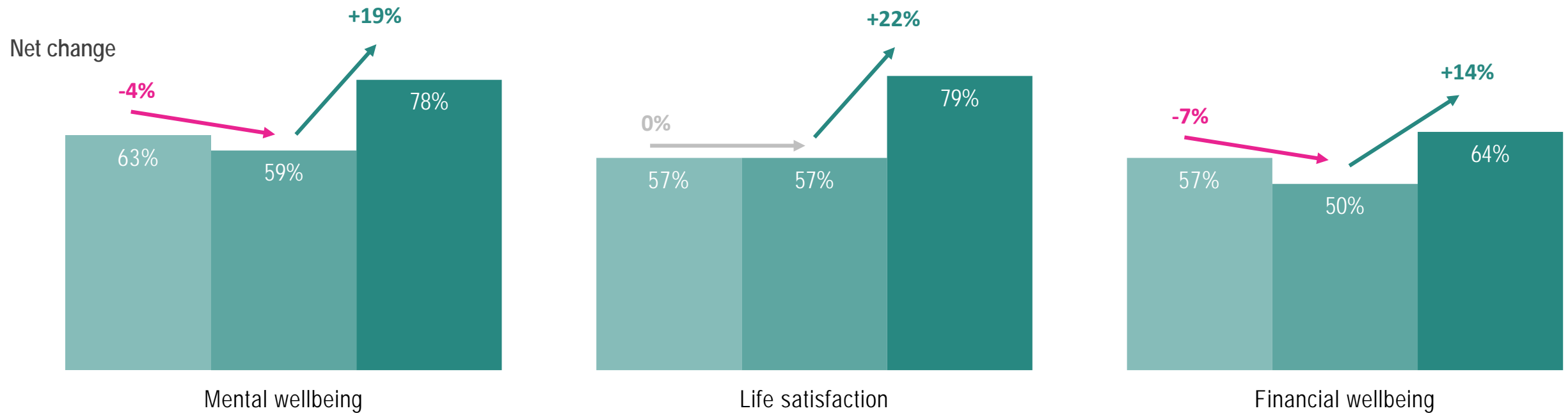
# Wellbeing over time

The graph below shows the pre-COVID, current and future perceived wellbeing across the three measures.

Since March 2020, mental and financial wellbeing have seen a net decline (4% mental, 7% financial) and overall life satisfaction has remained stable.

Looking forward, participants are generally optimistic, expecting a net increase across all three measures, with as many as 22% (net) thinking their life satisfaction will improve, 19% thinking their mental wellbeing will improve and 14% thinking their financial wellbeing will improve.

*A more detailed breakdown of change in trust in the last year/anticipated change in the next six months is provided in Appendix 1*



Pre-COVID    Current    Next 6 months

*Note: Pre-COVID figures have been calculated by adding/subtracting the net change since COVID score from the current confidence level; future figures have been calculated by adding/subtracting the net change over the next six months score from the current confidence level.*

# Anticipated change in wellbeing

Consumers who are unemployed or with a lower household income/who have experienced a decline in income since March 2020 are over-represented among those who anticipate their wellbeing over the next six months to get worse, particularly their financial wellbeing.

Interestingly, renters are polarised in their perceptions of anticipated change in wellbeing, being over-represented both among those who believe their wellbeing will get better and get worse.

Those significantly more likely to feel their wellbeing will improve include Pasifika, younger consumers and 'financially secure consumers', especially those working full-time, who have high household incomes and/or have recently had an increase in their income.

## Do you think your wellbeing will get better/worse...

	% worse/ much worse	Significantly higher for:	% better/ much better	Significantly higher for:
Life satisfaction	12%	Asian (13%) Renters (12%) Involuntarily unemployed (17%) \$25-50k HH income (16%), HH income decreased (16%)	31%	Pasifika (46%), 18-46 (40%) Renters (39%), living with children (39%) Working full-time (36%) \$150-200k HH income (43%), HH income increased (44%)
Mental wellbeing	9%	Māori (13%) Renters (12%) Involuntarily unemployed (20%) <\$50k HH income (14%), HH income decreased (14%)	28%	Pasifika (42%), 18-36 (36%) Renters (35%), living with children (36%) Working full-time (34%) \$150-200k HH income (38%), HH income increased (39%)
Financial wellbeing	9%	Renters (16%) Involuntarily unemployed (22%) \$25-50k HH income (21%), HH income decreased (22%)	26%	Pasifika (48%), 18-36 (36%) Renters (35%), living with children (38%) Work full-time (32%) \$150-200k HH income (38%), HH income increased (40%)

A woman with dark hair, wearing a light blue surgical face mask and a white long-sleeved top, is standing in a supermarket aisle. She is looking to her left, holding a blue bottle of hand sanitizer in her right hand and a white container in her left. The aisle is filled with shelves of various products, including bags of snacks and bottles of cleaning supplies. The background is slightly blurred, showing more of the store's interior.

