



# **COVID-19 Consumer Impacts Study**

**Wave Two: August 2021**

**gravitas**OPG

**Consumer  
Protection**





# Outline

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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 waves (every six months for two years) to track change over time and compare anticipated with actual change. This report outlines the results from the second wave of the survey (August 2021) and compares them with those from the benchmark/Wave 1 survey (February 2021).

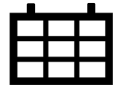
# Wave Two Methodology

As this is a longitudinal study, respondents are re-contacted each wave to identify what has changed for them since they were last surveyed. This allows tracking of actual change with the same respondents over time. Those who completed Wave One in February 2021 were re-contacted six months later in August/September 2021 and asked to participate in Wave Two.

Wave two used a mixed-method approach based on the method respondents used to complete Wave One:

Wave One (Feb '21) Completed...	Wave Two (Aug '21)				
	Survey invitation	1 <sup>st</sup> reminder	2 <sup>nd</sup> reminder <i>(Those who provided a phone number)</i>	3 <sup>rd</sup> reminder	Final reminder
Online	 <b>Email invitation</b> with option to request paper copy	Email	<b>SMS &amp; phone call</b> with option to complete over the phone or receive paper copy	Email	Email
On paper & gave an email address	 <b>Email invitation</b> with option to request paper copy	Email	<b>SMS &amp; phone call</b> with option to complete over the phone or receive paper copy	Paper copy mailed out	Email
On paper & no email address given	 <b>Paper copy mailed out</b> with information on how to complete online		<b>SMS &amp; phone call</b> with option to complete over the phone or receive paper copy		

# Field and analysis overview



## Fieldwork dates

Start date: 1<sup>st</sup> September 2021

End date: 26<sup>th</sup> October 2021

*See following slide for COVID alert levels operating at the time of the survey*



## Sample size

991 surveys were completed:

- n=861 online
- n=109 paper
- n=21 phone

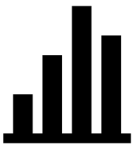
A response rate of 58% was achieved.

*Maximum margin of error on a sample of n=991 is  $\pm 3.1\%$  at the 95% confidence interval*



## Weighting

Both the Wave 1 and Wave 2 data sets have been 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.



## Time Series Comparisons

To ensure that time series analysis captures actual changes in attitudes and behaviour over time (rather than changes in sample composition), the Wave 1 data presented in this report has been re-calculated to include only responses from the n=991 respondents who also participated in the Wave 2 survey. Hence the Wave 1 data used for time series comparisons in this report will differ from the Wave 1 results presented in the COVID-19 Consumer Impacts Study: Wave 1 Report.



## 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), migrant status, industry, occupation, household income, impact of COVID on household income, region and internet use frequency. Significance testing comparing results from Wave 2 to Wave 1 has also been run

# COVID restriction level status during August '21 fieldwork

New Zealand experienced raised alert levels (above level 1) during the fieldwork period for Wave Two. Restrictions varied over time and by region as outlined below. Raised alert levels had a minor impact on fieldwork, most notably delays in the distribution and return of the postal surveys which necessitated the fieldwork period being extended, but also potentially a more captive audience in the initial period of lockdown when respondents were at home more. Whilst consumer impacts for Auckland residents (those who experienced the most severe lockdown restrictions) were not notably different from those from other regions, survey results show that Aucklanders' mental wellbeing and overall life satisfaction have been considerably more negatively impacted over the last six months than those living elsewhere.

Fieldwork start date: 1<sup>st</sup> September 2021

End date: 26<sup>th</sup> October 2021

First day of alert level change	Northland	Auckland	Waikato	Rest of New Zealand
1 <sup>st</sup> September	Level 3	Level 4	Level 3	Level 3
8 <sup>th</sup> September	Level 2	Level 4	Level 2	Level 2
22 <sup>nd</sup> September	Level 2	Level 3	Level 2	Level 2
4 <sup>th</sup> October	Level 2	Level 3	Level 3	Level 2
9 <sup>th</sup> October	Level 3	Level 3	Level 3	Level 2
20 <sup>th</sup> October	Level 2	Level 3	Level 3	Level 2

Level 4: Businesses and schools closed; stay at home; keep bubbles small

Level 3: Limited businesses open; travel restricted; schools remain closed

Level 2: Schools, businesses, retail, hospitality and public facilities open with restrictions

# Wave 1 to Wave 2 changes



## The Questionnaire

The COVID-19 Consumer Impacts Survey is intended to be an evolving data collection tool. The following changes were made to the Wave 2 questionnaire:

- Question(s) added to:
  - collect data on working respondents' main occupation (coded/analysed to ANZSCO Level 1) and industry (coded/analysed to ANZSIC Level 1).
  - identify respondents' migrant status (born in New Zealand/overseas and length of time in New Zealand)
  - assess respondents' recent and future intended use of 'buy now, pay later' services such as AfterPay and Humm.
  - provide more detail on the type(s) of debt respondents have taken on over the last six months
  - how/where the most recent problematic purchase was made
  - identify respondents' media use in the previous seven days.
- Questions on gender and ethnicity removed (as assumed these remain stable across survey waves)
- Age group question changed to 'date of birth' so that age group can be automatically calculated each survey wave.



## Other Changes

- As respondents were already engaged with the research programme, the response rate for Wave 2 (58%) was notably higher than for Wave 1 (23%).
- The sample size for the Wave 2 survey (n=991) is smaller than for Wave 1 (n=1,700) (as the former is a subset of the latter). This means that there are fewer statistically-significant results.

# Key consumer segments

The Wave 1 report identified two key groups that were 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, 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.

## 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

In Wave 2, these two segments are still identifiable – although the smaller sample size this wave means that some of the defining characteristics of the segments are not evident in every analysis. The segments are alluded to throughout this report and continue to provide a useful tool for interpreting the results.



# Summary



# Employment, income - Summary

- **Employment status is stable** from Wave 1, with 92% of respondents in full-time employment in February '21 similarly employed six months later. In Wave 2 only 4% report being involuntarily unemployed (stable from 5% in Wave 1).
- Some **perceive their employment as more vulnerable than it actually is**, with 14% of respondents in Wave 1 anticipating that they may lose their job over the following six months - whereas only 4% actually did. Feeling of employment vulnerability looks set to continue over the next six months with 10% feeling that they may lose their job by February '22.
- Of the 35% who had experienced a **change in working hours** since Wave 1, **almost two-thirds (62%) attributed this change to COVID-19** – down from 73% six months ago. Those who had experienced a decrease in their working hours over the last six months were more likely to attribute this change to COVID-19 (71%) than respondents whose working hours had increased (54%).
- **A quarter (26%) report working fewer hours than they want/need**, up from 23% in Wave 1.
- Overall, **personal incomes have remained stable** (net change of +1 percentage point from Wave 1). As in Wave 1, those who have experienced declines in personal income are over-represented among the lower income groups. While the **net change for household income remains negative** (more experiencing a decline than an increase), the share experiencing a decline has decreased significantly (from 30% to 24% of respondents).
- The **impact of COVID-19 on both personal and household income changes has declined** over the last six months. Where COVID-19 is reported to have had an impact on income, this impact is significantly more likely to have resulted in a decrease. For example, of the 22% of respondents who reported an increase in personal income, only 24% attributed this to COVID; in contrast, 78% of all declines in personal income over the last six months were attributed to COVID.





## Purchasing confidence - Summary **Consumer Protection**

- Most respondents continue to feel **confident about their ability to pay for necessities** such as food (89%) and to **meet their regular bill commitments** (87%). However, more than one in ten respondents remain at risk of not being able to pay for necessities or meet bill repayments, 'at risk' consumers over-represented among this group.
- Of the five types of expenditure questioned on, respondents continue to be least likely to feel confident in their ability to pay for a **major household item** such as a large appliance or motor vehicle (59%).
- Looking back to Wave 1, respondents were **overly-optimistic about the improvements in their confidence** to pay for necessities, regular bills and things for their children over the next six months. For example, whilst 96% anticipated being confident in their ability to purchase necessities by Wave 2 (an increase of 7 percentage points), in reality, levels of confidence remained unchanged.
- Based on their purchase experiences over the last six months, **anticipated improvements to purchasing confidence** by February '22 tend to be more **muted** than six months ago. Whilst slight improvements in purchase confidence are anticipated for necessities, bill payments and things for children, respondents anticipate having less ability to pay for unexpected bills and major household items in six months' time.
- The share of respondents confident that they **can get/find the products and services that they need/want has declined** significantly over the last six months, down from 81% in 76%. Confidence in ability to get/find products is anticipated to fall even further - to 70% by February '22.



# Impacts of COVID-19 on consumers

- The share of respondents using more of their savings than planned, increasing their debt or missing or needing to pause bill payments has declined significantly over the six months to August '21; however, positive savings and bill paying behaviours don't show the same trend, with the share saving more than planned and able to bring forward bill payments remaining unchanged from February.
- Nineteen percent of respondents reported having taken on new debt or increased their existing debt over the last six months, with mortgages/home loans (6%) and 'buy now, pay later' services (6%) most frequently mentioned.
- COVID-19 continues to impact purchasing behaviour, with 43% postponing the purchase of major items in the six months to August '21, and more than a third (36%) cutting back on necessities (although this share has declined from 43% in February '21).
- The share of respondents experiencing product shortages (67%) has increased significantly; increases are also reported in the proportion experiencing an unexpected price increase.
- With the exception of utilities (which have increased at least partly due to a change in season), patterns of spending on the household are very stable from Wave 1. In contrast, spend on discretionary items (personal items, entertainment, dining out and travel) has continued to decline over the last six months - and to a greater extent than in the period from March '20 to February '21.
- The shift away from online purchases from overseas retailers has continued (38% doing this less since February '21) and purchases from online marketplaces and auction sites also declining. Results show a continued desire by consumers to support local/New Zealand businesses, with 31% of consumers reporting spending more at local businesses over the last six months, 30% purchasing more from New Zealand retailers online and 27% purchasing more NZ-made products since February '21.



# Purchasing problems

- As in Wave 1, 22% reported experiencing a problem with something they had bought in the last six months, with problems with postal/courier/delivery services (20%), personal items (14%) and electronics/technology (13%) being most common. Problems with food/groceries have declined significantly since February '21.
- **Delivery delays** (43%), **poor quality** (32%) and **faulty products** (24%) continue to be the most common problems experienced; issues with poor quality have doubled over the last six months.
- **Seventy percent of problematic purchases had been made online**, either from a New Zealand business (45%) or a business located overseas (25%).
- Whilst almost two-thirds of respondents reported **contacting the business directly**, **25% of respondents took no action** to address their problem (compared with 20% in Wave 1). A lack of action was particularly common for problems with delivery services (41%) and among the 'at risk' consumer segment.
- **Satisfactory resolution** of purchase problems has **declined** over the last six months (down 18 percentage points to 39%). The share of problems where a resolution was still being sought has increased significantly over the same period – up 13 percentage points to 23%. Almost a quarter (24%) of problems were unresolved in Wave 2 (up from 19% in Wave 1).
- Accompanying the decline in satisfactory resolutions, the **impact of purchasing problems on respondents' everyday life has increased** over the last six months. Forty-seven percent of respondents in Wave 2 described the impact as moderate (33%) or significant (14%) – this share up from 40% in Wave 1.



# Wellbeing – Summary



- Whilst more than half of respondents continue to describe their **mental health positively** (53%), positive perceptions of mental health have **declined significantly between Waves 1 and 2** – down from 58% in February '21. More than one in five (22%) now rate their overall mental health negatively.
- Positive perceptions of **overall life satisfaction are more stable** over time than for mental wellbeing, 54% of Wave 2 respondents describing their life satisfaction as *good* or *very good*, consistent with 56% in Wave 1. Fifty percent continue to describe their financial wellbeing positively.
- Respondents whose **income and/or working hours decreased** over the last six months are **over-represented among those whose mental health, life satisfaction and financial wellbeing have declined since Wave 1**. Auckland residents are also over-represented among those describing their overall mental health negatively.
- In Wave 1, respondents anticipated experiencing notable improvements in all three aspects of wellbeing over the following six months. **None of these improvements eventuated.**
- Whilst respondents **continue to be optimistic of wellbeing improvements** over the next six months, the extent of these changes is **more muted than in Wave 1**. Those who have experienced decreases in working hours and/or income over the previous six months in particular are notably less optimistic about their wellbeing going forward.



# Income & employment





# Employment, income - Summary

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- **Employment status is stable** from Wave 1, with 92% of respondents in full-time employment in February '21 similarly employed six months later. In Wave 2 only 4% report being involuntarily unemployed (stable from 5% in Wave 1).
- Some perceived their employment as **more vulnerable than it actually was**, with 14% of respondents in Wave 1 anticipating that they may lose their job over the following six months - whereas only 4% actually did. Feelings of employment vulnerability look set to continue over the next six months with 10% feeling that they may lose their job by February '22.
- Of the 35% who had experienced a **change in working hours** since Wave 1, **almost two-thirds (62%) attributed this change to COVID-19** – down from 73% six months ago. Those who had experienced a decrease in their working hours over the last six months were more likely to attribute this change to COVID-19 (71%) than respondents whose working hours had increased (54%).
- **A quarter (26%) report working fewer hours than they want/need**, up from 23% in Wave 1.
- Overall, **personal incomes have remained stable** (net change of +1 percentage point from Wave 1). As in Wave 1, those who have experienced declines in personal income are over-represented among the lower income groups. While the **net change for household income remains negative** (more experiencing a decline than an increase), the share experiencing a decline has decreased significantly (from 30% to 24% of respondents).
- The **impact of COVID-19 on both personal and household income changes has declined** over the last six months. Where COVID-19 is reported to have had an impact on income, this impact is significantly more likely to have resulted in a decrease. For example, of the 22% of respondents who reported an increase in personal income, only 24% attributed this to COVID; in contrast, 78% of all declines in personal income over the last six months were attributed to COVID.

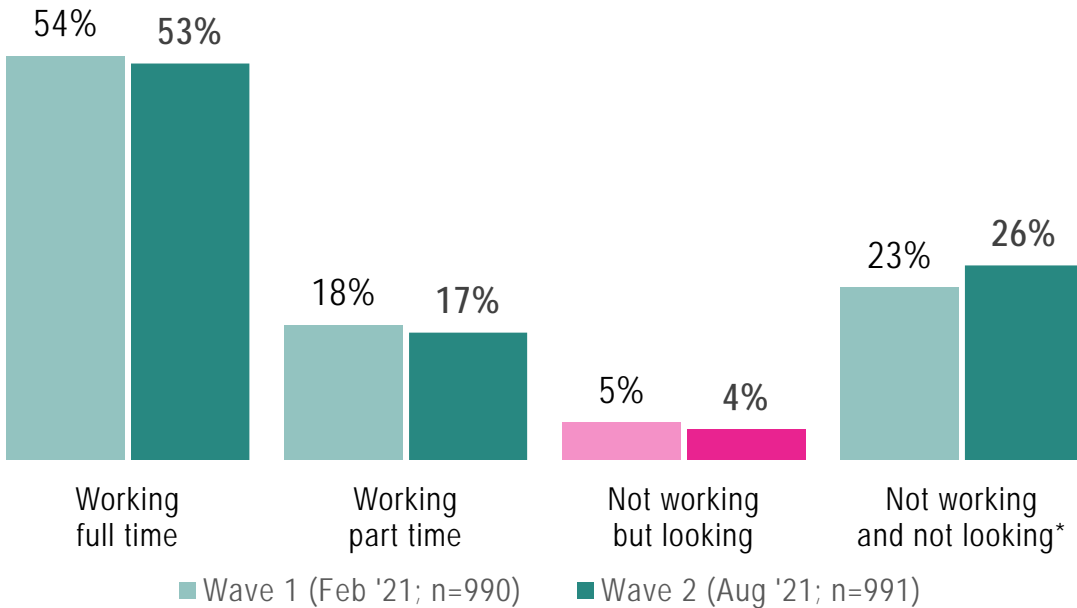


# Employment status

Respondents' employment status is stable from Wave 1, with 70% employed either full-time (53%) or part-time (17%). In Wave 2, 4% reported being actively seeking employment – compared with 5% in Wave 1. Those living in the Bay of Plenty (13%) and/or in rural areas (8%), Māori (9%), renting (7%), \$0-\$50K personal income (7%), and/or aged 47-55 years (7%) are over-represented among those involuntarily unemployed.

Employment status over the last six months is most stable for those who were working full-time in Wave 1, 92% still employed full-time six months later (this group representing 50% of the total sample). Four percent working full-time in Wave 1 reported having moved to part-time employment and 2% were no longer working but looking for work. Seventy-seven percent of respondents who had been working part-time in Wave 1 were still doing the same; the largest share of part-time workers who experienced a change in employment had moved to full-time work (12%). Among those who were actively seeking employment in Wave 1, 40% reported that they were employed in Wave 2, the greatest share (33%) working part-time. Twenty-eight percent of respondents involuntarily unemployed in Wave 1 (1% of the total sample) were still in the same position six months' later.

## Current employment status



## Change in employment status since Wave 1

		Wave 1 (Feb '21)			
		Full-time	Part-time	Not working, looking	Not working, not looking
Wave 2 (Aug '21)	Full-time	92% (50%)	12% (2%)	7% (<1%)	4% (1%)
	Part-time	4% (2%)	77% (13%)	33% (2%)	1% (<1%)
	Not working, looking	2% (1%)	3% (1%)	28% (1%)	3% (1%)
	Not working, not looking	2% (1%)	8% (2%)	32% (2%)	92% (21%)
Base		n=534	n=174	n=51	n=230

Figures in brackets based on total sample

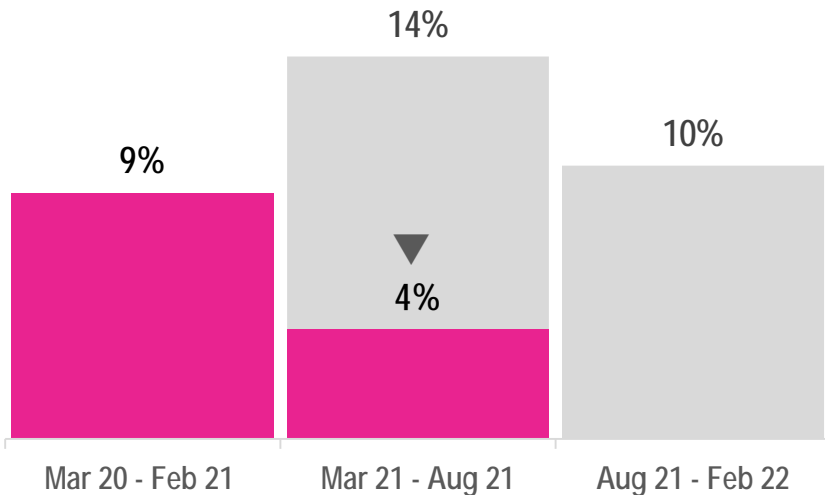
# Change in employment over time

Just 4% of respondents reporting losing their job in the six months from February to August '21, which is down significantly from the 12 month period to February '21 (9%).

Results suggest that respondents perceived their employment as more vulnerable than it actually was, with 14% of respondents in Wave 1 anticipating that they may lose their job between Waves 1 and 2, whereas only 4% actually did. Although there is a slight decrease, feelings of employment vulnerability look set to continue over the next six months with one in ten respondents (10%) feeling that they may lose their job in the next six months (August '21 to February '22).

While no industries were significantly more likely to have lost their jobs in the last six months (Mar-Aug 21), feelings of job insecurity are significantly higher going forward for transport, post and warehouse workers and those working in information, media or telecoms, as well as sales people or those working in community/personal services. Others significantly more likely to feel insecure include 'at risk' consumers - the low-to-mid income group, those working part time and younger workers, as well as Pasifika or Asian ethnicities or those who have lived in NZ for less than 10 years.