# Consumer concerns

# Consumer concerns

When asked unprompted what their biggest concern as a consumer is currently, the majority (52%) said that they do not have any concerns.

Of those who expressed concerns, the most frequently mentioned related to product availability (10%), price increases (9%), affordability of necessities (7%), and job security (7%).

Concern	Share of Respondents	Concern	Share of Respondents
Product availability	10%	Savings related	2%
Price increases	9%	Travel related	2%
Affordability of necessities	7%	Loan/debt related	1%
Job/income security	7%	Communication with sellers	1%
Wellbeing (physical/mental)	5%	Access to services (healthcare/PT)	1%
Product quality	4%	Closures (physical stores)	<1%
COVID itself	4%	Event cancellations	<1%
Economy generally	3%	Technological issues (e.g. no cheques allowed)	<1%
Ethical concerns (e.g. climate change/buying local)	3%	Nothing/no concerns	52%
Housing related (affordability/availability)	3%		



# Consumer concerns

Concerns about product availability and price increases are significantly more likely to be raised by 'financially-secure consumers', especially middle-aged, working, and higher-income consumers. In contrast, younger, lower-income consumers, especially those who have experienced a decline in income since the first lockdown, were significantly more likely to cite the affordability of necessities and job security as their biggest concern.

## What are you concerned about as a consumer?

	% concerned	Significantly higher for:
Product availability	10%	47-66 (14%), European (13%) Homeowners (14%) Work full-time (12%) \$125k+ HH income (20%), no change to HH income last year (12%)
Price increases	9%	47-56 (12%) Living with children 13-17 (15%) Work full-time (12%) \$125k+ HH income (20%), \$25-50k HH income (13%), no change to HH income last year (13%)
Affordability of necessities	7%	27-36 (11%), Female (9%) Renters (12%), living with children under 12 (11%) \$25-50k HH income (11%), HH income decreased (12%)
Job security	7%	27-36 (11%) Involuntarily unemployed (13%) \$75-100k HH income (11%), HH income decreased (13%)

# Appendices

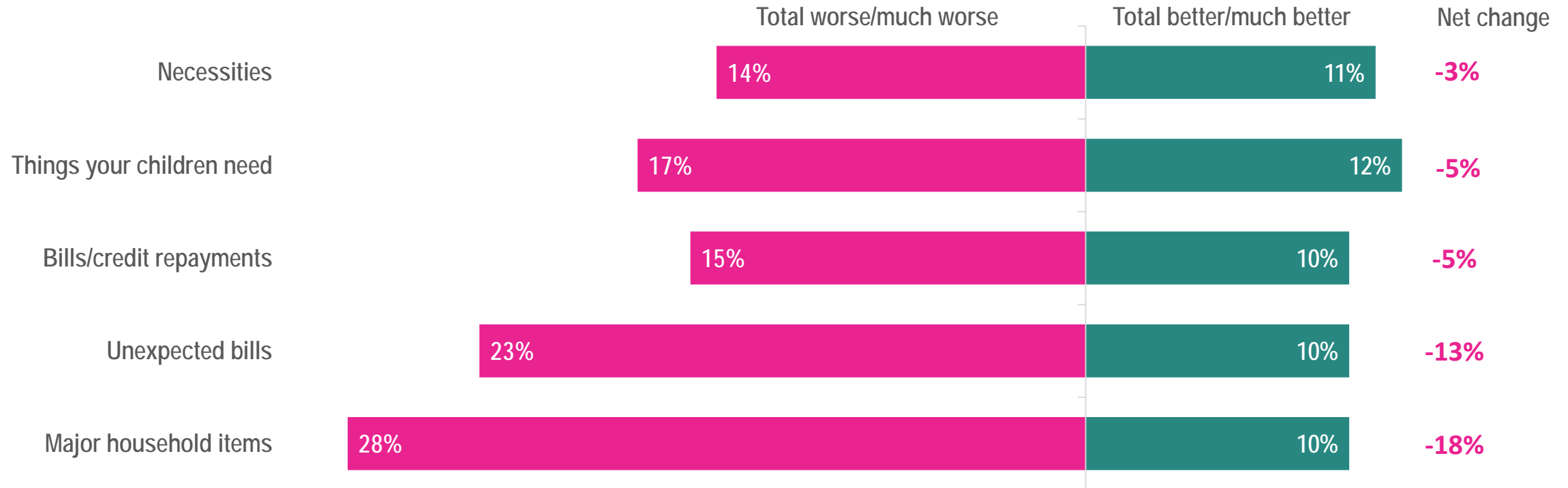


# Appendix 1 – Additional analysis

## Change in purchasing confidence

When compared with pre COVID-19, respondents are now more likely to feel that they are less able to pay for all purchase types questioned on. This is especially the case for paying for major household items (18% net worse able to pay) or unexpected bills (13%).