## Experienced/anticipated job losses:



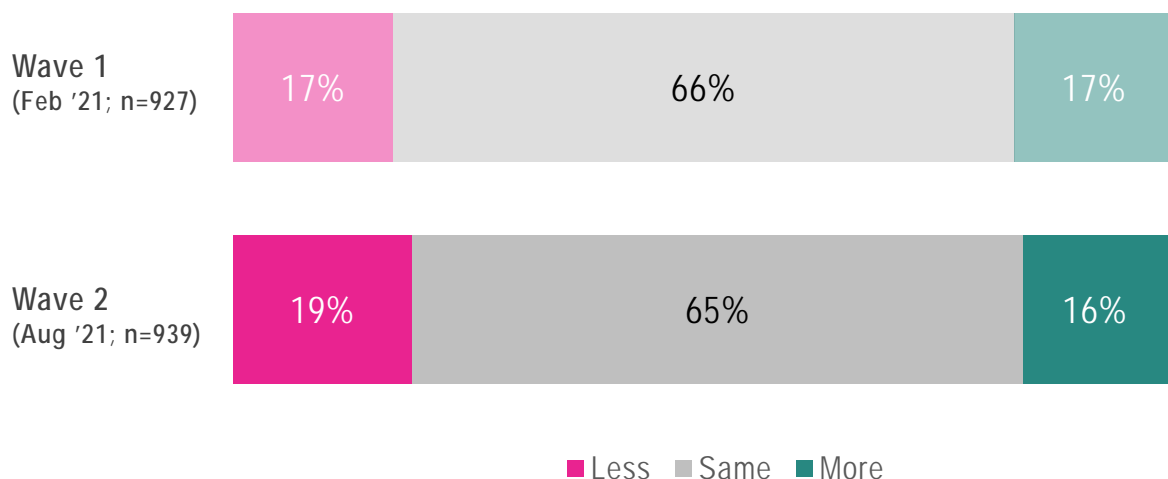
Wave 2 (Aug '21)	% yes	Significantly higher for ...
Lost their job	4%	Bay of Plenty residents (15%) 18-26 years (11%) Māori (9%) \$50-\$75K HH income (9%)/\$25-\$50K personal income (8%) Males (6%)
Anticipate losing their job in the next 6 months	10%	Transport/post/warehousing (29%), information/media/telecoms (23%) industries Flattening (21%) Sales (19%) or community/personal service (15%) workers \$50-\$75K HH income (19%) Born overseas, lived in NZ less than 10 years (18%) Pasifika (18%), Asian (15%) 18-24 years (15%) Working part time (14%)

# Change in working hours

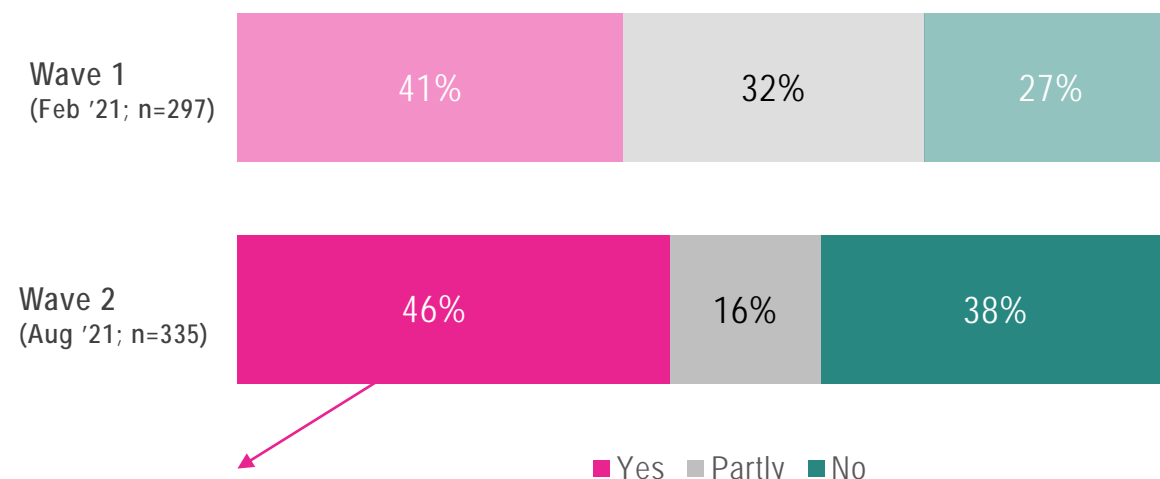
The greatest share of respondents (65%) report that their working hours have remained unchanged from six months ago; this share is stable from Wave 1 (66%). In Wave 2, 16% reported having increased their working hours over the last six months, this group is over-represented among those aged 27-36 years (24%), those with children aged 0-12 years (24%) and part-time workers (23%). Labourers (38%) and those working in manufacturing (36%) or information, media and telecoms (38%) were also notably over-represented among those whose working hours have increased over the last six months. In contrast, 19% reported having reduced their working hours, with those who are flatting (33%), Bay of Plenty residents (33%), Māori (31%) and renters (26%) significantly more likely to be part of this group.

Of the 35% who had experienced a change in working hours since Wave 1, almost two-thirds (62%) attributed this change to COVID-19, either completely (46%) or partly (16%). This compares with 73% of working hours changes in Wave 1 attributed to COVID-19. Those who had experienced a decrease in their working hours over the last six months were more likely to attribute this change at least partly to COVID-19 (71%) than respondents whose working hours had increased (54%).

## Compared with 12/6 months ago, I am currently working...



## Is the change in working hours due to COVID-19?



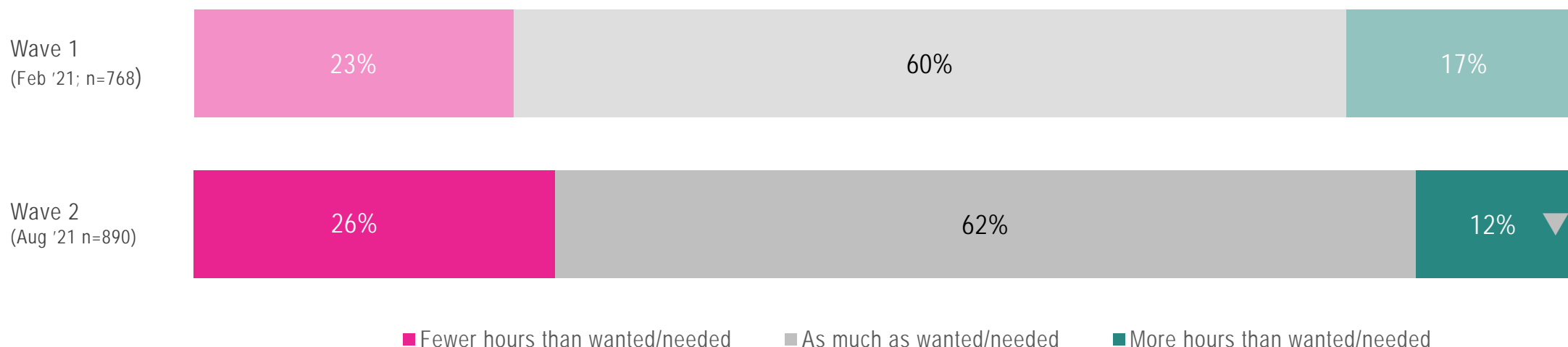
Increase in working hours due to COVID: 40% (54% including partly due to COVID)  
Decrease in working hours due to COVID: 55% (71% including partly due to COVID)

# Suitability of current working hours

Consistent with Wave 1, the greatest share of respondents (62%) continue to be working as many hours as they want/need. However, the share working more hours than they want/need has declined significantly over the last six months, down 5 percentage points to 12%. Working more hours than needed appears strongly related to income with this group over-represented among respondents with a personal (32%) or household (19%) income of \$100K or more ('financially secure' consumers). Those working more hours than they need are also significantly more likely to be managers (21%) or professionals (17%). Compared with Wave 1, flatters (down from 34% to 9%) and those with children aged 13-17 years (down from 29% to 12%) are notably less likely to be working more hours than they want at Wave 2.

In contrast, in Wave 2 just over a quarter (26%) report working fewer hours than they want/need, this group over-represented among those who are working part-time (45%), community or personal services workers (43%), flatting (42%), with a HH income of \$50-\$75K (40%), Māori (39%) and/or renting (33%). Those working fewer hours are also significantly more likely to be working in the transport, post and warehousing (54%) and accommodation and food services (38%) industries.

Compared to how many hours I would like to be working, I am currently ...



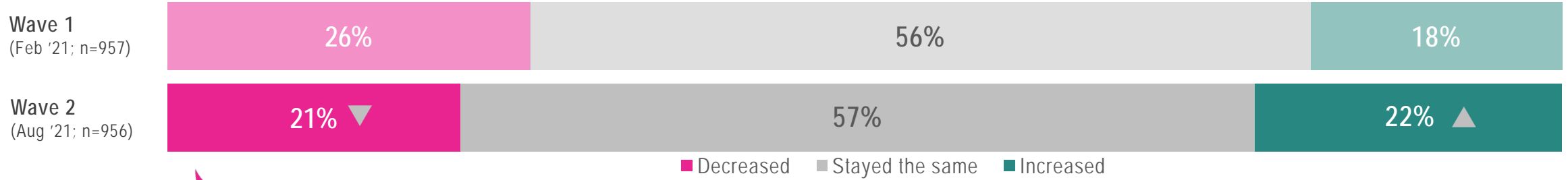


# Change in personal income

The share of respondents reporting an increase in personal income in the six months to August '21 has increased compared with the 12 months to February '21 – up 4 percentage points to 22%. Those aged 18-26 years (43%), clerical and administrative workers (43%), labourers (40%), and those with a personal income of \$75-\$100K (36%) are over-represented among respondents who have experienced an increase in personal income since Wave 1. Those working in the manufacturing (44%) or public administration (42%) sectors are also over-represented in this group. In contrast, one in five respondents (21%) have experienced a decline in personal income over the last six months. While this share has declined significantly since Wave 1 (26%), part-time workers (35%), community and personal service workers (33%), Asians (29%), those with a personal income of \$25-\$50K (28%) and renters (26%) are over-represented among this group.

Of the 21% who had experienced a decline in income, the largest share (40%) reported a moderate decline; 42% report a significant (32%) or entire (10%) decline in income over the last six months, this share stable from Wave 1 (41%). Respondents living in urban (inner city) areas were over-represented among those reporting an entire loss of income since Wave 1 (19%).

## Compared with 12/6 months ago, my personal income has...



### My income has decreased...



# Change in personal income

Patterns of income changes between Waves 1 and 2 are similar to those experienced between March '20 and the start of Wave 1 (Feb '21). Among those whose income increased between March '20 and February '21, 50% reported a further income increase in Wave 2; only 15% reported a decrease. Similarly, among those who reported a decrease in personal income between March '20 and February '21, 45% reported a further income decrease in Wave 2, with only 9% reporting an increase in personal income. The greatest share of respondents (38% of the total sample) reported that their income had remained stable both between March '20 and Wave 1 (Feb '21) and between Waves 1 and 2.

## Change in personal income over time

Compared with before the COVID-19 lockdown in March '20, has your personal income ...

Compared with 6 months ago (so since Feb '21), has your personal income ...

	Increased (n=170)	Stayed the same (n=527)	Decreased (n=233)	Not sure (n=24)
Increased	50% (9%)	19% (11%)	9% (2%)	20% (1%)
Stayed the same	35% (6%)	69% (38%)	46% (11%)	54% (1%)
Decreased	15% (3%)	12% (6%)	45% (11%)	26% (1%)

Increase in personal income from Wave 1

Personal income stable from Wave 1

Decrease in personal income from Wave 1

# Change in personal income

In Wave 2, the net change in personal income was most positive among financially-secure consumers, particularly those earning \$75-\$100K (13% in this income bracket earning less than six months ago but 36% earning more, a net positive change of 23). Consistent with Wave 1, those earning \$25-\$50K report the highest net decline (-13); however, this decline is notably smaller than that reported in Wave 1 (-24). With 21% of all respondents reporting a decrease in personal income and 22% reporting an increase, the net change in Wave 2 is +1. This compares with -8 reported for the total sample in Wave 1.



# Change in personal income by income band

The greatest share of respondents (69%) report being in the same income band in Wave 2 as they had been in Wave 1. This share is greatest for those earning \$100K or more (80% in this income band in Wave 1 still in this band in Wave 2). Three quarters (75%) of respondents in the lowest income band (<\$25,000) in Wave 1 remained in this band in Wave 2. Twenty-one percent had increased their personal income sufficiently to move into the next band (\$25-\$50K) whilst 4% were now earning more than \$50K. Those earning \$25-\$50K in Wave 1 were most likely to have experienced a change in income in Wave 2, 22% experiencing an increase (including 1% now earning more than \$100K) and 16% experiencing a decline.

## Change in personal income since Wave 1

		Wave 1 (February '21)				
		\$25,000 or less (n=217)	\$25,001-\$50,000 (n=238)	\$50,001-\$75,000 (n=194)	\$75,001-\$100,000 (n=112)	More than \$100,000 (n=90)
Wave 2 (August '21)	\$25,000 or less	75% (19%)	16% (5%)	3% (1%)	2% (<1%)	1% (<1%)
	\$25,001-\$50,000	21% (5%)	62% (17%)	13% (3%)	5% (1%)	0% (0%)
	\$50,001-\$75,000	2% (<1%)	20% (6%)	73% (17%)	15% (2%)	2% (1%)
	\$75,001-\$100,000	1% (<1%)	<1% (<1%)	10% (2%)	64% (8%)	17% (2%)
	More than \$100,000	1% (<1%)	1% (<1%)	1% (<1%)	14% (2%)	80% (8%)

Increase in personal income band from Wave 1

Personal income stable from Wave 1

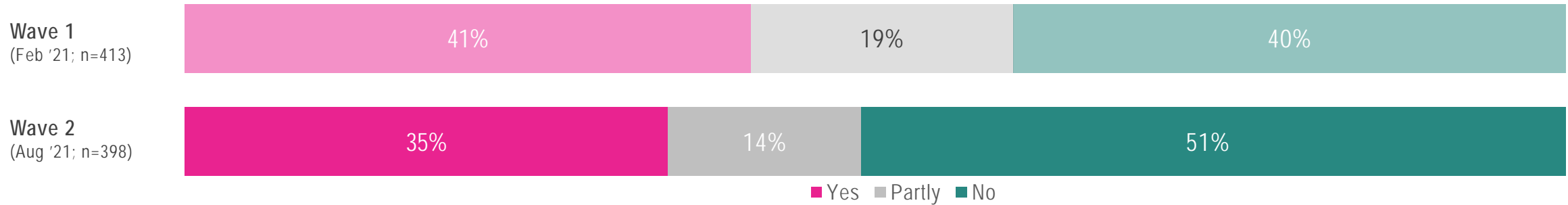
Decrease in personal income band from Wave 1



# Impact of COVID-19 on personal income

The impact that COVID-19 has had on changes to personal income has declined over the last six months – from 60% of respondents in Wave 1 reporting that a change to their personal income was at least partly due to COVID-19, to 49% in Wave 2. Where COVID-19 is reported to have had an impact on personal income, this impact is significantly more likely to have been a decrease (as opposed to an increase). Of the 22% of respondents who reported an increase in personal income, only 24% attributed this to COVID, either fully (15%) or partly (9%). In contrast, 60% of all declines in personal income over the last six months were attributed fully to COVID and a further 18% partly attributed.

## Is the decline in personal income due to COVID-19?



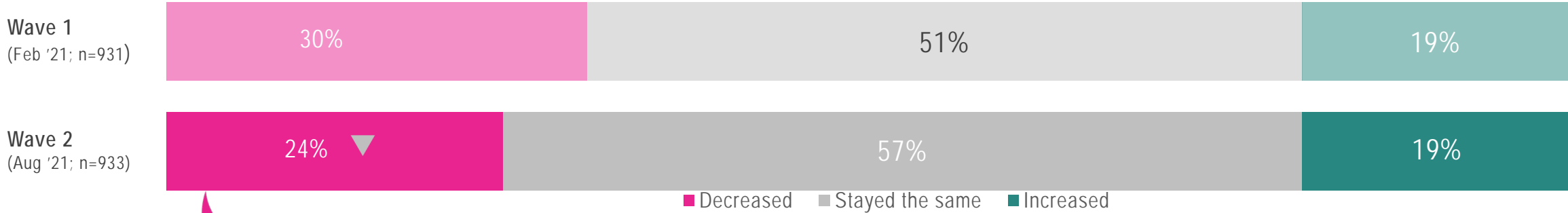
Personal income <u>increased</u> ...	Total Wave 2	\$0-\$25K	\$25-\$50K	\$50-\$75K	\$75-\$100K	\$100K+
Due to COVID-19	15%	9%	33%	13%	4%	16%
At least partly due to COVID-19	24%	17%	42%	27%	7%	28%
Not due to COVID	76%	83%	58%	73%	93%	72%
Personal income <u>decreased</u> ...	Total Wave 2	\$0-\$25K	\$25-\$50K	\$50-\$75K	\$75-\$100K	\$100K+
Due to COVID-19	60%	35%	63%	76%	67%	67%
At least partly due to COVID-19	78%	57%	80%	94%	78%	92%
Not due to COVID	22%	43%	20%	6%	22%	8%

# Change in household income

Over the last six months, the share of respondents reporting a decrease in household income has declined significantly compared with the 12 months to February '21 – down 6 percentage points to 24%. At-risk consumers, including those who are flatting (41%), work part-time (38%), with a HH income of \$50-\$75K (37%) and those renting (31%) are over-represented among those who have experienced a decline in household income since Wave 1. Respondents working in the accommodation and food services sector are also significantly more likely to have experienced a decline in household income (42%). In contrast, one in five respondents (19%) have experienced an increase in household income over the last six months. While this share of respondents reporting an increase has remained unchanged since Wave 1, those with a HH income of \$150K+ (30%), those aged 27-36 years (27%), professionals (26%) or those working full-time (25%) are over-represented among this group. Public administration (47%), finance (41%) and manufacturing (37%) sector workers are also over-represented.

Of the 24% who had experienced a decline in household income, the largest share (40%) reported a moderate decline; 36% report reported a significant (34%) or entire (2%) decline in household income over the last six months, this share down slightly from 40% in Wave 1. Asians (10%) and respondents living in Auckland (6%) were over-represented among those reporting an entire loss of household income over the last six months.

## Compared with 12/6 months ago, my household income has...

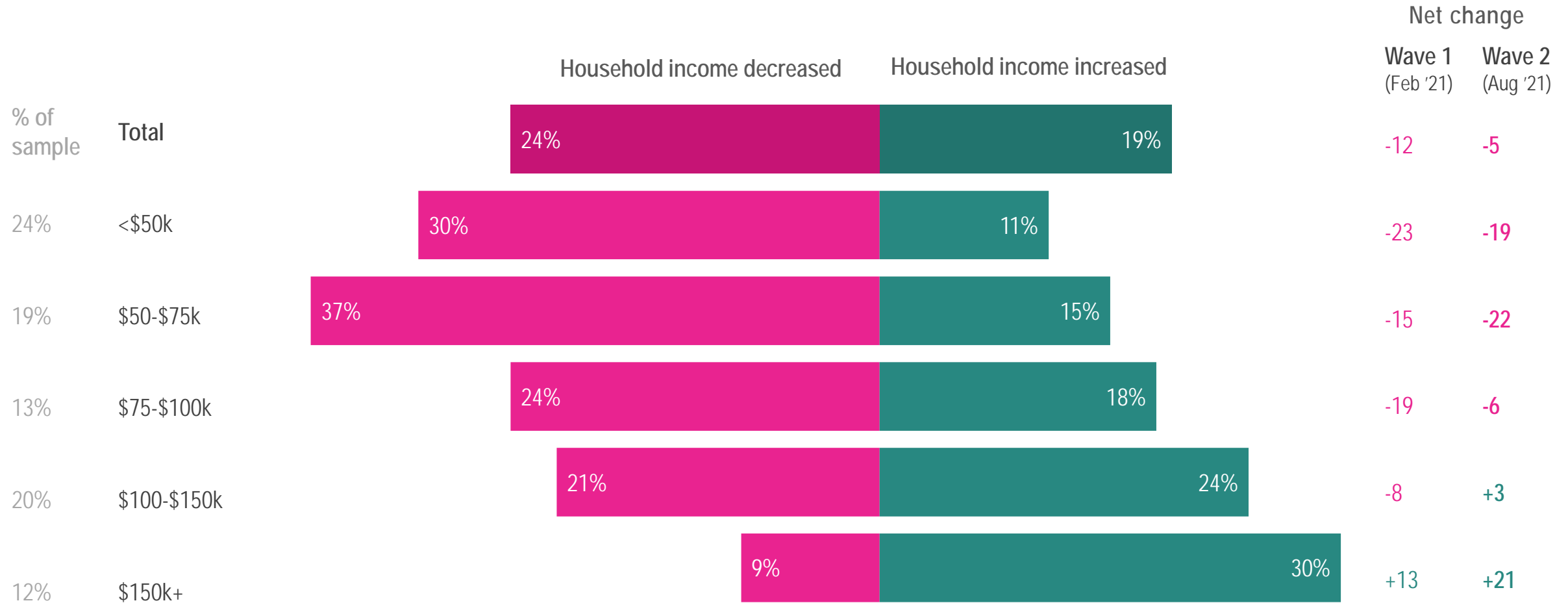


### My income has decreased...



# Change in household income

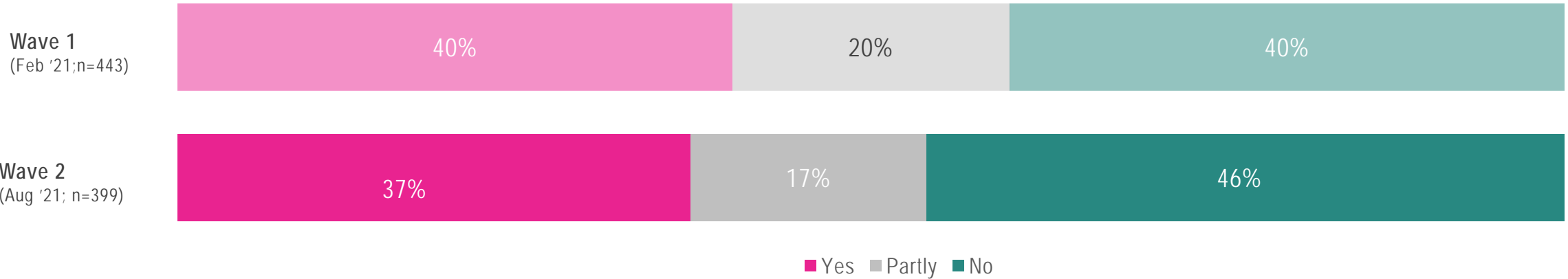
In Wave 2, the net change in household income was most positive among financially-secure consumers, particularly those earning \$150K+ (9% in this income bracket earning less than six months ago but 30% earning more, a net positive change of 21). In contrast, those with a household income of \$50-\$75K report the highest net decline (-22), this decline is bigger than in Wave 1 (-15). With 24% of all respondents reporting a decrease in household income and 19% reporting an increase, the net change in Wave 2 is -5. This is an improvement on -12 in Wave 1.



# Impact of COVID-19 on household income

Changes to household income are less likely to be caused by COVID-19 in Wave 2 than they were in Wave 1. In Wave 1, 60% of respondents who reported a change in household income attributed this at least partly to COVID-19; this has decreased to 54% in Wave 2. Where COVID-19 has had an impact on household income, this impact is significantly more likely be a decrease. Of the 19% of respondents who reported an increase in personal income, only 20% attributed this to COVID, either fully (12%) or partly (8%). In contrast, 56% of all declines in household income over the last six months were attributed fully to COVID and a further 23% partly attributed.

## Is the change in household income due to COVID-19?



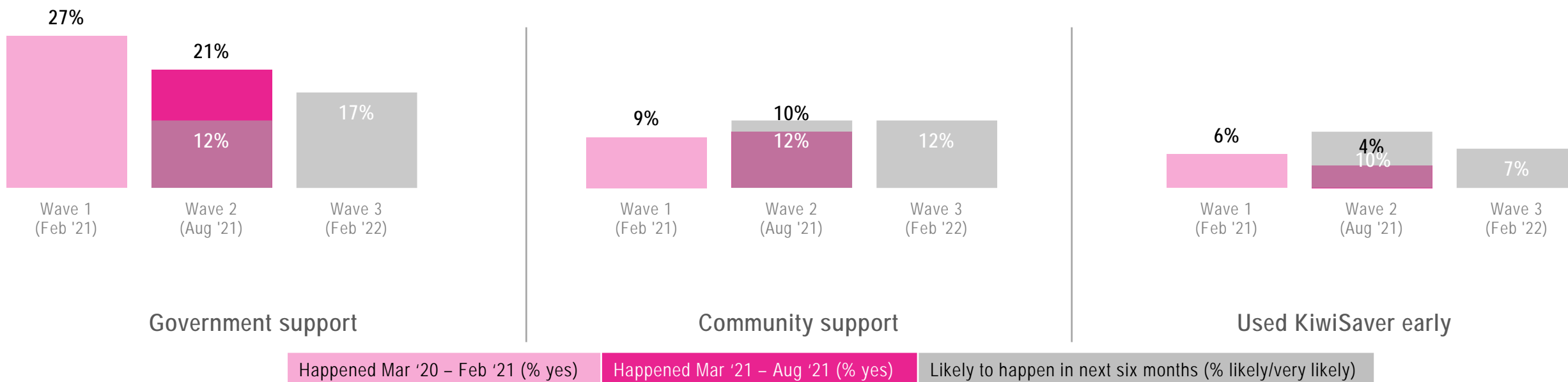
Household income increased ...	Total – Wave 2	\$0-\$50K	\$50-\$75K	\$75-\$100K	\$100-\$150K	\$150K+
Due to COVID-19	12%	22%	20%	2%	16%	3%
At least partly due to COVID-19	20%	24%	8%	10%	27%	11%
Not due to COVID	80%	76%	72%	90%	73%	89%
Household income decreased ...	Total – Wave 2	\$0-\$50K	\$50-\$75K	\$75-\$100K	\$100-\$150K	\$150K+
Due to COVID-19	56%	48%	61%	41%	68%	64%
At least partly due to COVID-19	79%	65%	81%	91%	88%	82%
Not due to COVID	21%	35%	19%	9%	12%	12%

# Financial assistance and community support

Reliance on government support has declined over the last six months, the share indicating that they received some form of government support down significantly from February '21 (27%). However, one in five respondents (21%) still received government support – and this result is notably higher than respondents anticipated (only 13% of respondents in February '21 anticipating receiving government financial support in August '21). In contrast, the share accessing community support has remained stable over the last six months (10% in August '21), and is similar to the rate anticipated in February (12%). Four percent reported accessing their KiwiSaver/superannuation early for something other than purchasing property. At-risk consumers are over-represented among those accessing government and community support.

Looking forward to the next six months, fewer participants anticipate needing to receive government support (17%). However, slightly more respondents anticipate accessing community support (12%) and early access to their KiwiSaver (7%) than are using these supports currently.

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





# Who is significantly more likely to access support?

Have you done/had to do any of the following since February 2021?

	% yes	Significantly higher for:
Government assistance	21%	Accommodation, food service industry (57%) Involuntarily unemployed (53%) 18-26 years (37%), Māori (39%), Bay of Plenty residents (50%) Renting (31%), HH with children aged 13-17 years (33%) \$25-\$50K personal income (29%), decreased working hours (39%), decreased personal (36%)/HH (33%) income
Community support	10%	Females (14%), Māori (33%), Waikato (23%) or Canterbury (17%) residents, urban (central city) residents (18%) Renting (22%), HH with children aged 0-4 years (18%) \$0-\$50K HH income (24%)/\$0-\$25K personal income (19%), decreased HH (21%)/personal (20%) income Not working, not looking for work (16%), labourers (23%), decreased working hours (19%)
Used KiwiSaver early	4%	Overseas born, lived in NZ for 20 years + (10%) Renting (8%) \$50-\$75K personal income (10%), decreased HH (9%)/personal (8%) income Professional, scientific, technical service industries (12%), increased working hours (11%)



# Purchasing confidence





## Purchasing confidence - Summary **Consumer Protection**

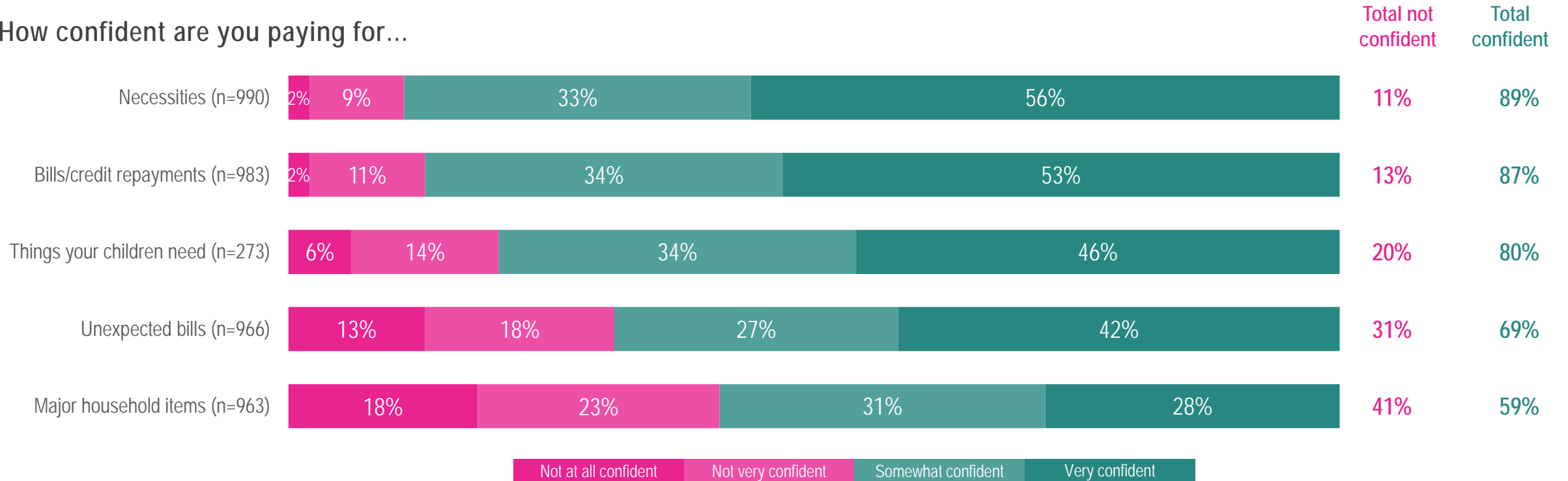
- Most respondents continue to feel confident about their ability to pay for necessities such as food (89%) and to meet their regular bill commitments (87%). However, more than one in ten respondents remain at risk of not being able to pay for necessities or meet bill repayments.
- Confidence in the ability to meet an unexpected bill remains notably lower than for necessities (69%). Of the five types of expenditure questioned on, respondents continue to be least likely to feel confident in their ability to pay for a major household item such as a large appliance or motor vehicle (59%).
- Looking back to Wave 1, respondents were overly-optimistic about the improvements in their confidence to pay for necessities, regular bills and things for their children over the next six months. For example, whilst 96% anticipated being confident in their ability to purchase necessities by Wave 2 (an increase of 7 percentage points), in reality, levels of confidence remained unchanged.
- Based on their purchase experiences over the last six months, anticipated improvements to purchasing confidence by February '22 tend to be more muted than six months ago. Whilst slight improvements in purchase confidence are anticipated for necessities, bill payments and things for children, respondents anticipate having less ability to pay for unexpected bills and major household items in six months' time.
- The share of respondents confident that they can get/find the products and services that they need/want has declined significantly over the last six months, down from 81% in 76%. Confidence in ability to get/find products is anticipated to fall even further - to 70% - by February '22.

# Purchasing confidence – Wave 2

Participants are currently most confident in their ability to pay for their regular/expected bills, including necessities (89%) and bills/credit repayments (87%). They are least confident in their ability to pay for ad-hoc payments such as major household items like appliances or vehicles (59% confident to some extent).

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 41% are not confident that they could pay for major household items if they needed to.

## How confident are you paying for...

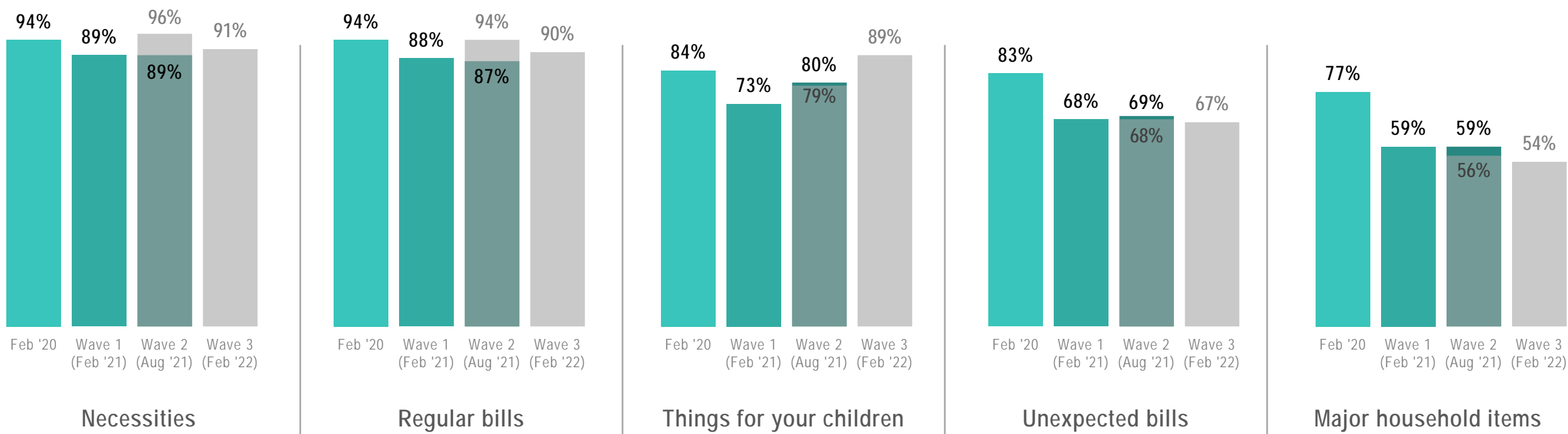


# Purchasing confidence over time

Despite optimism in Wave 1 of improved ability to pay for necessities and meet bill payments by Wave 2, actual confidence has remained stable. Actual confidence paying for ad hoc items (unexpected bills and/or a major household item) has been more in line with Wave 1 expectations. Confidence paying for things for children shows the most notable improvement between Waves 1 and 2 (up 7 percentage points), with actual confidence levels are in line with what was anticipated.

Increases in purchase confidence over the next six months are anticipated for necessities, paying bills and especially paying for things for children; in contrast, confidence in ability to pay for a major household item continues to decline.

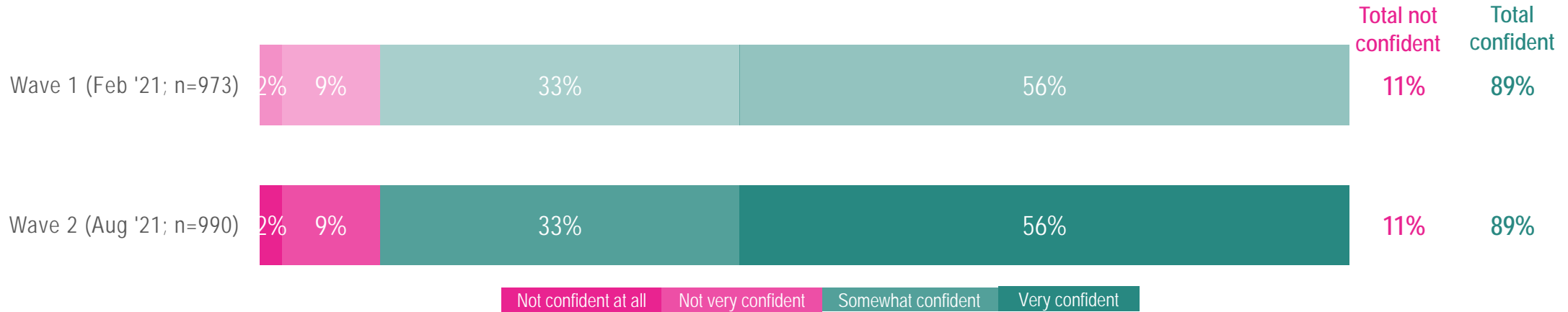
## Purchasing Confidence - Experience in the six months/anticipated in the next six months



# Confidence paying for necessities

Most respondents (89%) continue to feel confident about their ability to pay for necessities such as food and to meet rent or mortgage commitments, this share unchanged from Wave 1. One in ten respondents (11%) remain at risk of not being able to pay for necessities, including 2% who are not confident at all - the same share as in Wave 1.

## Confidence in ability to pay for necessities



### Those who are not at all confident:

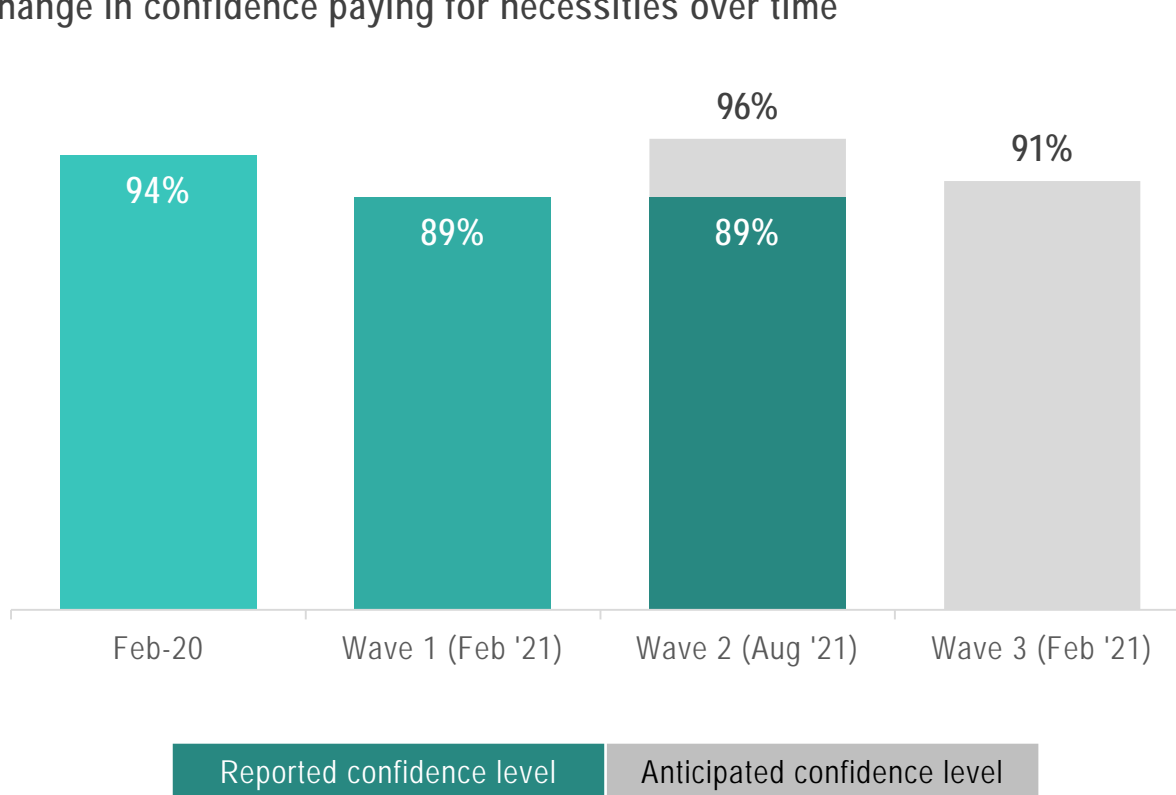
Not at all confident	Groups <u>more</u> likely to be not at all confident in Wave 2 than they were in Wave 1	Groups over-represented among 'not at all confident' in Feb '21 <u>and</u> Aug '21	Groups <u>less</u> likely to be not at all confident in Wave 2 than they were in Wave 1
2%	<ul style="list-style-type: none"> <li>↑ Sales workers (7%)</li> <li>↑ Working more hours than six months ago (6%)</li> <li>↑ Healthcare and social assistance industry (6%)</li> </ul>		<ul style="list-style-type: none"> <li>↓ Māori (6% → 1%)</li> <li>↓ Working fewer hours than six month ago (6% → 1%)</li> <li>↓ Personal income decreased (6% → 3%)</li> <li>↓ HH income decreased (6% → 2%)</li> <li>↓ &lt;\$50K HH income (6% → 2%)</li> <li>↓ Renting (5% → 3%)</li> </ul>



# Confidence paying for necessities over time

Despite optimism in Wave 1 that their ability to pay for necessities would improve over the following six months (96% expecting being confident in their ability to pay for necessities by Wave 2), in reality, ability to pay has remained unchanged – on 89%. Whilst respondents are optimistic about their ability to pay for necessities over the next six months, the net anticipated change (2 percentage points) is lower than the improvement anticipated in Wave 1 (7 percentage points).

## Net change in confidence paying for necessities over time



Who is most likely to anticipate **improved** ability to pay for necessities in Feb '22?  
(15% of all respondents)

- ✓ Accommodation and food service sector (48%)
- ✓ Involuntarily unemployed (45%)
- ✓ Pasifika (31%)
- ✓ Manufacturing sector (31%)
- ✓ 18-26 years (30%)
- ✓ Working hours increased (29%)
- ✓ Community and personal services workers (27%)
- ✓ Increase in personal/HH income (25%)
- ✓ Māori (23%)
- ✓ Renting (23%)
- ✓ Flatting (21%)



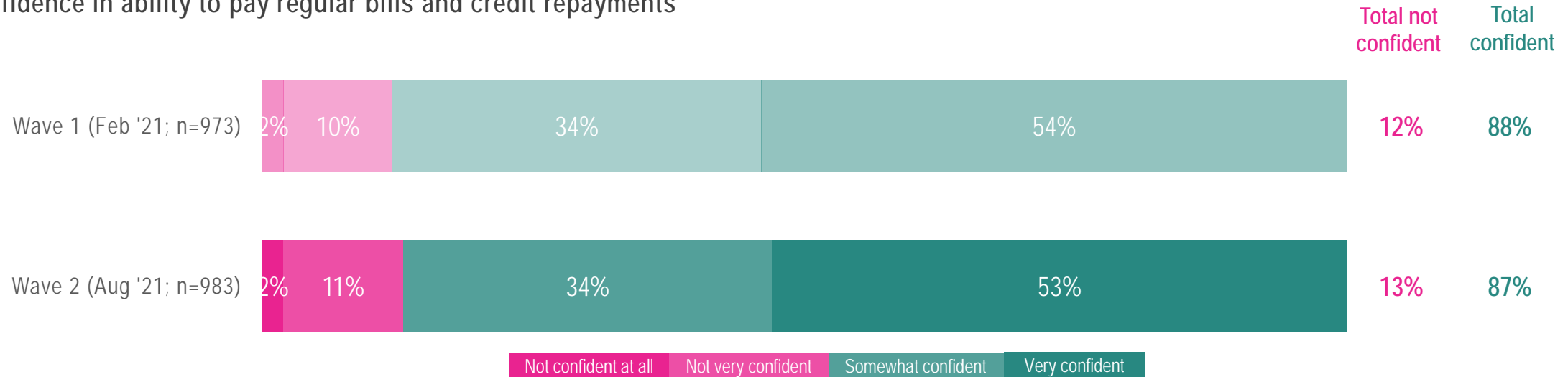
Who is most likely to anticipate **less** ability to pay for necessities in Feb '22?  
(13% of all respondents)

- ✓ Decrease in personal (25%) or HH (23%) income
- ✓ Māori (23%)
- ✓ \$25-\$50K HH income (22%)
- ✓ Working hours decreased (22%)
- ✓ Renting (19%)

# Confidence paying regular bills, credit repayments

Most respondents (87%) continue to feel confident about their ability to pay regular bills (such as insurance and telephone) and credit repayments, this share stable from Wave 1 (88%). However, more than one in ten respondents (13%) remain at risk of not being able to meet bill commitments, including 2% who are not confident at all.