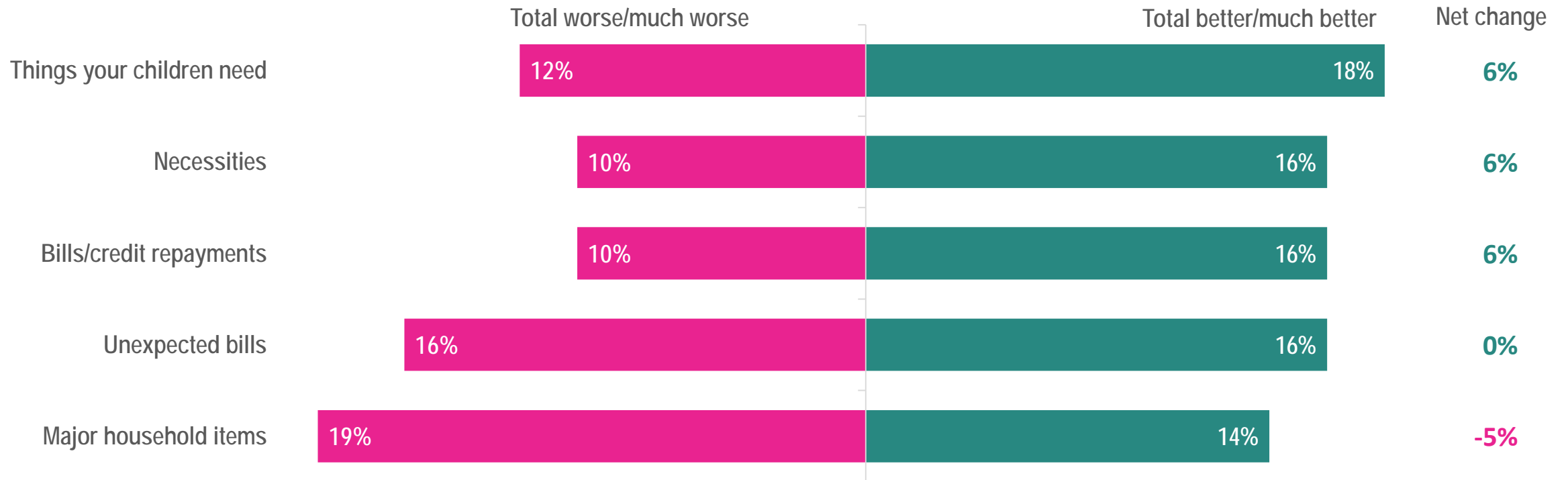
Compared with pre-COVID-19, is your ability to pay for the following...



# Anticipated purchasing confidence

Looking forward, the greatest share of respondents don't anticipate any change in their ability to purchase the items questioned on over the next six months. Among those who do anticipate a change, this is more likely to be an improved ability to pay – with the exception of major household items (19% reported their ability to pay being worse than currently). Respondents are most likely to feel that they will be in a better position to pay for things that their children need (18%).

Thinking about the next six months, do you think your ability to pay for the following will get...



# Change in wellbeing

For the majority of respondents, COVID-19 has not affected their life satisfaction or wellbeing. For those who have experienced an impact, perceptions of the nature of this impact are mixed. For example, while 20% feel that their life satisfaction has got worse since March 2020, the same share describe their life satisfaction as having improved. Of the three aspects of wellbeing considered, financial wellbeing is most likely to have been negatively impacted – a net decline of 7 percentage points.