## Confidence in ability to pay regular bills and credit repayments

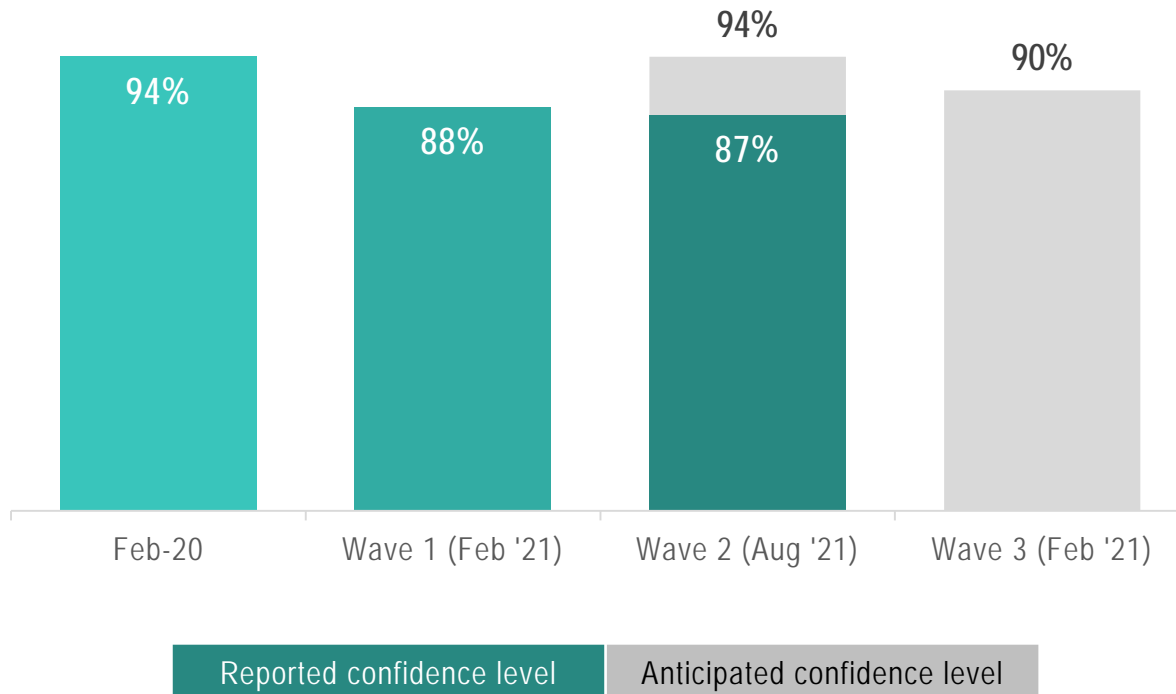


Not at all confident	Groups <u>more</u> likely to be not at all confident in Wave 2 than they were in Wave 1	Groups over-represented among 'not at all confident' in Feb '21 <u>and</u> Aug '21	Groups <u>less</u> likely to be not at all confident in Wave 2 than they were in Wave 1
2%	<ul style="list-style-type: none"> <li>↑ Bay of Plenty residents (8%)</li> <li>↑ Professional, scientific, technical services industry (6%)</li> <li>↑ Technicians, trade workers (5%)</li> </ul>	<ul style="list-style-type: none"> <li>• &lt;\$50K HH income (6%)</li> <li>• Decrease in personal (6%) or HH (5%) income over last six months (6%)</li> <li>• 37-46 years (4%)</li> <li>• Renting (4%)</li> <li>• Decrease in working hours (4%)</li> </ul>	<ul style="list-style-type: none"> <li>↓ Māori (6% → 4%)</li> <li>↓ HH with children 5-12 years (5% → 2%)</li> </ul>

# Confidence paying bills over time

Despite optimism in Wave 1 that their ability to pay bills and meet credit repayments would improve over the following six months (94% expecting being confident in their ability to pay bills by Wave 2), in reality, ability to meet bill commitments has declined slightly – to 87%. Whilst respondents are optimistic about their ability to meet bill commitments over the next six months, the net anticipated change (3 percentage points) is lower than the improvement that was anticipated in Wave 1 (6 percentage points).

## Net change in confidence paying bills over time



Who is most likely to anticipate **improved** ability to pay bills in Feb '22?  
(16% of all respondents)

- ✓ Accommodation, food service (47%) and manufacturing (35%) industries
- ✓ Involuntarily unemployed (45%)
- ✓ 18-26 years (33%)
- ✓ Increased working hours (29%)
- ✓ Increased personal (28%) or HH (27%) income
- ✓ Māori (23%)
- ✓ Renting (22%)



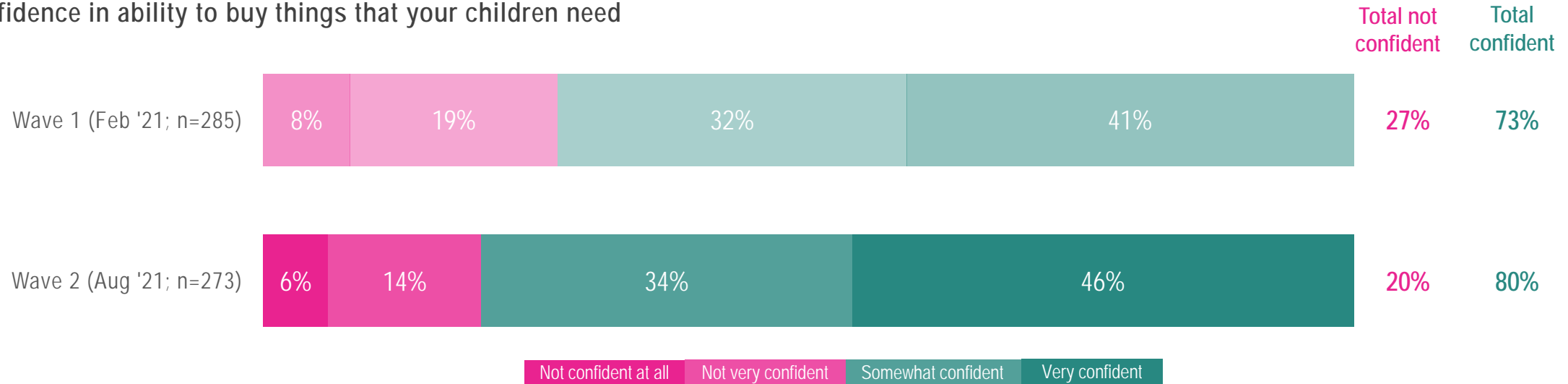
Who is most likely to anticipate **less** ability to pay bills in Feb '22?  
(13% of all respondents)

- ✓ Pasifika (24%)
- ✓ \$25-\$50K HH income (21%)
- ✓ Decreased HH income (22%)
- ✓ Māori (20%)
- ✓ Decreased working hours (20%)
- ✓ Renting (18%)

# Confidence paying for things that children need

Among those with children, the share who are confident in their ability to buy things that their children need (such as school/day-care fees, uniforms and sports equipment) has increased between Wave 1 (73%) and Wave 2 (80%). Note however that this increase is not statistically significant. Despite the improvement in confidence, one in five respondents with at least one dependent children (20%) continue to lack confidence in their ability to pay for the things their child needs.

## Confidence in ability to buy things that your children need

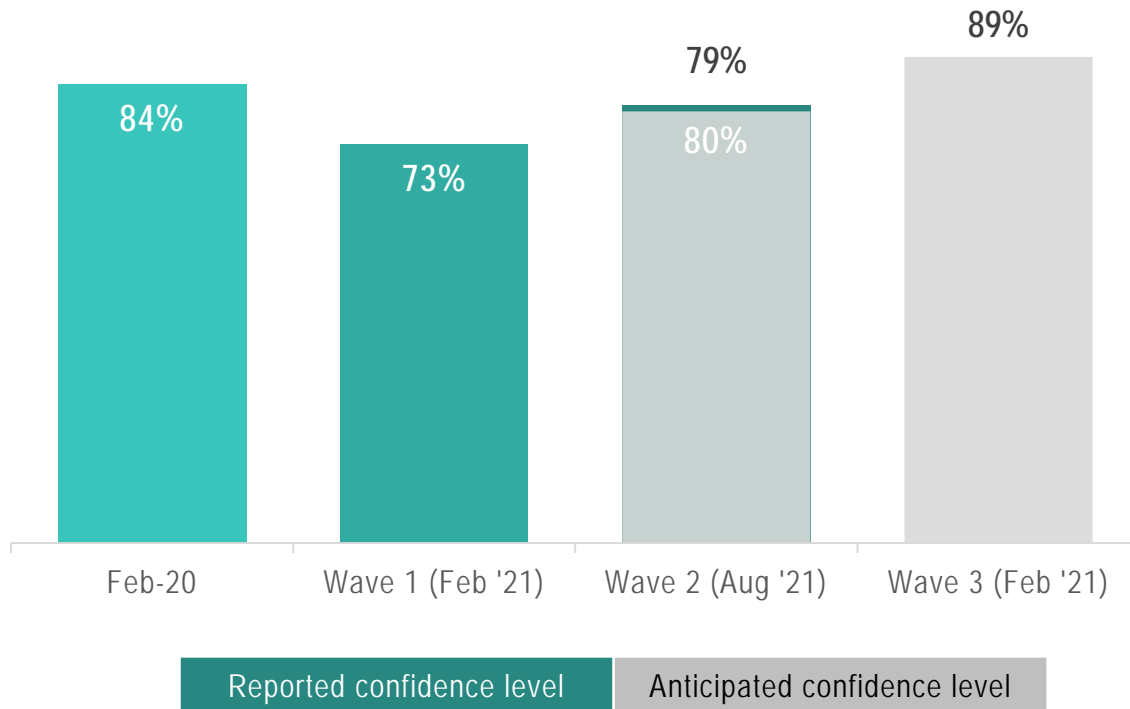


Not at all confident	Groups <u>more</u> likely to be not at all confident in Wave 2 than they were in Wave 1	Groups over-represented among 'not at all confident' in Feb '21 <u>and</u> Aug '21	Groups <u>less</u> likely to be not at all confident in Wave 2 than they were in Wave 1
6%	<ul style="list-style-type: none"> <li>↑ Decreased working hours (18%)</li> <li>↑ HH with children aged 5-17 years (10%)</li> </ul>	<ul style="list-style-type: none"> <li>• Māori (17%)</li> <li>• Decreased personal income (15%)</li> <li>• Renting (14%)</li> <li>• Pasifika (14%)</li> <li>• Females (9%)</li> </ul>	<ul style="list-style-type: none"> <li>↓ \$25-\$50K personal income (21% → 13%)</li> </ul>

# Confidence paying for things children need over time

Whilst there was a notable decline in confidence around ability to pay for things that children need with the arrival of COVID-19 (the share confident falling from 84% in February '20 to 73% in February '21), as respondents anticipated, consumer confidence has improved over the last six months (80% of respondents in Wave 2 confident in their ability to pay for things such as school/day-care fees, uniforms and sports equipment). Looking forward to the next six months, respondents anticipate a notable net improvement in their ability to pay for things children need (89% anticipating some level of confidence).

## Net change in confidence paying for things children need over time



Who is most likely to anticipate **improved** ability to buy things children need in Feb '22?  
(26% of all respondents)

- ✓ Pasifika (66%)
- ✓ Increase in personal income (44%)
- ✓ 18-26 years (43%)
- ✓ Increase in working hours (41%)



Who is most likely to anticipate **less** ability to buy things children need in Feb '22?  
(17% of all respondents)

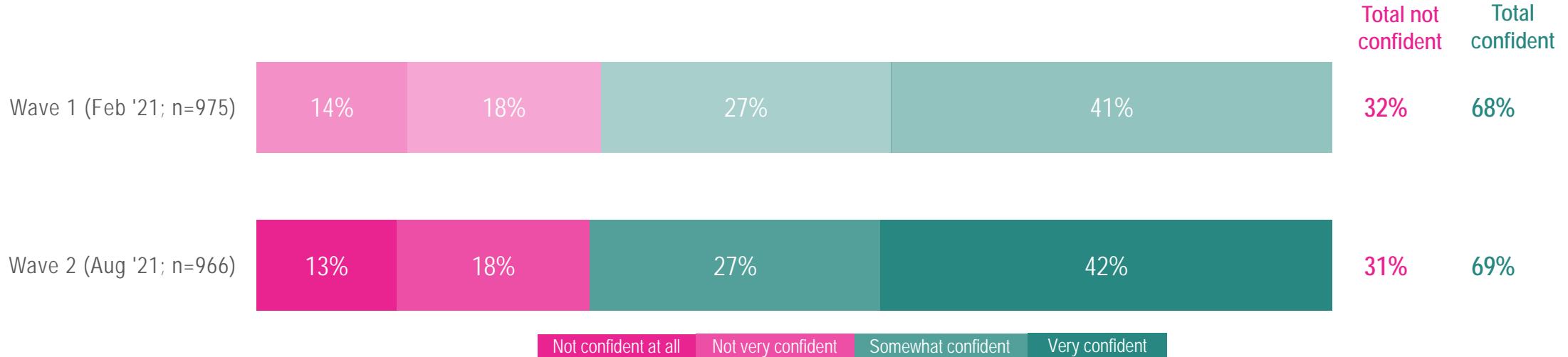
- ✓ Māori (33%)
- ✓ Decrease in HH income (33%)
- ✓ Not working, not looking for work (30%)
- ✓ \$0-\$25K personal income (28%)
- ✓ Renting (27%)



# Confidence paying an unexpected bill

Just over two-thirds of respondents (69%) continue to feel confident about their ability to pay an unexpected bill, this share stable from Wave 1 (68%). A third (31%) remain at risk of not being able to meet unexpected bill commitments, including 13% who are not confident at all.

## Confidence in ability to pay an unexpected bill/payment of \$250

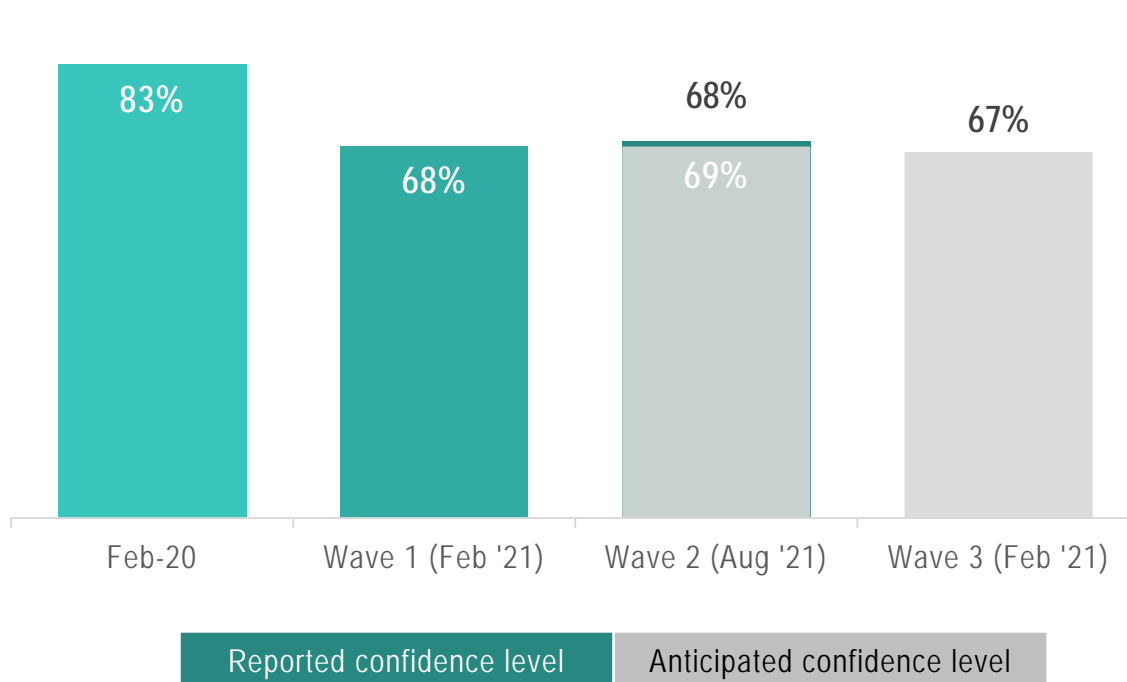


Not at all confident	Groups <u>more</u> likely to be not at all confident in Wave 2 than they were in Wave 1	Groups over-represented among 'not at all confident' in Feb '21 <u>and</u> Aug '21	Groups <u>less</u> likely to be not at all confident in Wave 2 than they were in Wave 1
13%	<ul style="list-style-type: none"> <li>↑ \$0-\$25K personal income (28%)</li> <li>↑ Involuntarily unemployed (28%)</li> <li>↑ Waikato (22%)</li> <li>↑ Not working, not looking for work (21%)</li> </ul>	<ul style="list-style-type: none"> <li>• Māori (31%)</li> <li>• Renting (26%)</li> <li>• Decreased personal (23%)/HH (22%) income</li> <li>• HH with children 0-17 years (22%)</li> <li>• 27-36 years (21%)</li> <li>• Decreased working hours (21%)</li> </ul>	<ul style="list-style-type: none"> <li>↓ \$25-\$50K HH income (28% → 20%)</li> <li>↓ \$25-\$50K personal income (22% → 13%)</li> <li>↓ 18-26 years (21% → 15%)</li> <li>↓ Females (19% → 14%)</li> </ul>

# Confidence paying an unexpected bill over time

Whilst there was a notable decline in confidence around ability to meet unexpected bills with the arrival of COVID-19 (the share confident falling from 83% in February '20 to 68% in February '21), consumer confidence has remained stable over the last six months, with 69% of respondents in Wave 2 confident in their ability to meet an unexpected bill of \$250. This is in line with anticipated stability in ability to pay. Looking forward to the next six months, respondents anticipate little change in their ability to meet unexpected bills.

## Net change in confidence paying an unexpected bill over time



Who is most likely to anticipate **improved** ability to pay unexpected bills in Feb '22?  
(16% of all respondents)

- ✓ Involuntarily unemployed (41%)
- ✓ Accommodation, food services (38%), manufacturing (33%) industries
- ✓ Sales (35%), community and personal services (26%) workers
- ✓ Increased HH (33%)/personal (30%) income
- ✓ 18-26 years (32%)
- ✓ Increased working hours (31%)
- ✓ Renting (22%)
- ✓ Māori (25%)



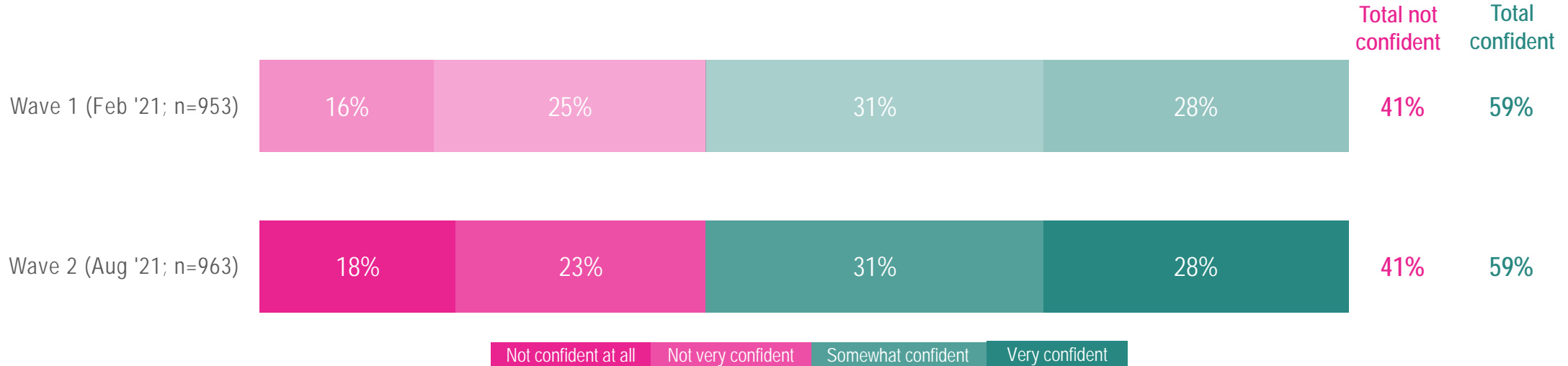
Who is most likely to anticipate **less** ability to pay unexpected bills in Feb '22?  
(18% of all respondents)

- ✓ Decreased personal (35%)/HH (31%) income
- ✓ Pasifika (32%)
- ✓ Bay of Plenty residents (31%)
- ✓ Decreased working hours (29%)
- ✓ Māori (27%)
- ✓ HH with children 5-12 years (27%)
- ✓ Renting (26%)
- ✓ \$50-\$100K personal income (25%)

# Confidence paying for major household item

Of the five types of expenditure questioned on, respondents continue to be least likely to feel confident in their ability to pay for a major household item such as a large appliance or motor vehicle (59%). Wave 2 levels of confidence are similar to Wave 1, with almost one in five (18%) not at all confident in their ability to pay for a major household item.

## Confidence in ability to buy a major household item

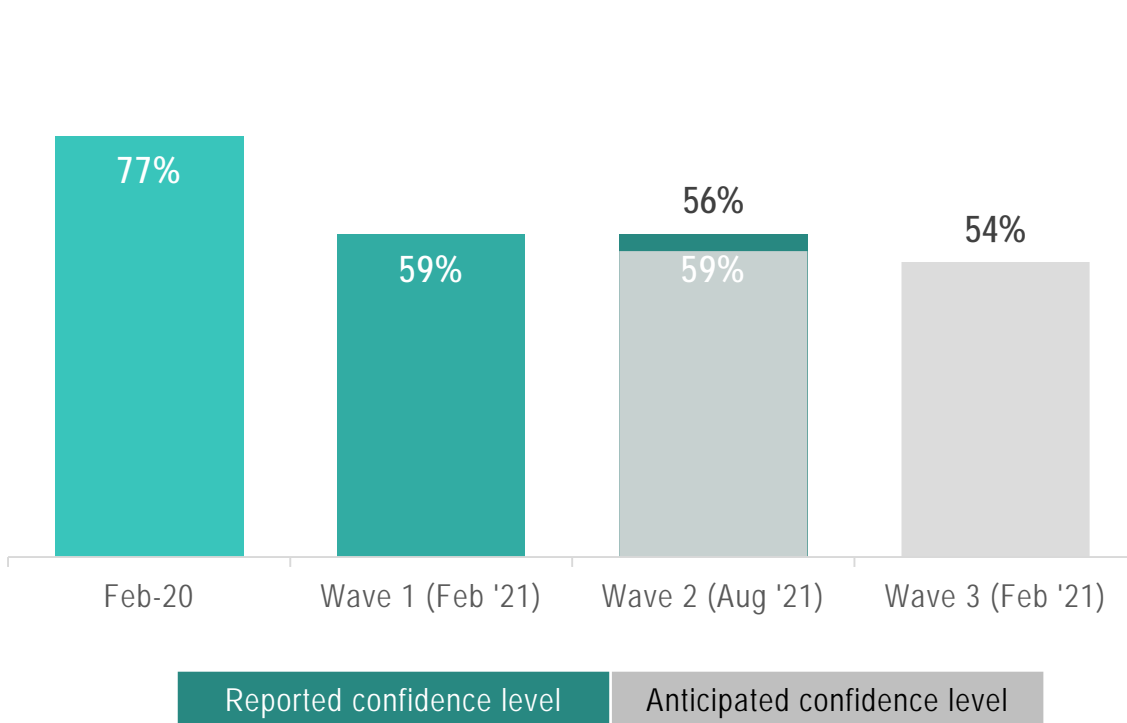


Not at all confident	Groups <u>more</u> likely to be not at all confident in Wave 2 than they were in Wave 1	Groups over-represented among 'not at all confident' in Feb '21 <u>and</u> Aug '21	Groups <u>less</u> likely to be not at all confident in Wave 2 than they were in Wave 1
18%	<ul style="list-style-type: none"> <li>↑ Accommodation, food service industry (41%)</li> <li>↑ \$0-\$25K HH (37%)/personal (27%) income (37%)</li> <li>↑ HH with children 13-17 years (32%)</li> <li>↑ Labourers (32%)</li> <li>↑ 18-26 years (26%)</li> <li>↑ Flatting (25%)</li> <li>↑ Not working, not looking for work (23%)</li> </ul>	<ul style="list-style-type: none"> <li>• Decreased personal (31%) or HH (30%) income</li> <li>• Pasifika (29%)</li> <li>• Renting (27%)</li> <li>• Māori (26%)</li> <li>• HH with children 0-4 years (24%)</li> <li>• Female (22%)</li> </ul>	<ul style="list-style-type: none"> <li>↓ \$25-\$50K personal income (24% → 18%)</li> <li>↓ 27-36 years (23% → 16%)</li> </ul>

# Confidence paying for major household items over time

Whilst there was a notable decline in confidence around buying major household items with the arrival of COVID-19 (the share confident falling from 77% in February '20 to 59% in February '21), consumer confidence has remained stable over the last six months with 59% of respondents in Wave 2 confident paying for a major household item. This is in contrast to the slight decline in confidence anticipated by respondents in Wave 1 (down 3 percentage points to 56%). In contrast to other purchases, respondents are more pessimistic about their ability to purchase major household items over the next six months – 54% anticipating being confident in February '22.