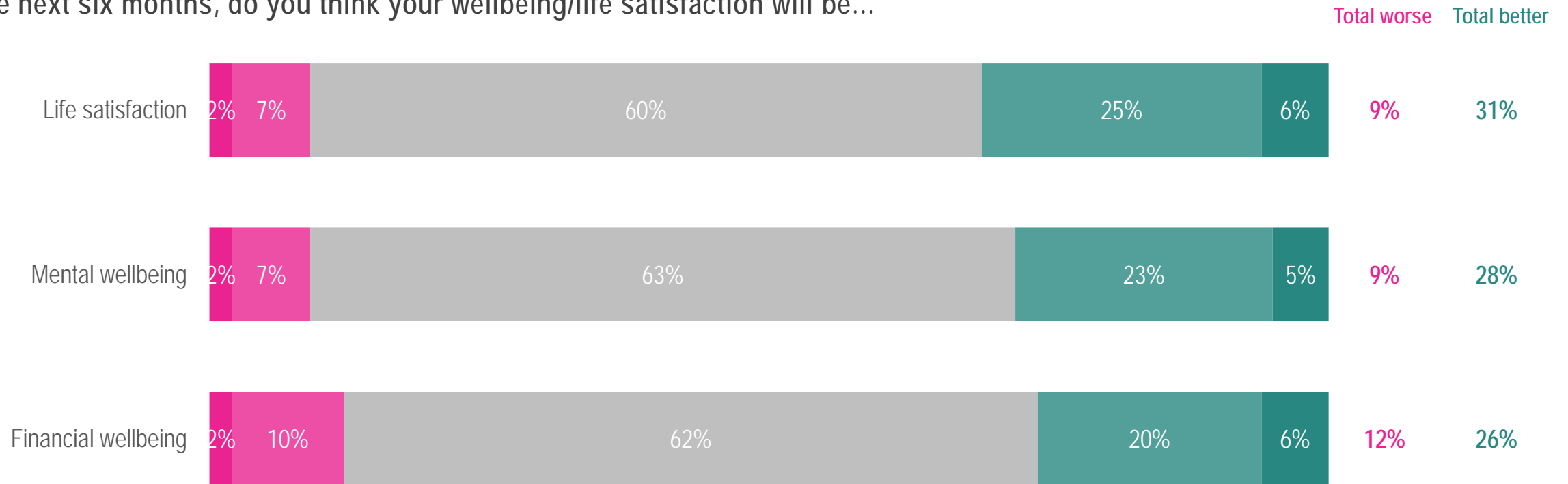
Compared with pre-COVID, is your wellbeing/life satisfaction now...



# Anticipated change in wellbeing

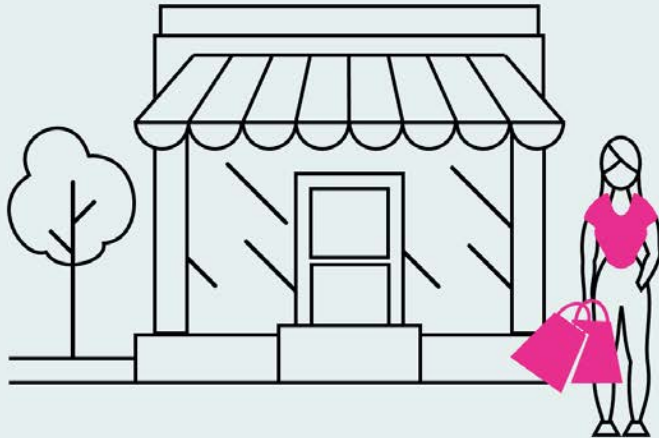
Looking forward to the next six months, the majority of respondents don't anticipate any notable change to their current level of wellbeing. Among those who do anticipate a change, this is more likely to be positive – particularly for life satisfaction (31% anticipating that their life satisfaction will get better, compared with just 9% who anticipate it getting worse.)

In the next six months, do you think your wellbeing/life satisfaction will be...



# Appendix 2 - Questionnaire

## The COVID-19 Consumer Impacts Study Your views count



[www.GravitasOPG.co.nz](http://www.GravitasOPG.co.nz)

### COVID-19 Consumer Impacts Study

Thank you for taking part in the Ministry of Business, Innovation and Employment (MBIE)'s COVID-19 Consumer Impacts Study. This two-year study is to understand the impact COVID-19 is having on people's experiences and concerns, especially regarding the things they buy. The information you give will be used by MBIE to help identify consumer issues quickly and it will inform actions to best meet consumer needs.

Consumer  
Protection

MINISTRY OF BUSINESS,  
INNOVATION & EMPLOYMENT

New Zealand Government

gravitasOPG

#### Your current income and employment

**Q1a** Which of the following best describes you?  
Please tick one only

- |   |  |
|---|--|
| <input type="radio"/> Working full time (More than 30 hours a week) | <input type="radio"/> Working part time (Less than 30 hours a week)  |
| <input type="radio"/> Not working – looking for work                | <input type="radio"/> Not working – not looking for work<br>(e.g. retired, full-time student, stay at home parent) |
| <input type="radio"/> Other (please specify)                        |  |

**Q1b** Compared with **before** the COVID-19 alert level 4 lockdown in March 2020, are you now...  
Please tick one only

- |   |  |
|---|--|
| <input type="radio"/> Working more hours per week | <input type="radio"/> Working fewer hours per week |
| <input type="radio"/> The same                    | <input type="radio"/> Not sure                     |

*If you hours haven't changed, skip to Q1d*

**Q1c** Are you now working more/less because of COVID-19?  
Please tick one only

- |                           |                          |                              |                                |
|---------------------------|--------------------------|------------------------------|--------------------------------|
| <input type="radio"/> Yes | <input type="radio"/> No | <input type="radio"/> Partly | <input type="radio"/> Not sure |
|---------------------------|--------------------------|------------------------------|--------------------------------|

**Q1d** Are you currently working...  
Please tick one only

- |   |  |
|---|--|
| <input type="radio"/> More hours than you want/need | <input type="radio"/> Fewer hours than you want/need |
| <input type="radio"/> As much as you want/need      |  |

**Q1e** Which of the following best describes your **personal** income over the last 12 months?  
(Before tax) This includes income from all sources, such as wages/salary, benefits, superannuation, investments etc.  
Please tick one only

- |  |   |   |   |
|--|---|---|---|
| <input type="radio"/> \$0 income           | <input type="radio"/> \$1 - \$25,000        | <input type="radio"/> \$25,001 - \$50,000   | <input type="radio"/> \$50,001 - \$75,000 |
| <input type="radio"/> \$75,001 - \$100,000 | <input type="radio"/> \$100,001 - \$125,000 | <input type="radio"/> \$125,001 - \$150,000 | <input type="radio"/> More than \$150,001 |
| <input type="radio"/> Prefer not to say    |   |   |   |

Pg1

**Q1f** Compared with **before** the COVID-19 alert level 4 lockdown in March 2020, has your **personal** income... Please tick one only

Increased  Decreased  Stayed the same  Not sure  
*Skip to Q1h* *Skip to Q1i* *Skip to Q1i*

**Q1g** Did your **personal** income decrease... Please tick one only

Entirely (stopped receiving all income)  Significantly  Moderately  Slightly  
 Don't know

**Q1h** Did your **personal** income increase/decrease because of COVID-19? Please tick one only

Yes  No  Partly  Not sure

**Q1i** Which of the following best describes your **household** income over the last 12 months? (Before tax) This includes income from all sources, such as wages/salary, benefits, superannuation, investments etc. Please tick one only

\$0 income  \$1 - \$25,000  \$25,001 - \$50,000  \$50,001 - \$75,000  
 \$75,001 - \$100,000  \$100,001 - \$125,000  \$125,001 - \$150,000  \$150,001 - \$200,000  
 \$200,001 - \$250,000  More than \$250,000  Don't know  Prefer not to say

**Q1j** Compared with **before** the COVID-19 alert level 4 lockdown in March 2020, has your **household** income... Please tick one only

Increased  Decreased  Stayed the same  Not sure  
*Skip to Q1i* *Skip to Q2a* *Skip to Q2a*

**Q1k** Did your **household** income decrease... Please tick one only

Entirely (stopped receiving all income)  Significantly  Moderately  Slightly  
 Don't know

**Q1l** Did your **household** income increase or decrease because of COVID-19? Please tick one only

Yes  No  Partly  Not sure

**Your confidence as a consumer**

**Q2a** At the moment, how confident are you about your ability to do the following: Please tick one per row

	Not at all confident	Not very confident	Somewhat confident	Very confident	Don't know
Pay for necessities (e.g. food, rent, mortgage)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pay regular bills and credit repayments (e.g. insurance, telephone)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buy a major household item (e.g. large appliances, vehicles)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buy things that your child(ren) need (e.g. school/daycare fees, uniforms, sports)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pay an unexpected bill/payment of about \$250 (e.g. medical bills, day care, car repairs)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Get/find the products and services you want/need	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q2b** Compared with **before** alert level 4 lockdown in March 2020, how are you feeling about your ability to do the following? Please tick one per row

	Much worse	Worse	The same	Better	Much better	Don't know
Pay for necessities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pay regular bills and credit repayments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buy a major household item	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buy things that your child(ren) need	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pay an unexpected bill of about \$250	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Get/find the products/services you want/need	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q2c** Thinking about the **next 6 months** do you think your ability to do the following will get better or worse... Please tick one per row

	Much worse	Worse	The same	Better	Much better	Don't know
Pay for necessities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pay regular bills and credit repayments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buy a major household item	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buy things that your child(ren) need	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pay an unexpected bill of about \$250	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Get/find the products/services you want/need	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



**Your wellbeing**

**Q3a** How would you describe your **current...**  
Please tick one per row

	Poor	Not so good	Neutral	Good	Very good	Don't know
Overall mental wellbeing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Overall financial wellbeing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Overall life satisfaction	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q3b** Compared with **before** the COVID-19 alert level 4 lockdown in March 2020, are you now feeling better or worse about your... Please tick one per row