## Net change in confidence paying for major household items over time



Who is most likely to anticipate **improved** ability to buy major household items in Feb '22?  
(16% of all respondents)



Who is most likely to anticipate **less** ability to buy major household items in Feb '22?  
(21% of all respondents)

- ✓ Accommodation, food service industry (48%)
- ✓ Involuntarily unemployed (38%)
- ✓ 18-26 years (32%)
- ✓ Pasifika (31%)
- ✓ Increased HH (28%) or personal (26%) income
- ✓ Increased working hours (26%)
- ✓ HH with children 13-17 years (25%)
- ✓ Māori (24%)
- ✓ Bay of Plenty (27%) and Auckland (19%) residents
- ✓ Community and personal services workers (26%)
- ✓ Renting (22%)

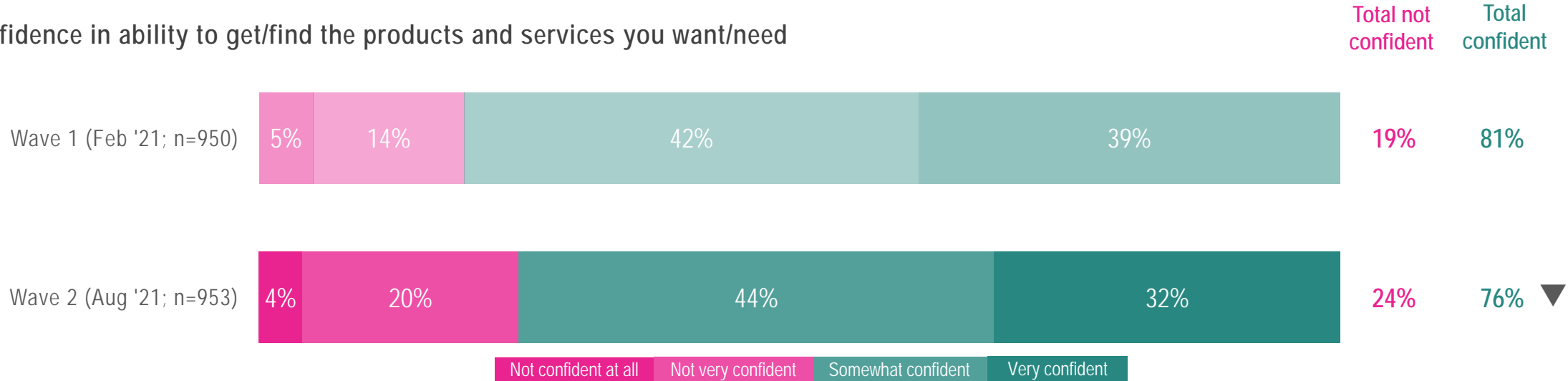
- ✓ Decreased personal (35%) or HH (34%) income
- ✓ Decreased working hours (33%)
- ✓ \$25-\$50K HH income (29%)
- ✓ \$0-\$25K personal income (28%)



# Confidence finding what you want/need

The share of respondents confident that they can get/find the products and services that they need/want has declined significantly over the last six months, down from 81% in Wave 1 to 76% in Wave 2. Whilst the share who are 'not at all confident' has remained stable, there has been a notable increase in the share who are 'not very confident' – up from 14% to 20%. Accommodation/food service industry workers (39%), those who have experienced a decline in HH income (33%), and those working fewer hours a week than six months ago (30%) are particularly over-represented in this group.

## Confidence in ability to get/find the products and services you want/need

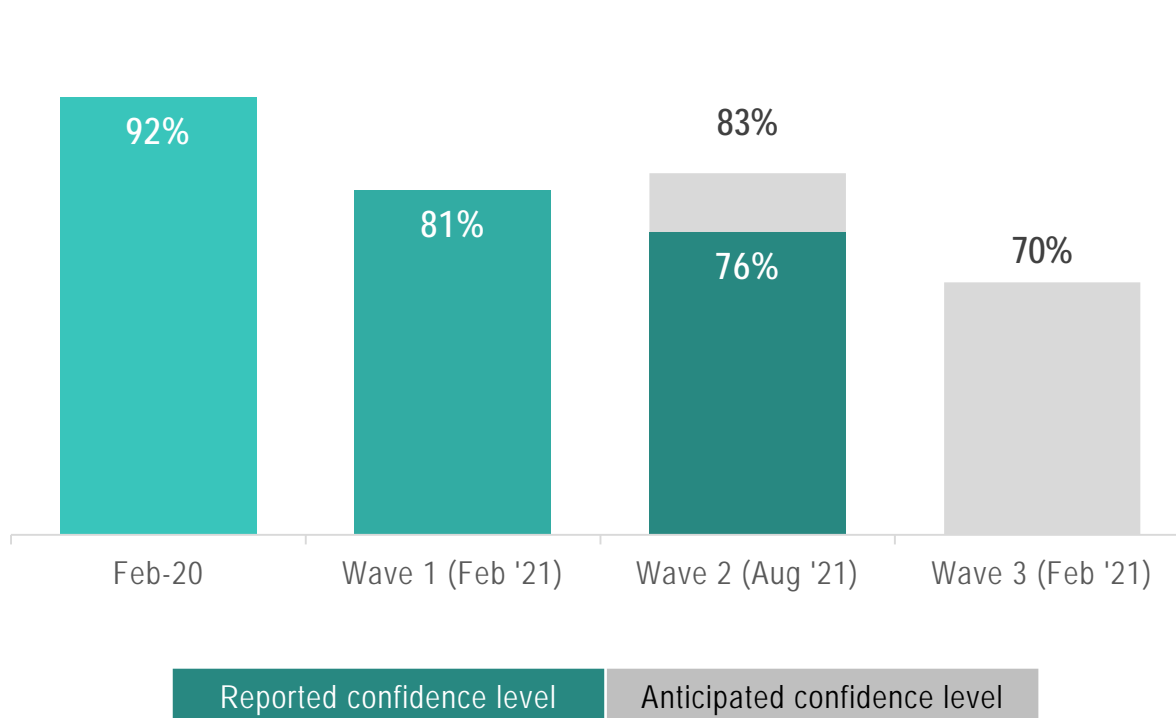


Not at all confident	Groups <u>more</u> likely to be not at all confident in Wave 2 than they were in Wave 1	Groups over-represented among 'not at all confident' in Feb '21 <u>and</u> Aug '21	Groups <u>less</u> likely to be not at all confident in Wave 2 than they were in Wave 1
4%	↑ 47-56 years (9%)	<ul style="list-style-type: none"> <li>\$25-\$50K personal income (7%)</li> </ul>	<ul style="list-style-type: none"> <li>↓ Involuntarily unemployed (19% → 10%)</li> <li>↓ Māori (15% → 7%)</li> <li>↓ Renting (13% → 5%)</li> <li>↓ HH with children aged 0-12 years (12% → 3%)</li> </ul>

# Confidence finding what you want/need

In contrast to the optimistic view in Wave 1 that their ability to get/find the things they wanted/needed would improve over the following six months (83% expecting being confident in their ability to find what they need in August '21), in reality, confidence has fallen over the last six months - from 81% to 76%. Based on their experience over the last six months, respondents are now notably less optimistic about their ability to source what they need over the next six months, a net anticipated decline of 6 percentage points to 70%.

Net change in confidence finding what you want/need over time



Who is most likely to anticipate improved ability to find what they need in Feb '22?  
(16% of all respondents)



Who is most likely to anticipate less ability to find what they need in Feb '22?  
(22% of all respondents)

- ✓ Accommodation, food service industry (47%)
  - ✓ Involuntarily unemployed (39%)
  - ✓ Pasifika (38%)
  - ✓ Sales workers (34%) and labourers (30%)
  - ✓ Increased working hours (32%)
  - ✓ Manawatu-Whanganui residents (31%)
  - ✓ 18-26 years (29%)
  - ✓ Flatting (26%)
  - ✓ Born overseas, lived in NZ for 11-20 years (26%)
  - ✓ Increased personal or HH income (26%)
  - ✓ Renting (22%)
- 
- ✓ Northland residents (40%)
  - ✓ Professional, scientific and technical industries (36%)
  - ✓ HH with children aged 13-17 years (35%)
  - ✓ Decreased personal (32%)/HH (30%) income
  - ✓ \$50-\$75K personal income (29%)



# Impacts of COVID-19 on consumers





## Impacts of COVID-19 on consumers - Summary

- The share of respondents using more of their savings than planned, increasing their debt or missing or needing to pause bill payments has declined significantly over the six months to August '21; however, positive savings and bill paying behaviours don't show the same trend, with the share saving more than planned and able to bring forward bill payments remaining unchanged between Waves 1 and 2.
- Nineteen percent of respondents reported having taken on new debt or increased their existing debt over the last six months, with mortgages/home loans (6%) and 'buy now, pay later' services (6%) most frequently mentioned.
- COVID-19 continues to impact purchasing behaviour, with 43% postponing the purchase of major items in the six months to August '21, and more than a third (36%) cutting back on necessities (although this share has declined from 43% in Wave 1).
- The share of respondents experiencing product shortages (67%) has increased significantly; increases are also reported in the proportion experiencing an unexpected price increase.
- With the exception of utilities (where spend has increased, at least partly due to a change in season), Wave 2 patterns of spending on the household are very stable when compared with Wave 1. In contrast, spend on discretionary items (personal items, entertainment, dining out and travel) has continued to decline over the last six months - and to a greater extent than in the period from March '20 to February '21.
- The shift away from online purchases from overseas retailers has continued (38% doing this less since Wave 1), with purchases from online marketplaces and auction sites also declining. Results show a continued desire by consumers to support local/New Zealand businesses, with 31% of consumers reporting spending more at local businesses over the last six months, 30% purchasing more from New Zealand retailers online and 27% purchasing more NZ-made products since February '21.



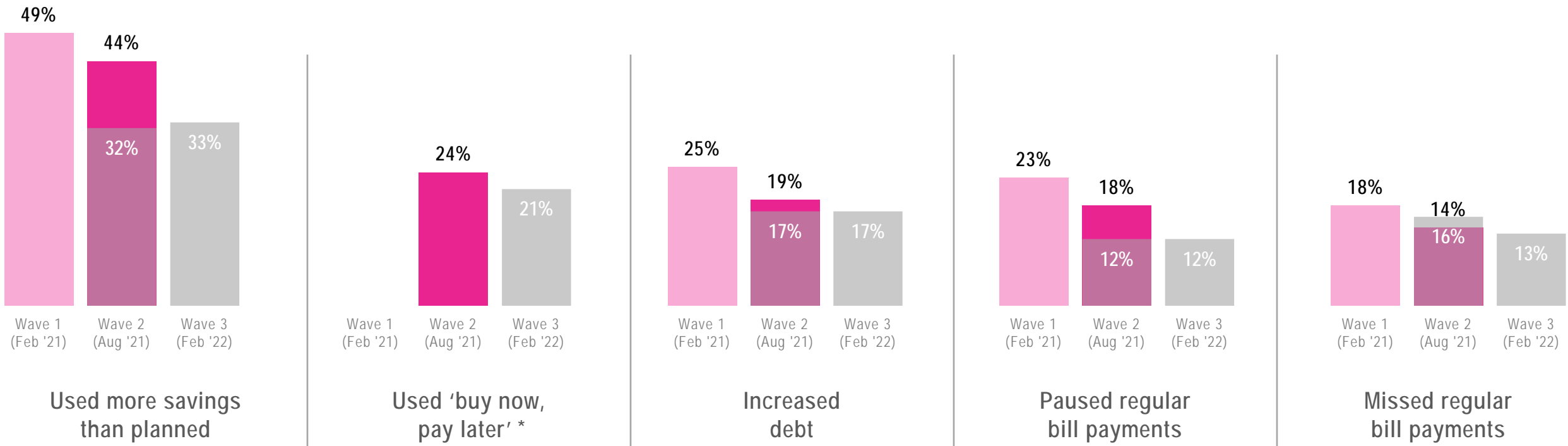
# Bill payments, savings and debt

The share of respondents using more of their savings than planned, increasing their debt or missing or needing to pause bill payments has declined significantly over the six months to August '21. This decline is most notable for the share who have increased debt - down from 25% to 19% of respondents.

Respondents had tended to under-estimate their need to use more savings than planned – in Wave 1 32% expecting to use more savings than planned over the following six months, where in reality, 44% had needed to do this by Wave 2. Actual behaviour was more in line with expectations for other bill payment, savings and debt behaviours.

Looking forward, participants are expecting improvements in the next six months across all aspects of bill payment, savings and debt. However, a third (33%) still anticipate needing to use more savings than planned between August and February '22.

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



Happened Mar '20 – Feb '21 (% yes)

Happened Mar '21 – Aug '21 (% yes)

Likely to happen in next six months (% likely/very likely)

# Bill payments, savings and debt

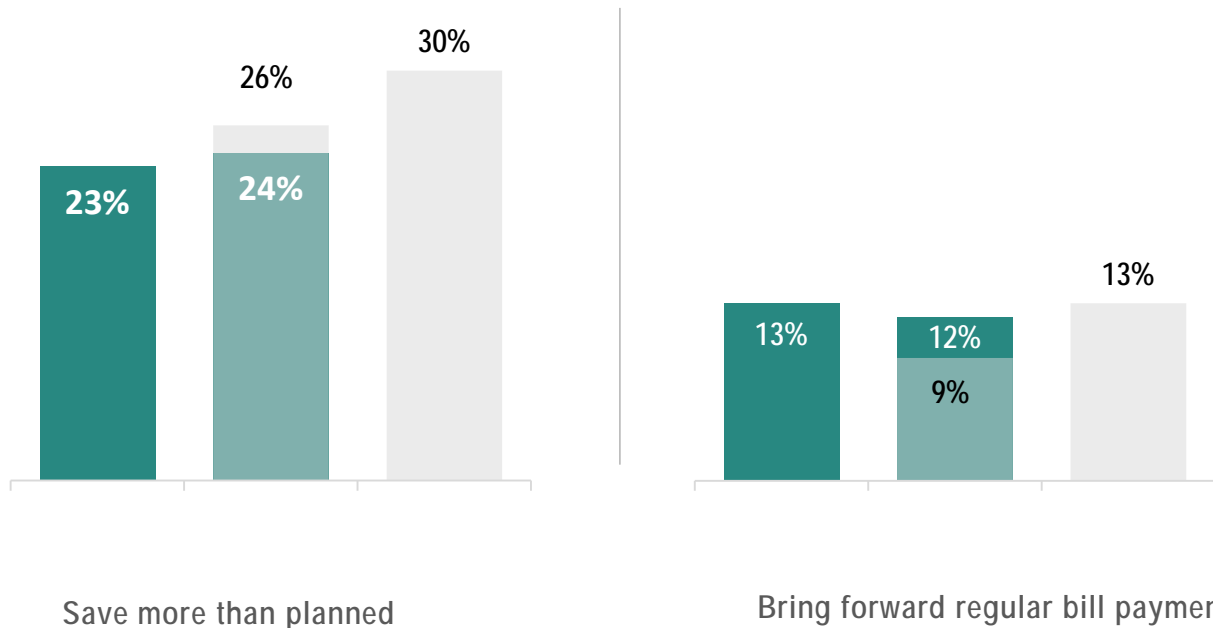
Have you done/had to do any of the following since February 2021?

	% yes	Significantly higher for:
Used more savings than planned	44%	27-36 years (53%), overseas-born, lived in NZ for <10 years (61%) Renting (55%), flatting (54%) \$25-\$75K HH income (55%), \$0-\$25K personal income (53%), decrease in personal (71%) or HH (69%) income Decrease in working hours (65%)
Bought something using 'buy now, pay later'	24%	18-36 years (40%), females (28%), Māori (50%), Pasifika (41%), Bay of Plenty residents (48%) Renting (40%), HH with children aged 0-17 years (36%), living with adult family (34%) \$50-\$75K HH income (34%)/personal income (33%), increase in working hours (38%) Labourers (46%), accommodation, food service industry (47%)
Increased debt	19%	27-36 years (30%), Māori (29%), Bay of Plenty (33%), Waikato (31%) residents Own home with mortgage (24%), renting (25%), HH with children aged 5-12 years (31%) Increased (30%) or decreased (29%) working hours, decreased personal (32%)/HH (28%) income Professional, scientific, technical industries (31%)
Paused regular bill payment	18%	18-37 years (26%), Pasifika (32%), Māori (44%), Bay of Plenty residents (43%) Renting (29%), flatting (25%) \$50-\$75K HH income (28%), decrease in working hours (35%), decrease in personal (33%) or HH (31%) income Involuntarily unemployed (46%)
Missed regular bill payment	14%	18-26 years (22%), Pasifika (43%), Māori (27%), Bay of Plenty residents (28%) Renting (26%), HH with children aged 5-17 years (26%) \$25-\$75K HH income (22%), decrease (23%) or increase (22%) in working hours, decrease in HH (27%) or personal (25%) income Sales workers (32%), community and personal services workers (24%)

# Bill payments, savings and debt

Whilst the share of respondents using more of their savings than planned, increasing their debt or missing or needing to pause bill payments has declined significantly over the six months to August '21, positive savings and bill paying behaviours don't show the same trend, with the share saving more than planned (24%) and able to bring forward bill payments (12%) remaining relatively unchanged from Wave 1. Looking forward, respondents are more optimistic about their ability to save more than planned over the next six months than they were in Wave 1.

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

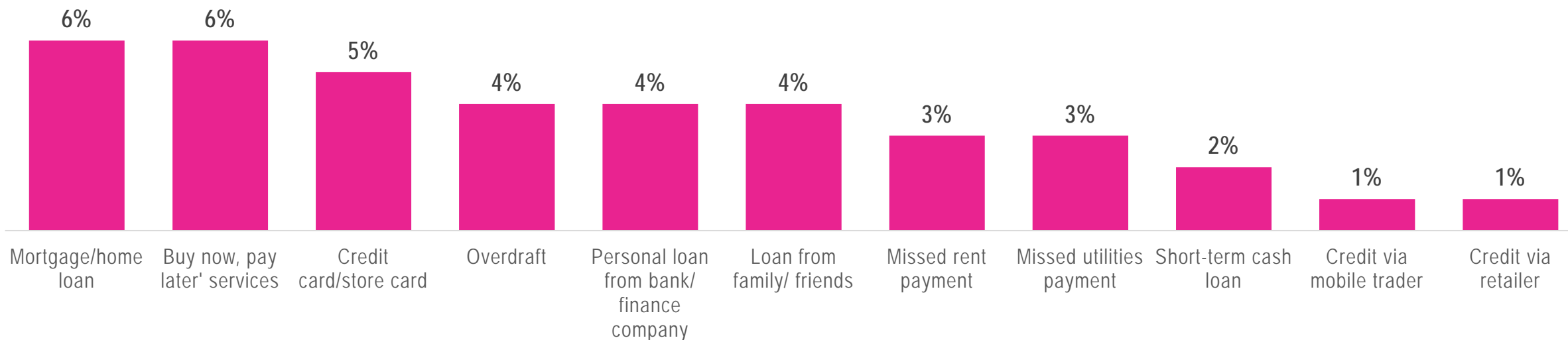


	% yes	Significantly higher for:
Saved more than planned	24%	Flatting (44%) \$150K+ HH income (35%), \$100-\$150K personal income (40%), increased HH (39%), personal (36%) income Work fulltime (28%), professionals, scientific and technical industries (44%)
Brought forward regular bill payment	12%	37-46 years (19%), Northland residents (27%), overseas-born, lived in NZ for <10 years (23%) Own home with mortgage (17%) Public administration (29%) and construction (26%) industries

Nineteen percent of respondents reported having taken on new debt or increased their existing debt over the six months to August '21, which is down from 25% in the first year of COVID. Respondents were most likely to have taken out or increased their mortgage/home loan (6% of all respondents) or have purchased goods through 'buy now, pay later' services such as AfterPay, LayBuy and Humm (6%). Five percent reported having increased their credit or store card debt.

Nine percent reported having increased or taken on one new debt product since Wave 1 (most typically a mortgage); 3% had taken on four or more debt products.

## Debts increased or taken on since Wave 1



No debt	One debt product	Two debt products	Three debt products	Four or more debt products
81%	9%	5%	2%	3%
67 years + (97%), NZ European (86%) Own home without mortgage (95%) HH and personal income unchanged (85%)	\$75-\$100K personal income (17%) Own home with mortgage (13%) Professional, scientific, technical sectors (20%)	27-36 years (10%), females (7%) Renting (9%), live with children aged 0-12 years (10%)	Lived in NZ 10 years or less (6%)	Pasifika (8%), Māori (5%) \$50-\$75K HH income (7%) Flatting (7%), live with children aged 13-17 years (10%) Involuntarily unemployed (7%), construction industry (8%)

## Debts increased or taken on since Wave 1

	% yes	Significantly higher for:
Mortgage/home loan	6%	27-36 years (11%), Pasifika (13%) \$150K+ HH income (13%); decreased HH income (12%) Professionals (10%), information/media/telecoms (17%)
'Buy now, pay later' services	6%	27-36 years (12%), living with children aged 5-17 years (14%) Renting (10%)
Overdraft	4%	Bay of Plenty residents (10%), Māori (8%), renting (6%) \$50-\$75K personal income (6%); decreased HH income (9%); working hours increased (11%) or decreased (7%) Technicians/trade workers (9%), sales workers (15%)
Loan from family/friends	4%	Females (7%), Māori (10%), Pasifika (11%), living with children aged 5-12 years (10%) or 13-17 years (13%) \$25-\$75K HH income (8%); increase (9%) or decrease (9%) in working hours
Missed rent payments	3%	27-36 years (9%), females (5%), Māori (10%), Pasifika (8%); Waikato residents (15%) Decreased HH income (6%) Retail trade industry (9%)
Missed utility payments	2%	Pasifika (16%), living with children aged 13-17 years (10%); renting (4%) \$50-\$75K HH income (7%); increased working hours (7%); decreased HH income (5%) Community service/personal service workers (7%), construction industry (9%)
Short-term cash loan to be paid back over less than three months	2%	Pasifika (11%), Waikato residents (5%); renting (4%) \$50-\$75K HH income (6%), \$50-\$75K personal income (5%); increase in working hours (5%); decreased HH income (9%) Public administration and safety industry (8%)



# Relationship Between Debt and Missed/Paused Bill Payments

In the last six months, 18% paused and 14% missed at least one regular payment, however this was more likely to happen among those who have taken on new debt or increased their debt in the same period. Of the 19% of respondents who increased their debt or took on new debt during Wave 2, 41% reported having missed a bill payment over the same period and/or pausing or decreasing a bill payment. The likelihood of both missing a bill payment and pausing/decreasing a payment was highest among those whose debt included a loan from family/friends (76% missing a bill payment, 77% pausing a bill payment) or an overdraft (71% and 76% respectively). In contrast, respondents who had increased or taken out a new mortgage/home loan over the last six months were least likely to have either missed (36%) or have paused/decreased a bill payment (41%).

Type of debt increased/taken on	Missed Bill Payment in Last 6 Months	Paused/Decreased Bill Payment in Last 6 Months
Loan from family/friends (n=43)	76%	77%
Overdraft (n=31)	71%	76%
Buy Now, Pay Later (n=57)	66%	59%
Personal loan from bank/finance company (n=36)	49%	42%
Credit card/store card (n=47)	43%	41%
Mortgage/home loan (n=52)	36%	41%
All respondents who increased/took on new debt (n=177)	41%	41%

# Buy Now, Pay Later

Of the 6% of respondents who had increased their use, or started using, 'buy now, pay later' over the last six months, most (89%) reported also having increased or taken on other debts over the same period (males were over-represented among those who had only increased their use of 'buy now, pay later' – 23%). Those who had taken on other debts in addition to 'buy now, pay later' were mostly likely to have borrowed from family/friends (41%) and/or have increased credit card/store card debt. A quarter of 'buy now, pay later' users (27%) reported having missed a bill payment, and 21% had missed a rent payment (21%).

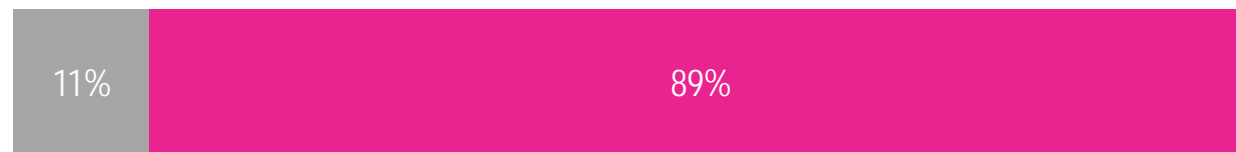


In Wave 2, 6% increased or started using 'buy now, pay later'

These respondents also took on/increased other debt:

Borrowed money from family/friends	41%
Credit card or store card	29%
Mortgage/home loan	28%
Bank overdraft	27%
Personal loan from bank/finance company	26%
Short-term cash loan to be paid back in less than three month e.g. Moola	25%
Goods bought on credit from mobile trader	15%

## Increase/use of 'Buy Now, Pay Later' and other debts over last 6 months



■ Buy Now, Pay Later Only ■ Buy Now, Pay Later and Other Debts

And these respondents also:

Missed a telecoms or utilities payment	27%
Missed a rent payment	21%

# Purchasing behaviour

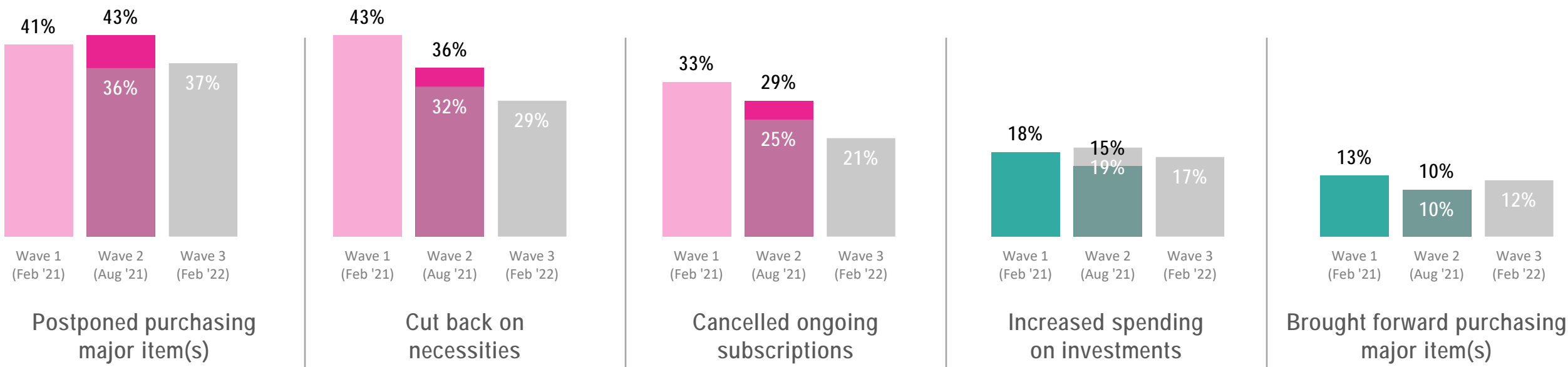
COVID-19 continues to impact purchasing behaviour, with two in five respondents (43%) reporting they postponed the purchase of major items in the six months to August '21, and more than a third (36%) cutting back on necessities. However, the share cutting back spending on necessities has declined significantly from Wave 1 – down 7 percentage points. Twenty-nine percent of respondents continue to report cancelling subscriptions (67% of these had also cancelled a subscription prior to Wave 1; a third were cancelling subscriptions for the first time between February and August '21).

Over the same six month period, the extent to which COVID has acted as a catalyst to encourage spending has decreased, with respondents less likely to have increased their spending on investments (15%) or to have brought forward the purchase of a major item (10%) than in Wave 1. For both categories, respondents have cut back on their spending more than they anticipated doing – and the actual share increasing spend on investments was lower than anticipated.

While consumers anticipate that their ability to purchase will improve over the next six months, it should be noted that 29% of respondents still anticipate having to cut back on necessities.

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

▼ Denotes statistically significant decline from previous wave



# Purchasing behaviour

Have you done/had to do any of the following since Wave 1?

	% yes	Significantly higher for:
Postponed purchasing major item(s)	43%	37-46 years (54%), Māori (55%), Auckland residents (50%) Renting (60%), overseas-born, lived in NZ for <10 years (66%), HH with children aged 5-13 years (58%) \$25-\$75K HH income (58%) Involuntarily unemployed (72%), manufacturing industry (65%), decreased (67%) or increased (54%) working hours, decreased HH (70%) or personal (69%) income
Cut back on necessities	36%	Females (42%), Pasifika (67%), Māori (55%) Renting (53%), living with adult family members (46%) \$0-\$75K HH income (48%)/\$0-\$25K personal income, decreased HH (59%)/personal (57%) income Accommodation, food service industry (56%), decreased working hours (57%)
Cancelled ongoing subscriptions	29%	27-36 years (37%), Māori (46%), Asian (41%), Bay of Plenty residents (51%) Renting (39%), overseas-born, lived in NZ for <10 years (43%), HH with children aged 0-4 years (44%) \$25-\$75K HH income (39%), \$25-\$50K personal income (37%) Involuntarily unemployed (54%), decreased working hours (48%), decreased HH/personal income (51%)
Increased spending on investments	15%	Males (19%), Asian (24%), Auckland residents (21%) HH with children aged 13-17 years (27%) \$150K HH income (33%)/\$100-\$150K personal income (34%) Work fulltime (19%), professional, scientific, technical services industries (28%), decreased working hours (24%)
Brought forward purchasing major item(s)	10%	Bay of Plenty (33%) or Waikato (19%) residents \$25-\$50K personal income (15%)

# Cancellations

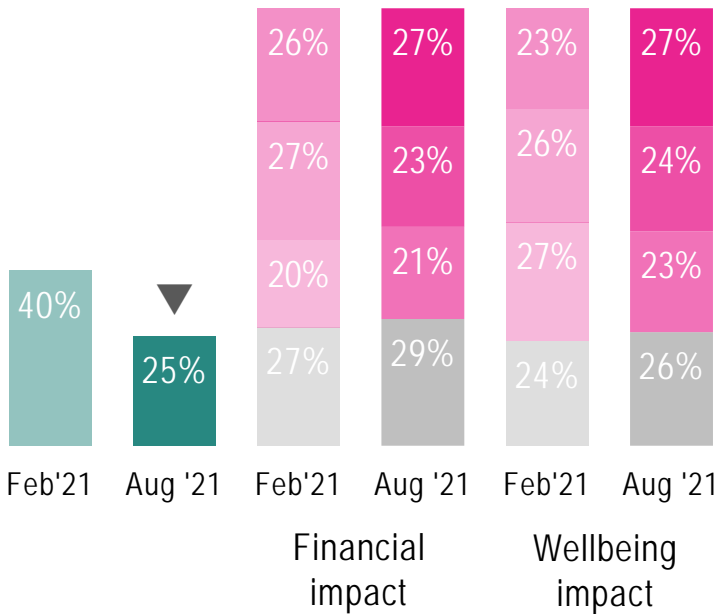
The shares of respondents who have experienced cancellation of domestic travel (39%) or events (31%) has remained stable since February '21. Not unexpectedly, the share having experienced the cancellation of overseas travel has declined significantly over the last six months, but 25% of respondents still report having been affected.

Respondents continue to be most likely to experience financial impacts from cancellation of overseas travel, 71% reporting at least some financial impact, and 27% describing this as significant; these proportions similar to February '21. Whilst 69% experienced financial impacts of domestic travel cancellations, these continue to be less likely to be significant (10%) than for overseas travel. The financial impact of event cancellations has declined slightly over the last six months (down from 68% to 64%).

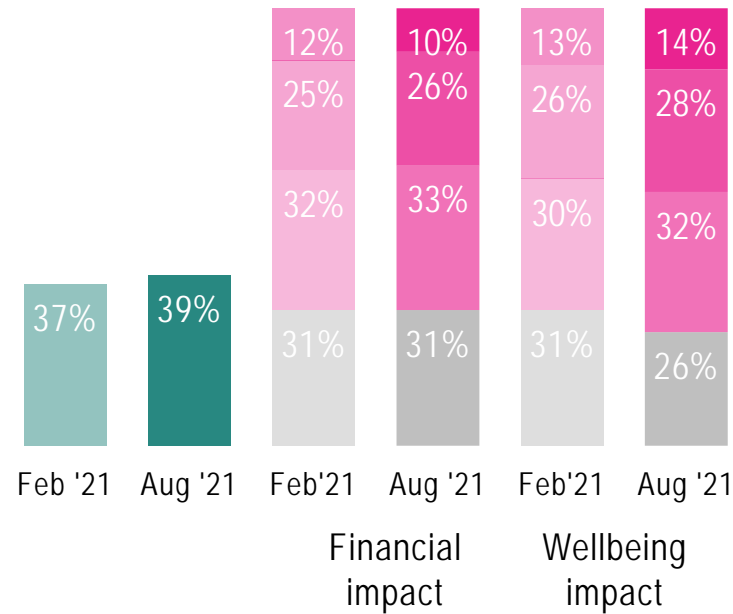
Similar to February '21, the wellbeing impact of overseas travel being cancelled (74%) is slightly higher than the financial impact (71%). Over the last six months, the wellbeing impact of the cancellation of domestic travel has increased – from 69% to 74%.

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

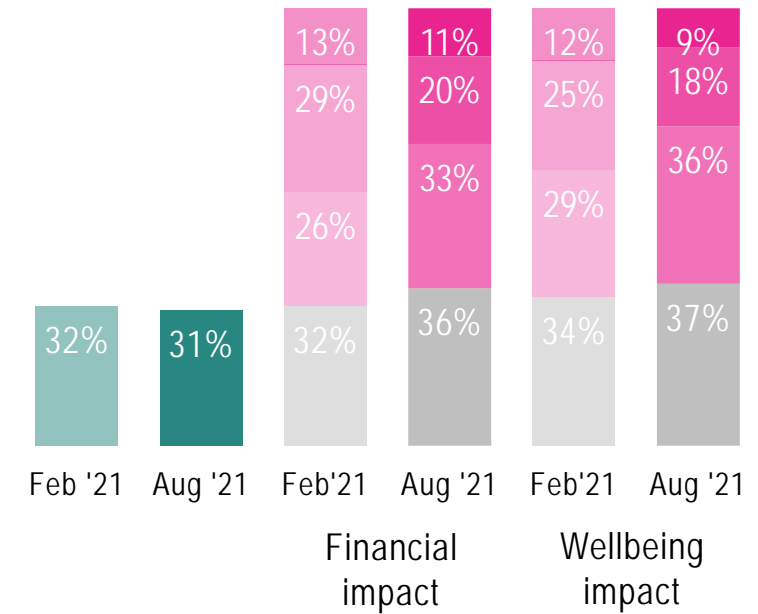
### Overseas travel



### Domestic travel



### Events





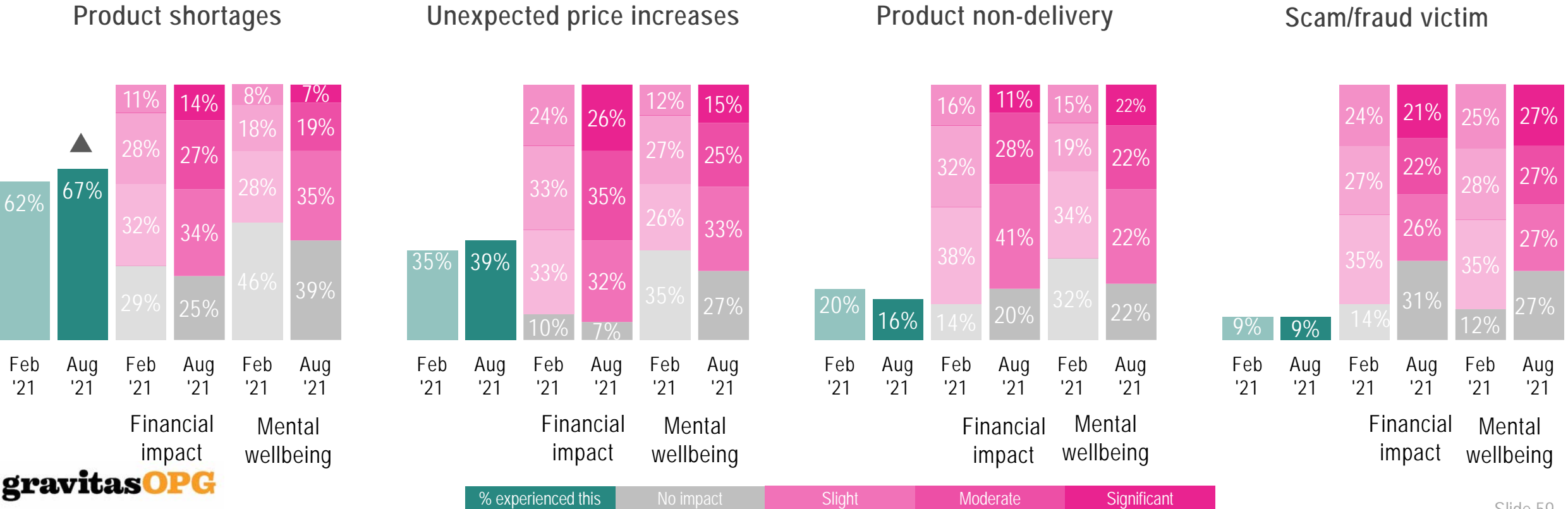
# Product availability, delivery, prices and scams

The share of respondents experiencing product shortages (67%) has increased significantly over the last six months (up from 62%); increases are also reported in the proportion experiencing an unexpected price increase (39%). In contrast, incidences of product non-delivery were less likely to be reported (down 4 percentage points from February '21 to 16%).

Financial impacts remain highest for unexpected price increases, 93% of those who experienced an unexpected increase reporting a financial impact (up from 90% in February) and 26% describing this impact as significant. In contrast, the financial impacts of product non-delivery (80%) and being a victim of a scam/fraud (69%) have declined from six months ago.

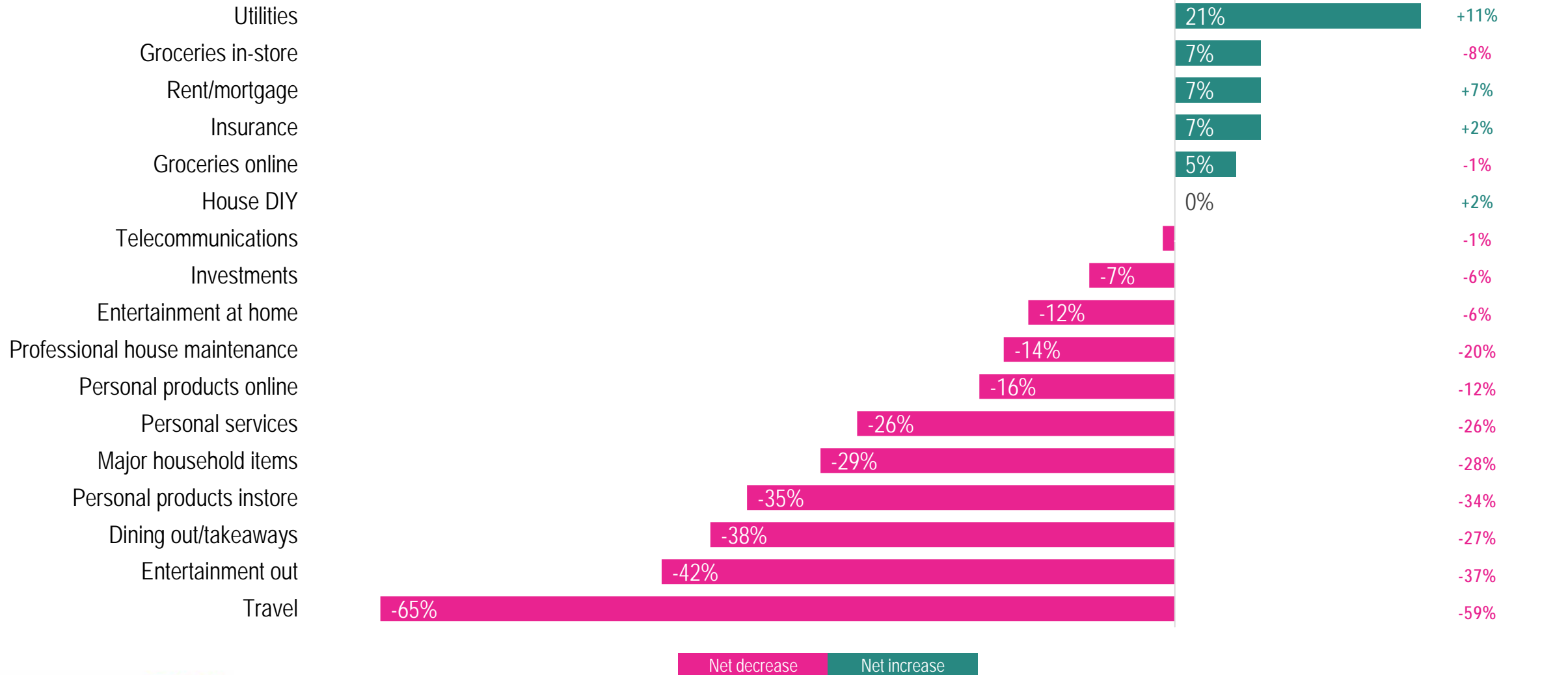
With the exception of being a victim of a scam/fraud, the wellbeing impacts of product availability, delivery and price issues remain lower than the financial impacts; this difference particularly notable for unexpected price increased (93% financial impacts; 73% wellbeing impacts). However, for scams/frauds, the wellbeing impacts (73%) are slightly greater than the financial ones (69%), with 27% of those who have been a victim of a scam or fraud reporting it having had a significant impact on their wellbeing.