	Much worse	Worse	The same	Better	Much better	Don't know
Overall mental wellbeing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Overall financial wellbeing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Overall life satisfaction	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q3c** Thinking about the **next 6 months**, do you think the following will get better or worse? Please tick one per row

	Much worse	Worse	The same	Better	Much better	Don't know
Overall mental wellbeing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Overall financial wellbeing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Overall life satisfaction	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Changes since COVID-19**

**Q4a** Since the COVID-19 alert level 4 lockdown in March 2020, have any of the following happened to you personally? Please tick one per row

	Yes	No	Don't know	Not applicable
Lost your job	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Missed at least one regular bill payment (e.g. rent/mortgage/utilities/insurance)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Paused/decreased regular bill payments (e.g. rent/mortgage/utilities/insurance)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Brought forward/increased regular bill payments (e.g. mortgage/electricity)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Used more of your savings than you planned	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Saved more than you planned/increased your savings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Increased your debt (e.g. took out a loan/used overdraft/borrowed money)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Started receiving Government financial support (benefit/subsidy/allowance. This includes the wage subsidy)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cancelled ongoing subscriptions/services (e.g. Sky TV/magazines)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Postponed purchasing a major item (e.g. whiteware/vehicle/renovations)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Brought forward purchasing a major item (e.g. whiteware/vehicle/renovations)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Spent more on investments (e.g. rental property/stocks/shares)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Accessed community help (e.g. foodbanks)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Applied for early access to Kiwisaver/superannuation savings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cut back on spending on necessities (e.g. food)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q4b** Thinking about the next 6 months, how likely or unlikely do you think it is that you personally will... Please tick one per row

	Very unlikely	Unlikely	Neutral	Likely	Very likely	Not applicable
Lose your job/be unable to find a new job	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Miss at least one regular bill payment (e.g. rent/mortgage/utilities/insurance)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pause/decrease regular bill payments (e.g. rent/mortgage/utilities/insurance)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bring forward/increase regular bill payments (e.g. mortgage/electricity)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Use more of your savings than you planned	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Increase your savings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Increase your debt (e.g. take out a loan/use overdraft/borrow money)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Start receiving Government financial support (benefit/subsidy/allowance. This includes the wage subsidy)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cancel ongoing subscriptions/services (e.g. Sky TV/magazines)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Postpone purchasing a major item (e.g. whiteware/vehicle/renovations)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bring forward purchasing a major item (e.g. whiteware/vehicle/renovations)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Spend more on investments (e.g. rental property/stocks/shares)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access community help (e.g. foodbanks)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Apply for early access to Kiwisaver/superannuation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cut back on spending on necessities (e.g. food)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Your spending behaviour**

**Q5a** Thinking about a typical month **before** the COVID-19 alert level 4 lockdown in March 2020, are you now spending more or less on the following items? Please tick one per row

	More	Less	About the same	NA/Never bought this
Housing costs (e.g. rent/mortgage)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Major household items (e.g. furniture/appliances/whiteware)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
DIY/home maintenance/gardening	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Utilities (e.g. electricity/gas/water)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Telecommunications (e.g. phone/internet/mobile)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Insurance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Groceries in-store	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Groceries online (includes Click and Collect)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Food and alcohol from restaurants, bars, takeaway and delivery	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Entertainment/recreation at home (e.g. streaming services/Netflix/gaming)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Entertainment/recreation outside of your home (e.g. sport/movies)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Travel	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Professional home maintenance services (e.g. plumber/builder/cleaner)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Personal services (e.g. hairdresser/beauty therapist/doctor/dentist)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Personal products purchased online (e.g. clothing/shoes/jewellery/books)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Personal products purchased instore (e.g. clothing/shoes/jewellery/books)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investments (e.g. rental properties/shares)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q5b** Thinking about the products you buy and where you buy them from, since the COVID-19 alert level 4 lockdown, are you doing more or less of the following? Please tick one per row

	More	Less	About the same	NA/Never done this
Buying online from New Zealand retailers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buying online from overseas retailers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buying online from marketplaces (e.g. NZ Sale/Amazon)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buying online from auction sites (e.g. TradeMe/eBay)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buying NZ-made products	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buying from local businesses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buying environmentally friendly/sustainable products	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q5c** Since the alert level 4 lockdown in March 2020, are you doing more or less of the following? Please tick one per row

	More	Less	About the same	NA/Never done this
Checking where products are made/come from	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Checking health claims of products	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Checking/getting information on consumer rights (e.g. refund/cancellation policies/business responsibilities)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q5d** Since the alert level 4 lockdown in March 2020, have any of the following happened to you personally? Please tick one per row

	Yes	No
Overseas travel cancelled/postponed	<input type="radio"/>	<input type="radio"/>
NZ travel cancelled/postponed	<input type="radio"/>	<input type="radio"/>
Events you bought tickets for were cancelled/postponed	<input type="radio"/>	<input type="radio"/>
Products bought online were never delivered	<input type="radio"/>	<input type="radio"/>
Businesses significantly increased the price of a product you wanted to buy (for no apparent reason)	<input type="radio"/>	<input type="radio"/>
Experienced shortages of a product you wanted to buy	<input type="radio"/>	<input type="radio"/>
Been a victim of fraud or a scam	<input type="radio"/>	<input type="radio"/>

Please answer for each that have happened to you

**Q5e** How much of a financial impact, if any, did this have on you? Please tick one per row

	Significant	Moderate	Slight	None
Overseas travel cancelled/postponed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
NZ travel cancelled/postponed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Events cancelled/postponed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Products bought online were never delivered	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Businesses significantly increased the price of a product you wanted to buy (for no apparent reason)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Experienced shortages of a product you wanted to buy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Been a victim of fraud or a scam	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Pg6

Please answer for each that have happened to you

**Q5f** To what extent, if any, did this have a negative impact on your mental wellbeing? Please tick one per row

	Significant	Moderate	Slight	None
Overseas travel cancelled/postponed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
NZ travel cancelled/postponed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Events cancelled/postponed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Products bought online were never delivered	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Businesses significantly increased the price of a product you wanted to buy (for no apparent reason)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Experienced shortages of a product you wanted to buy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Been a victim of fraud or a scam	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Your purchase experience

**Q6a** Since the COVID-19 alert level 4 lockdown in March 2020, have you had any problems with anything you have bought? (e.g. incorrect information about a product/service, faulty products, deliveries delayed/not received) Please tick one only

Yes  No

Skip to Q7a

**Q6b** What type of product or service did you most recently have a problem with? (e.g. mobile phone services, utilities such as electricity or water, insurance)

Write in here

**Q6c** Thinking about your most recent problem, what type of business/retailer did you make the purchase from? Please tick one only

- Private sale  Local business – including a local tradesperson (that is, only has a store/office in your local area)
- Nationwide business (that is, has stores/offices/branches throughout NZ)  Business located overseas
- Other (please specify)
- Don't know

Pg7

**Q6d** Thinking about your most recent problem, was the problem because the product/service...  
Please tick all that apply

<input type="checkbox"/> Was faulty/stopped working	<input type="checkbox"/> Was poor quality
<input type="checkbox"/> Was more expensive than expected <small>(e.g. hidden fees or unexpected charges)</small>	<input type="checkbox"/> Was delayed/not delivered
<input type="checkbox"/> Had incorrect/misleading information <small>(product not as advertised/described)</small>	<input type="checkbox"/> Had unclear/unfair terms and conditions
<input type="checkbox"/> Had problems with warranties/guarantees	<input type="checkbox"/> Was sold by a salesperson who used high-pressure sales tactics
<input type="checkbox"/> Other (please specify)	
<input type="checkbox"/> Don't know	

**Q6e** What did you do (if anything) to try and solve your most recent problem?  
Please tick all that apply

<input type="checkbox"/> Nothing – I didn't take any action	<input type="checkbox"/> I contacted the business directly
<input type="checkbox"/> I got information/advice about my rights as a consumer	<input type="checkbox"/> I got advice from friends/family about what to do
<input type="checkbox"/> I contacted a dispute resolution service	<input type="checkbox"/> I contacted the manufacturer
<input type="checkbox"/> I left a review and/or comment on a website/social media	<input type="checkbox"/> I laid a complaint with an enforcement agency or government organisation
<input type="checkbox"/> Other (please specify)	
<input type="checkbox"/> Don't know/can't remember	

**Q6f** Is your most recent problem...  
Please tick one only

<input type="checkbox"/> Resolved and you are happy with the outcome	<input type="checkbox"/> Resolved but you are not happy with the outcome
<input type="checkbox"/> Still in the process of being resolved	<input type="checkbox"/> Not resolved
<input type="checkbox"/> Other (please specify)	
<input type="checkbox"/> Don't know	

**Q6g** How much of an impact did the problem/problems have on your everyday life?  
Please tick one only

Significant     Moderate     Slight     None

**Your concerns**

**Q7a** Thinking about all the interactions you have had and things you have done as a consumer, what is your one biggest concern?