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



# Spending

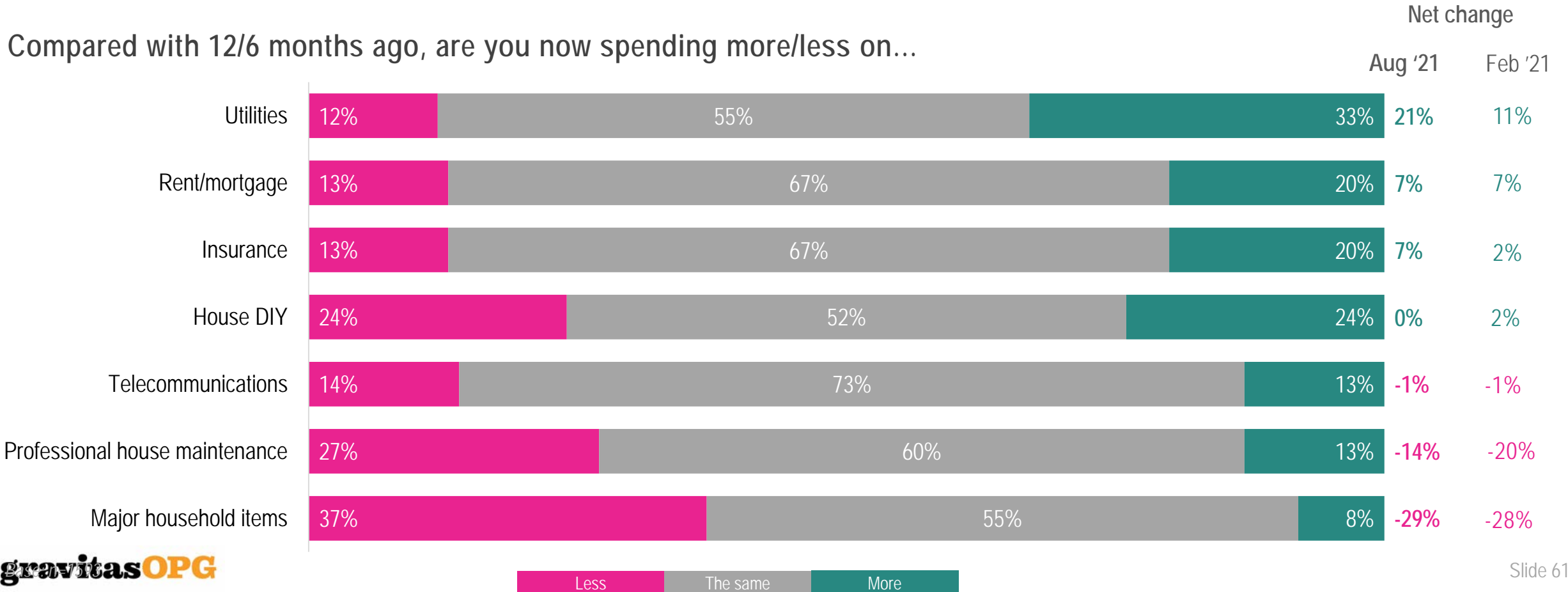
Compared with six months ago, are you now spending more/less on...



# Spending - Household

With the exception of utilities, patterns of spending on the household are similar to those observed in February '21. The majority of respondents report no notable changes in spending on household items, with spending on telecommunications (73%), insurances (67%) and rent/mortgage (67%) particularly stable. As in February '21, results suggest that respondents are continuing to defer spending on major household items (37% spending less) and professional house maintenance (27%) in particular. Although there has been no net change this wave, spending changes continue to be the most volatile for house DIY, with 24% saying their spend on DIY decreased over the last six months and 24% saying it increased.

The most notable change in spending over the last six months has been the increase in spend on utilities, 33% stating that their spend has increased over the last six months. At least part of this increase will be due to increased electricity/gas use over winter.

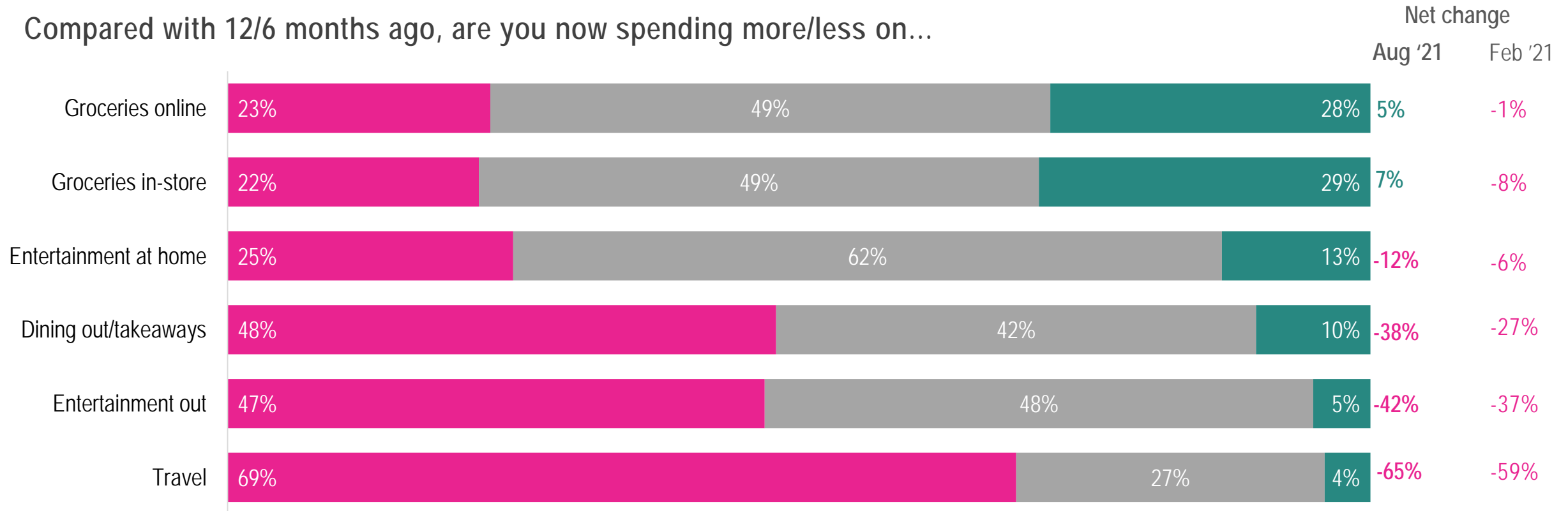


# Spending – Food/entertainment

Spend on discretionary items such as entertainment, dining out and travel has continued to decline over the last six months and to a greater extent than in the period from March '20 to February '21. Almost half of all respondents now report spending less on dining out/takeaway (48%) and entertainment outside the home (47%) than they were in February '21, while 69% report spending less on travel over the same period.

In contrast however, spending on groceries – both online and in-store – report a positive net change with 29% spending more on groceries in-store than in February '21 and 28% spending more online. The increased grocery spend is likely to be attributed to both increased grocery prices over the last six months and increased grocery purchases as a substitute for dining out/takeaway options not available during lockdown.

Compared with 12/6 months ago, are you now spending more/less on...

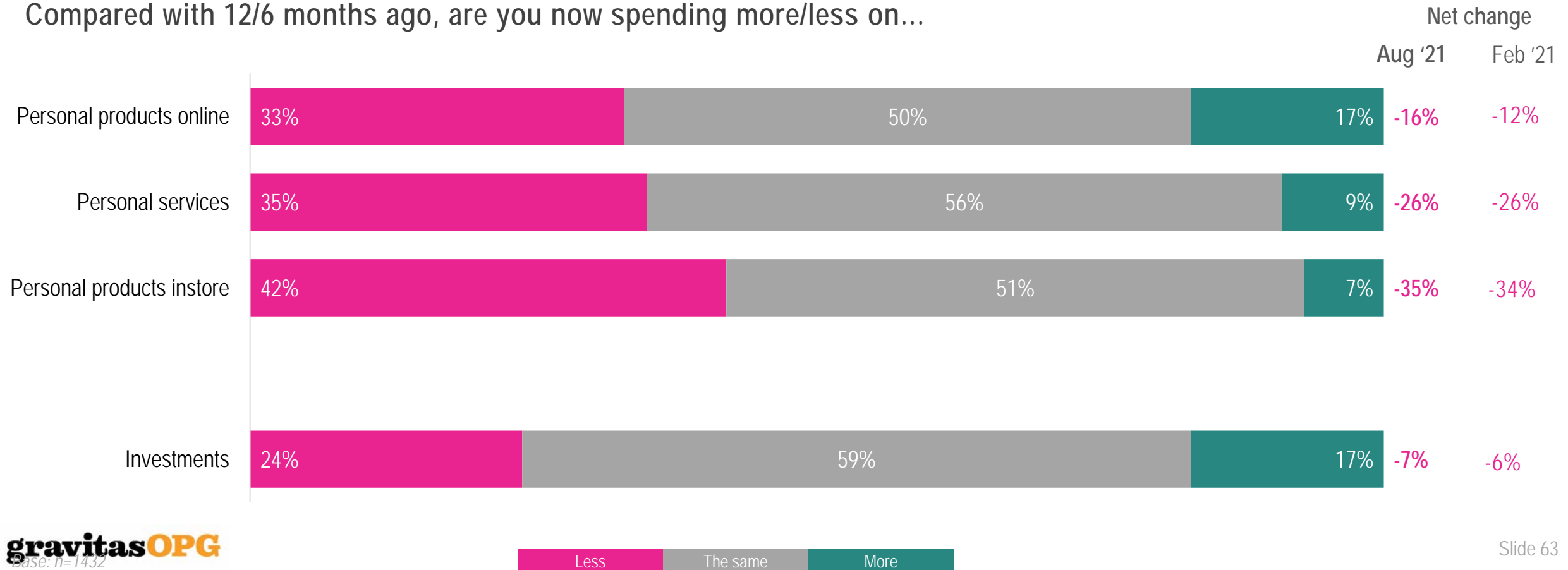


# Spending - Personal items/investments

As in February 2021, spending on personal items continues to show an overall net decline over the last six months. This decline is most notable for personal products purchased in-store, 42% of respondents reporting that their spend has declined since February '21; only 7% 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 26 percentage points), due at least in part to a lack of availability of these services during lockdowns.

Spending on investments also shows an overall net decline since February '21

Compared with 12/6 months ago, are you now spending more/less on...





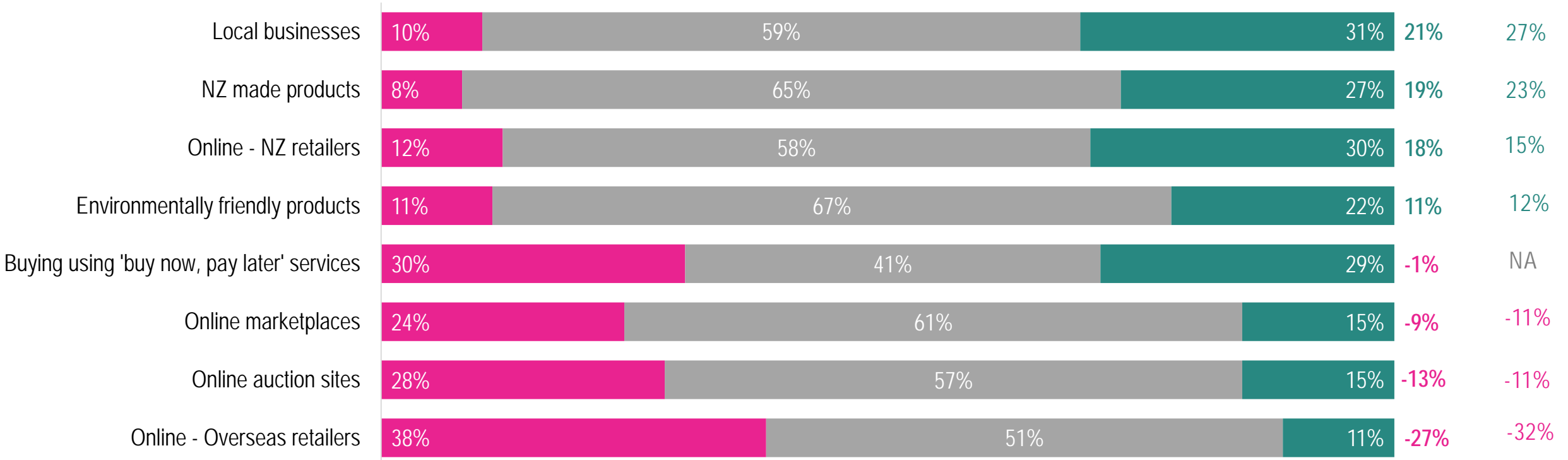
# Purchase locations

Over the last six months, the shift away from online purchases from overseas retailers has continued, 38% reporting doing this less since February '21. Purchases from online marketplaces and auction sites have also continued to decline. In contrast, results show a continued desire by consumers to support local/New Zealand businesses, with 31% of consumers reporting spending more at local businesses over the last six months, 30% purchasing more from New Zealand retailers online and 27% purchasing more NZ-made products since February '21. The most volatile movement in purchasing patterns has been for using 'buy now, pay later' services, 30% reporting purchasing this way less over the last six months whilst 29% have made greater use of this payment option since February '21.

Compared with 12/6 months ago, are you now spending more/less on/at...

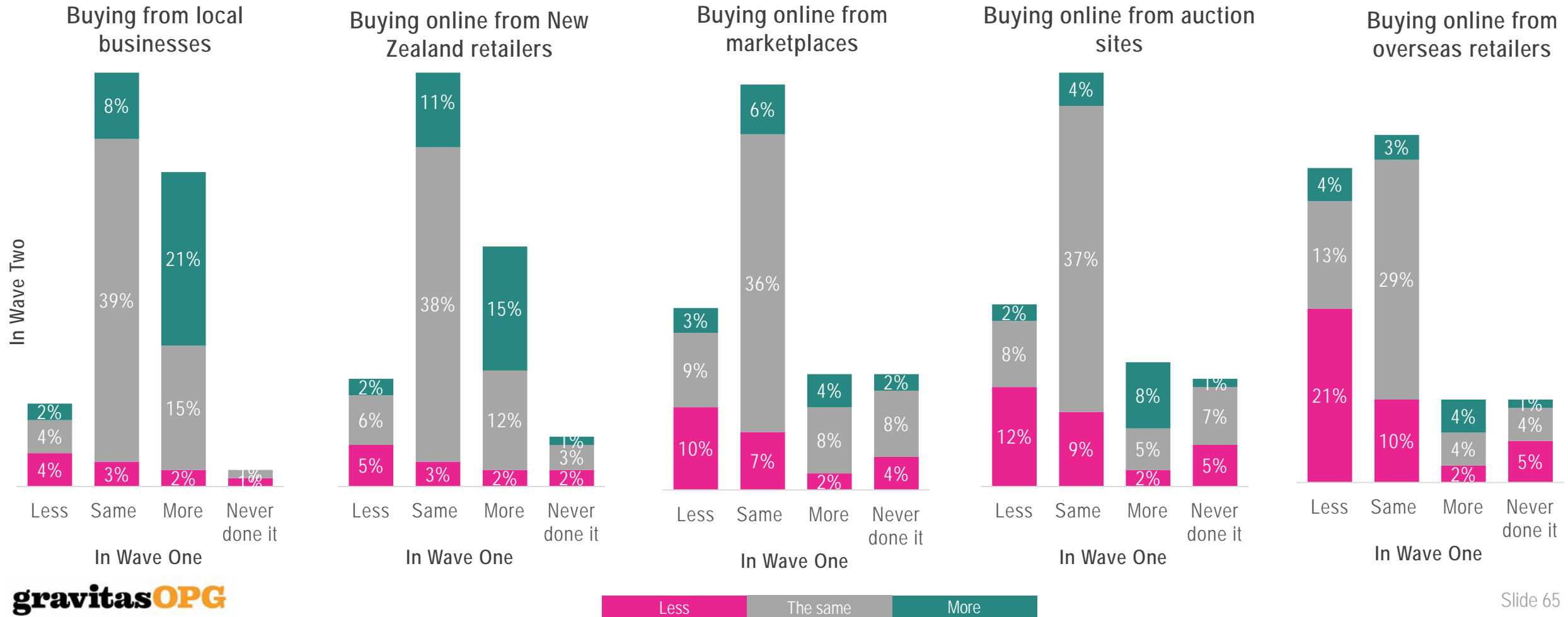
Net change

Aug '21    Feb '21



# Purchase locations – over time

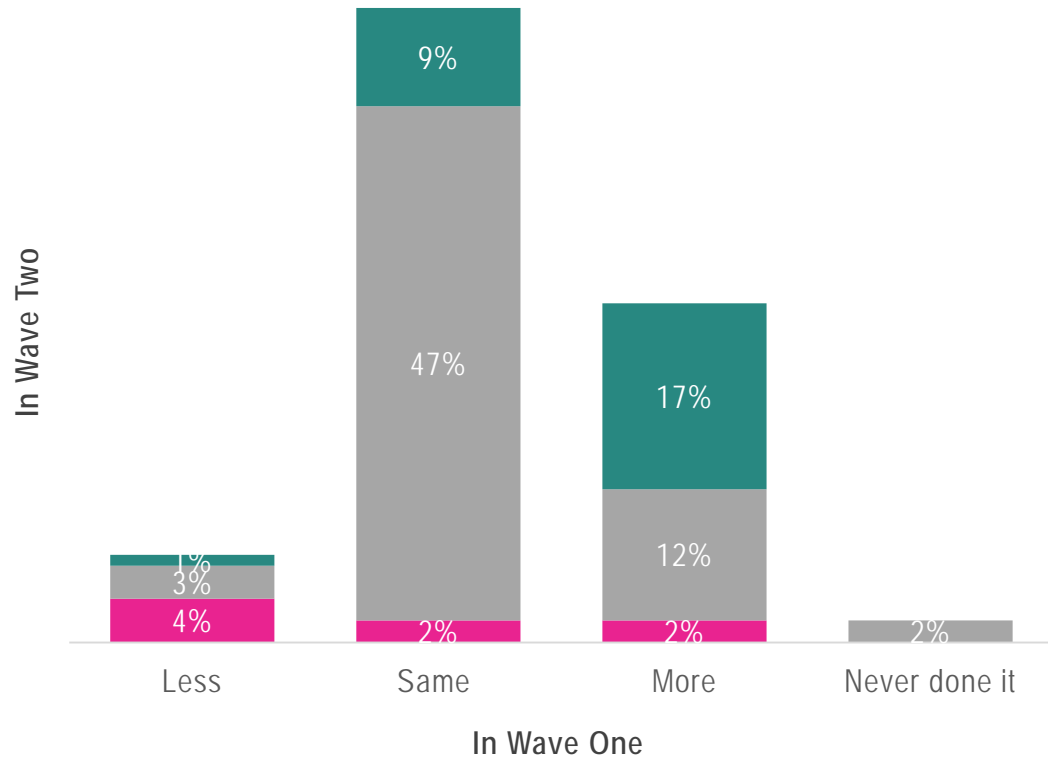
For among those buying from local businesses (both in person and online), the increase in the purchasing from these locations in Wave 2 is significantly more likely to come from those respondents who also increased their purchasing from New Zealand businesses in Wave 1. For example, among the 31% of respondents buying more from local businesses in Wave 2, 68% (21% of all respondents) also reported buying more from local businesses in Wave 1. In contrast, buying online from overseas retailers shows a net decline. Among the 38% of respondents reporting buying less online from overseas retailers in Wave 2, 55% (21% of all respondents) reported also buying less online in Wave 1. Of those who reported that their online purchases from overseas retailers was stable to February '21, a quarter (24%; 10% of all respondents) reported reducing their online purchases in Wave 2.



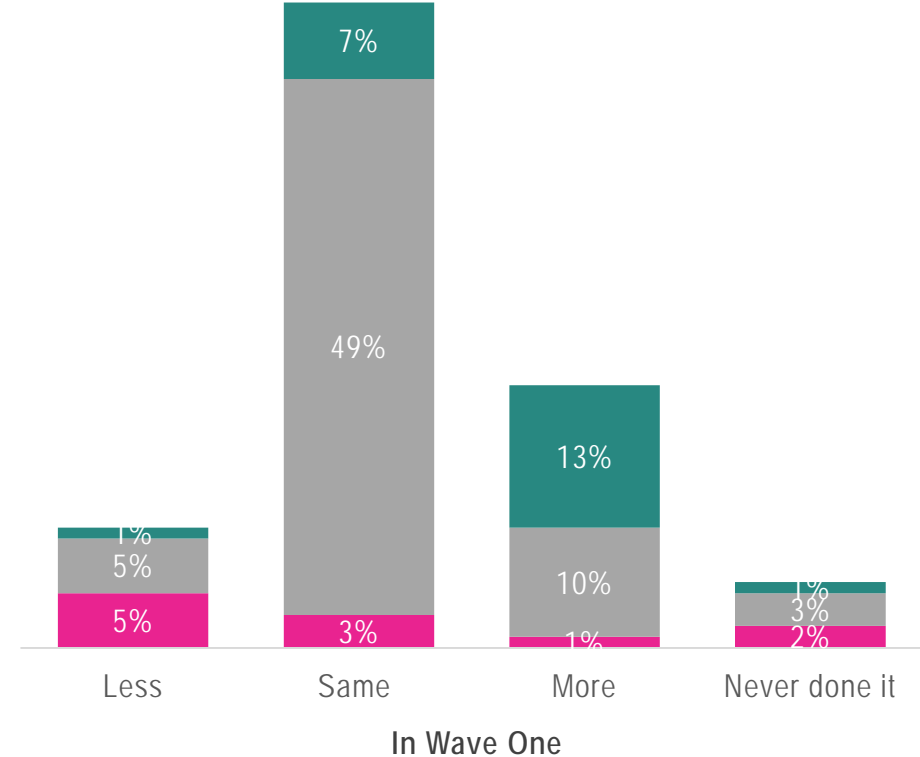
# Checking product characteristics – over time

For both buying New Zealand made and environmentally-friendly products, the greatest share of those who were likely to report doing this more in Wave 2 also reported having done this more in Wave 1. Twenty-seven percent reported buying more New Zealand made products in Wave 2; 17% (or 63% of those who were buying more) had also been buying more New Zealand made products in Wave 1. Similarly, 59% of those who were buying more environmentally-friendly products in Wave 2 had also increased their purchases of these products in Wave 1. Among those whose purchases of New Zealand made products had not changed in the 12 months to February '21, in Wave 2 this group was more likely to now be buying more New Zealand made products (9%) than less (2%). Results for buying environmentally-friendly products is similar.