This could include your ability to find and pay for products or services, your spending behaviour, your job and income security, or your mental wellbeing as a result of your situation

Write in here

**About you**

**Q8a** Which age group do you belong to?  
Please tick one only

18-26     27-36     37-46     47-56  
 57-66     67 years or older     Prefer not to say

**Q8b** Which gender do you identify with most?  
Please tick one only

Male     Female     Gender diverse     Prefer not to say

**Q8c** Which ethnic group or groups do you belong to?  
Please tick all that apply

<input type="checkbox"/> NZ European	<input type="checkbox"/> NZ Māori	<input type="checkbox"/> Samoan	<input type="checkbox"/> Cook Island Māori
<input type="checkbox"/> Tongan	<input type="checkbox"/> Niuean	<input type="checkbox"/> Chinese	<input type="checkbox"/> Korean
<input type="checkbox"/> Other Pacific Island group (please specify)	<input type="checkbox"/> Other Asian group (please specify)	<input type="checkbox"/> Other European group (please specify)	<input type="checkbox"/> Indian
<input type="checkbox"/> Other (please specify)			
<input type="checkbox"/> Prefer not to say			

**Q8d** Which of the following best describes you?  
Please tick one only

<input type="checkbox"/> I own the house where I live with a mortgage	<input type="checkbox"/> I own the house I live in without a mortgage (freehold)
<input type="checkbox"/> I rent the house where I live	<input type="checkbox"/> I live in a group setting (e.g. boarding house/hostel)
<input type="checkbox"/> I don't own the house where I live but don't have to pay to live there <small>(e.g. live with parents/house provided with job)</small>	<input type="checkbox"/> Other (please specify)

**Q8e** How often do you use the internet?  
Please tick one only

Once a month or less often (including never)  
 Every 2-3 weeks     Once a week     A few times a week     At least once a day

**Q8f** Do you live...  
Please tick all that apply

<input type="checkbox"/> Alone	<input type="checkbox"/> With a partner/spouse
<input type="checkbox"/> With other adult family member <small>(parents, grandparents, children aged 18+)</small>	<input type="checkbox"/> With other adults who are not related to you <small>(e.g. flatting)</small>
<input type="checkbox"/> With children aged 0-4	<input type="checkbox"/> With children aged 5-12
<input type="checkbox"/> With children aged 13-17	

**Q8g** Are decisions on purchases for your household mainly made by...  
Please tick one only

<input type="checkbox"/> You	<input type="checkbox"/> Someone else
<input type="checkbox"/> A combination (you and someone else)	

**Your contact details**

**Q9** Lastly, one of the aims of this research is to track whether things are getting better or worse for New Zealanders over time. We would like to check back with you in six months to see what, if anything, has changed. To make sure we can get hold of you, please provide your contact details below.

Phone number	Mobile	
	Home	
	Work	
Email address		
Address <small>If your address has changed or you know it will change in the next 6 months, please write in your new address</small>		



**Thank you for your help with the survey, you are now finished.**  
Please fold on the lines on the back of this questionnaire and staple/ tape it closed to free-post it back.  
If you have any questions or comments about the survey, please contact Michael at [michaelw@gravitasopg.com](mailto:michaelw@gravitasopg.com) or call 0508 RESEARCH



New Zealand Government



1. Fold here

No stamp required

**Freepost Gravitas  
PO Box 3802  
Shortland Street  
Auckland 1140**

2. Fold here

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# Appendix 3 – Sample profile

Age	%	n=
18-26	16%	266
27-36	19%	326
37-46	18%	300
47-56	17%	286
57-66	14%	241
67+	17%	280

Gender	%	n=
Female	51%	856
Male	49%	837
Gender diverse	<1%	3

Ethnicity	%	n=
European	60%	1014
Māori	15%	259
Asian	11%	186
Pasifika	8%	139
Other	2%	40

Purchases choices	%	n=
A combination	57%	966
Me – alone	37%	635
Someone else	6%	94

Home ownership	%	n=
Own – Mortgage	30%	506
Own – No mortgage	25%	426
Rent	30%	515
Group setting (e.g. boarding)	8%	137
Free (e.g. live with parents)	3%	54

Household makeup	%	n=
Live alone	12%	209
Couple only	17%	284
Flatting	9%	147
Family – Children 0-4	12%	200
Family – Children 5-12	16%	272
Family – Children 13-17	12%	198
Family – Adults	23%	390

Internet use	%	n=
Daily	89%	1499
A few times a week	5%	91
Once a week	2%	26
Every 2-3 weeks	1%	21
Once a month or less	3%	58

Region	%	n=
Northland	4%	62
Auckland	33%	566
Waikato	9%	161
Bay of Plenty	6%	109
Gisborne	1%	16
Hawke's Bay	3%	59
Taranaki	2%	40
Manawatū-Whanganui	5%	84
Wellington	11%	186
Tasman	1%	20
Nelson	1%	19
Marlborough	1%	19
West Coast	1%	13
Canterbury	13%	220
Otago	5%	88
Southland	2%	36