Buying New Zealand made products



Buying environmentally-friendly products



# Checking products when spending

Overall, more than half of consumers continue to say 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 70% 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 24% - but lower than the net increase of 35% in February '21).

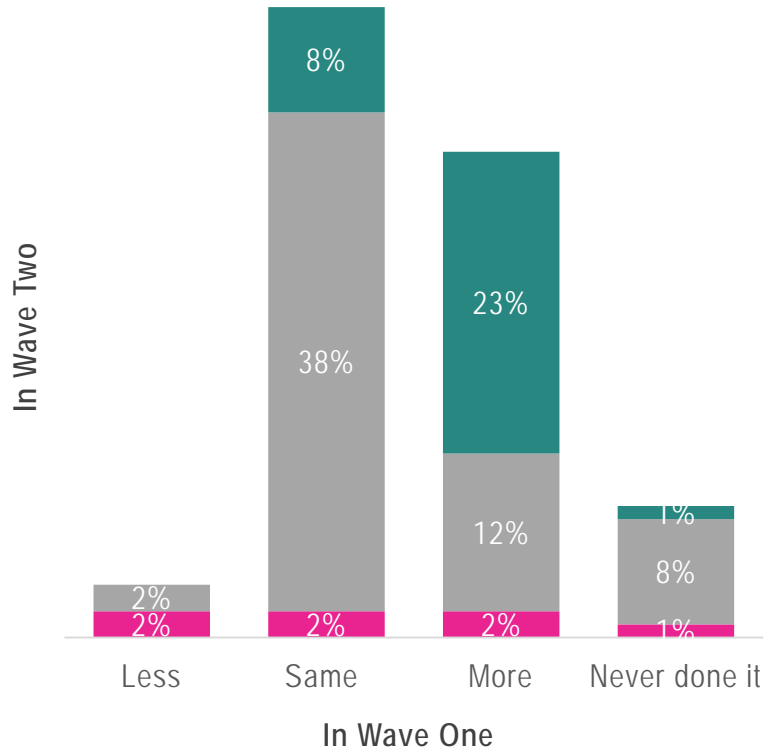
Compared with 12/6 months ago, are you now doing the following more/less...



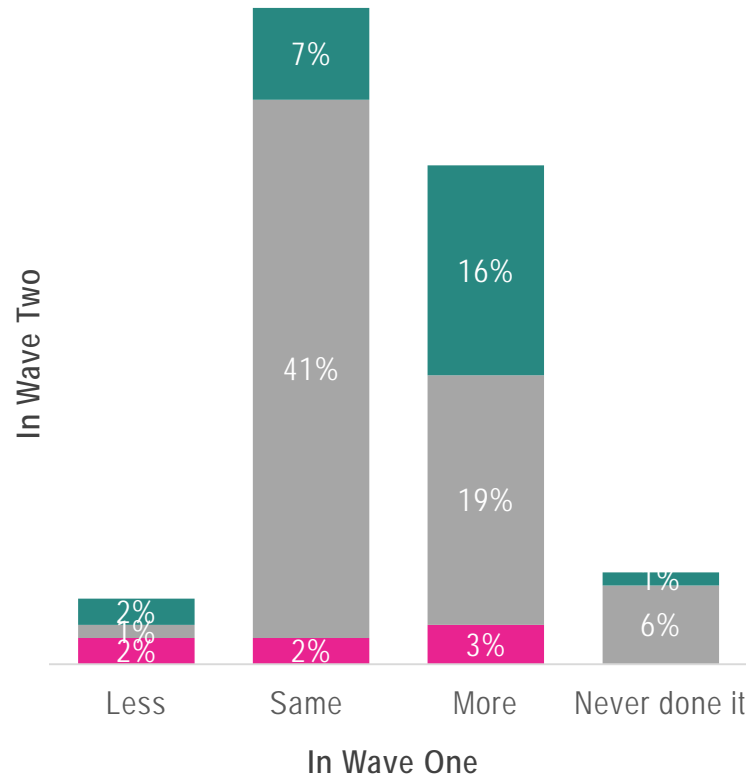
# Checking products when spending

In the case of all three types of checks, respondents who reported increasing the extent to which they did these checks in Wave 2 were over-represented among those who also reported having increased this behaviour in Wave 1. This is most notable for checking where products are made/come from. Among the 32% who reported that they were checking product origin more over the six months to August '21, 72% of these (23% of the total sample) also reported doing more checking in Wave 1.

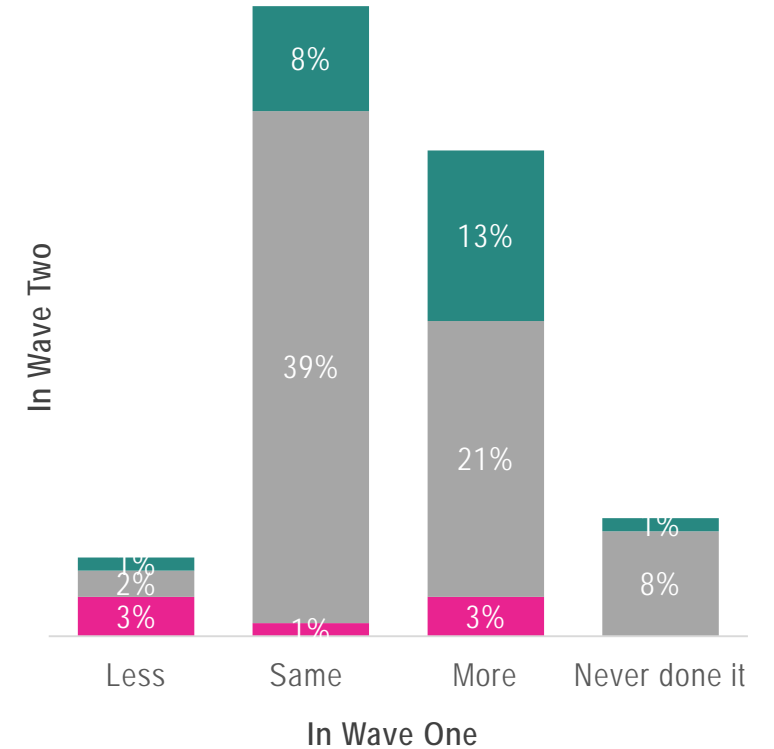
Checking product origin



Checking health claims



Checking information on consumer rights





# Purchasing problems



# Purchasing problems - Summary

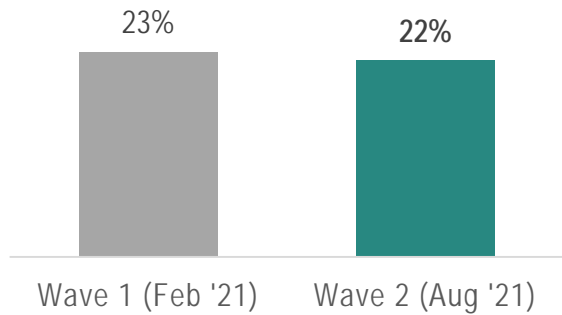
- As in Wave 1, 22% reported experiencing a problem with something they had bought in the last six months, with problems with postal/courier/delivery services (20%), personal items (14%) and electronics/technology (13%) being most common. Problems with food/groceries have declined significantly since Wave 1.
- Delivery delays (43%), poor quality (32%) and faulty products (24%) continue to be the most common problems experienced; issues with poor quality have doubled over the last six months.
- Seventy percent of problematic purchases had been made online, either from a New Zealand business (45%) or a business located overseas (25%).
- Whilst almost two-thirds of respondents reported contacting the business directly, 25% of respondents took no action to address their problem (compared with 20% in Wave 1). A lack of action was particular common for problems with delivery services (41%).
- Satisfactory resolution of purchase problems has declined over the last six months, the share reporting that their problematic purchase had been resolved falling 18 percentage points to 39%. The share of problems where a resolution was still being sought has increased significantly over the same period – up 13 percentage points to 23%. Almost a quarter (24%) of problems were unresolved in Wave 2 (up from 19% in Wave 1).
- Accompanying the decline in satisfactory resolutions, the impact of purchasing problems on respondents' everyday life has increased over the last six months. Forty-seven percent of respondents in Wave 2 described the impact as moderate (33%) or significant (14%) – this share up from 40% in Wave 1.



# Purchasing problems

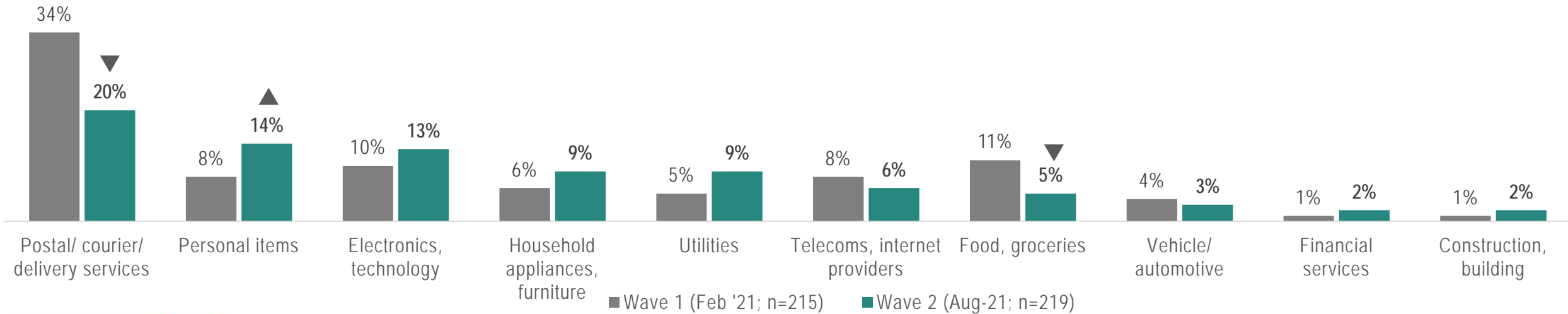
Among the 22% of respondents who had experienced a problem with something they had bought in the last six months, problems with postal/courier/delivery services continue to be most frequently mentioned (20% of those who experienced a problem; 4% of all respondents) – although this share has declined significantly from Wave 1 (34%). In contrast, the share citing problems with personal items/personal services (e.g. clothing, sports goods etc) has increased – up 6 percentage points from Wave 1, to 14%.

## Problems experienced with anything purchased



% poor/ not so good	Groups <u>more</u> likely to have experienced problems than Wave 1	Groups over-represented among those experiencing problems in Waves 1 and 2	Groups <u>less</u> likely to have experienced problems than Wave 1
22%	<ul style="list-style-type: none"> <li>↑ Bay of Plenty residents (36%)</li> <li>↑ Increased working hours (35%)</li> <li>↑ Community and personal services workers (34%)</li> <li>↑ Decreased personal income (31%)</li> </ul>	<ul style="list-style-type: none"> <li>• Pasifika (32%)</li> </ul>	<ul style="list-style-type: none"> <li>↓ 37-46 years (34% → 27%)</li> </ul>

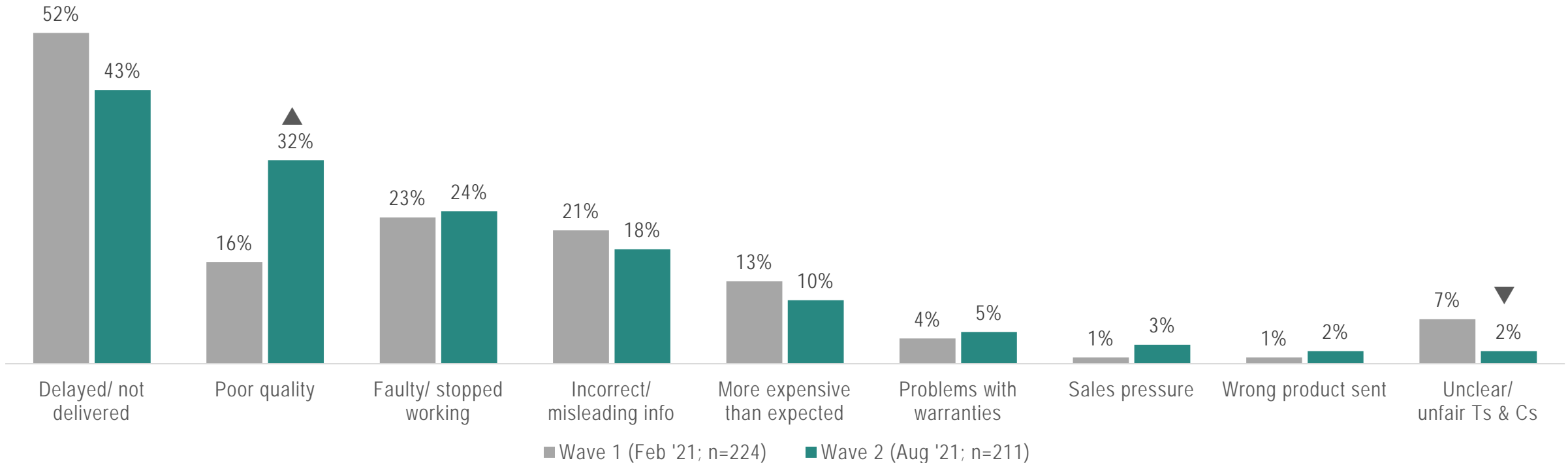
## Product/service most recently had problem with



# Purchasing problems – nature of problem

Of the 22% of respondents who reported a purchasing problems, the greatest share (43%) continue to describe the problem as delivery delays – although this share has declined from Wave 1 (52%). Respondents aged 27-36 years (60%) were over-represented among those citing delivery issues. Poor quality (32%) and the product being faulty/not working (24%) also continue to be frequently mentioned problems. Asian respondents were notably over-represented among those who found that the product/service was more expensive than expected (27%, compared with 10% of all respondents). Renters were over-represented among those reporting problems with warranties or guarantees (11%, compared with 5% of all respondents). The most notable changes over the last six months have been the significant increase in problems associated with poor quality – up from 16% to 32% of all problems in Wave 2 – and the decline in the share citing unclear or unfair terms and conditions (down from 7% in Wave 1 to 2% in Wave 2).

## Nature of most recent problem with product/service





# Purchasing problems – nature of problem

Among those whose most recent problem was with electronics and technology, the most frequent problem was that the product was faulty or had stopped working (64%); poor quality accounted for 39% of all problems with electronics/technology. In contrast, poor quality (52%) and delivery delays/non-delivery (45%) were the most common problem with personal items such as clothes; 34% reported that their problem with personal items was receiving incorrect or misleading information (that is, the product was not as advertised or described). As expected, for those purchasing postal, courier and delivery service, the key issue was delivery delays/non-delivery (85%).

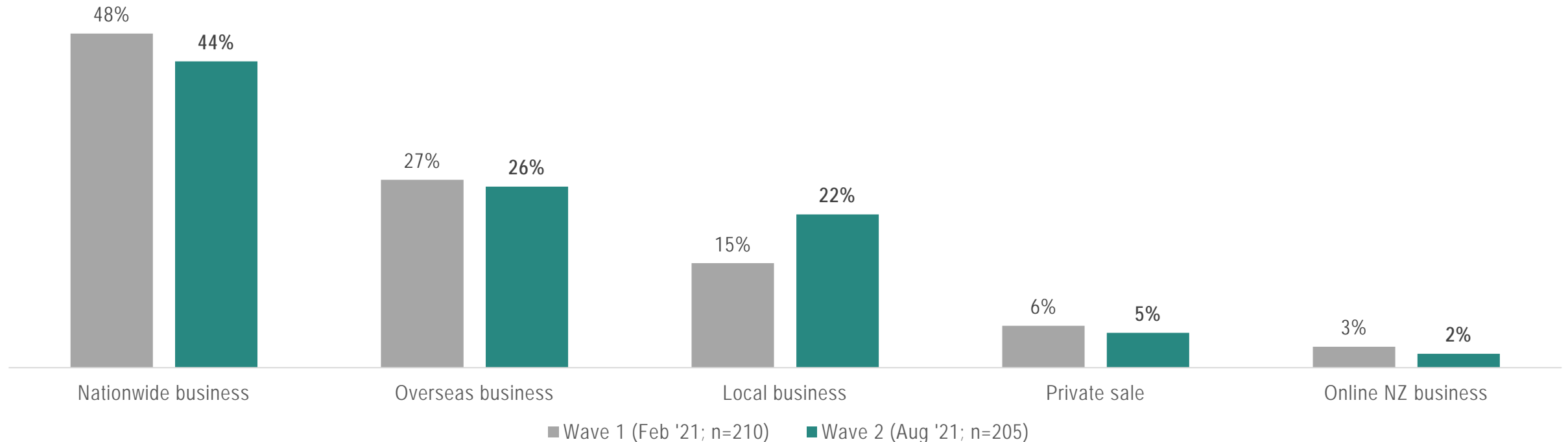
Nature of problem	Total		Postal, courier, delivery services	Electronics, technology	Personal items
	<i>Of the 22% who had a problem:</i>				
	Wave 1 (Feb '21)	Wave 2 (Aug '21)			
Delayed/not delivered	52%	43%	85%	19%	45%
Poor quality	16%	32%	9%	39%	52%
Faulty/stopped working	23%	24%	3%	64%	21%
Incorrect/misleading information	21%	18%	5%	7%	34%
More expensive than expected	13%	10%	0%	5%	0%
Problems with warranties, guarantees	4%	5%	0%	12%	0%
Sales pressure	1%	3%	0%	0%	0%
Wrong product sent	1%	2%	3%	0%	3%
Unclear/unfair Ts & Cs	7%	2%	0%	0%	0%
Base:	N=224	N=211	n=42	n=29	n=29



# Purchasing problems – business types

Of the 22% who experienced a problem with a product/service they have purchased since Wave 1, almost half (44%) had made their purchase from a nationwide retailer – this share similar to February '21 (48%). A quarter (26%) had purchased from an overseas business – this share also stable from Wave 1 (27%). In contrast, the share purchasing from a local business has increased over the last six months, up from 15% to 22%. Auckland residents (33%) and Asians (40%) are over-represented among those whose problematic purchase was from a local business. Urban residents (that is, those living in inner city areas) were over-represented among those whose purchase problem arose from a private sale (14%).

Type of business/retailer purchased from



# Purchasing problems – business types

Purchased from ...	Total <i>Of the 22% who had a problem ...</i>		August '21		
	Wave 1	Wave 2	Delivery services	Electronics, technology	Personal items
Nationwide business	48%	<b>44%</b>	31%	26%	41%
Overseas business	27%	<b>26%</b>	<b>39%</b>	35%	44%
Local business	15%	<b>22%</b>	21%	30%	13%
Private sale	6%	<b>5%</b>	9%	6%	0%
Online NZ business	3%	<b>2%</b>	0%	3%	3%
<i>Base</i>	<i>N=210</i>	<i>N=205</i>	<i>n=44</i>	<i>n=28</i>	<i>n=27</i>

For all three of the most common products/services where problems occurred, purchases were most likely to have been made from a overseas business – including 44% of all problematic purchases of personal items (such as clothing, shoes, sporting equipment, books and toys). Two in five problematic purchases of personal items (41%) had been made from national businesses.

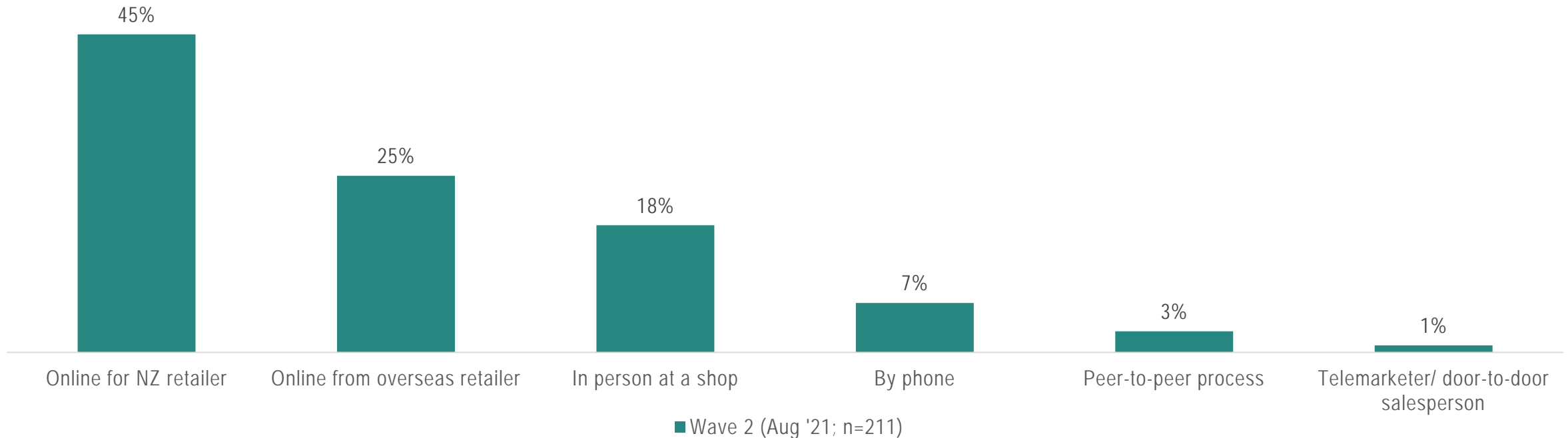
Faulty products/those that stopped working (60%) or poor quality products (47%) are significantly more likely to have been purchased from a nationwide business. In the six months to August '21, delivery delays were not solely an issue with products purchased from overseas business with 34% of respondents with delivery issues reporting these were associated with products purchased from nationwide businesses and 21% from businesses only in their local area.

Purchased from ...	Delivery issues	Poor quality	Faulty	Incorrect info
Nationwide business	34%	47%	<b>60%</b>	25%
Overseas business	41%	27%	19%	33%
Local business	21%	14%	16%	34%
Private sale	2%	12%	4%	4%
Online NZ business	2%	0%	1%	4%
<i>Base</i>	<i>n=92</i>	<i>n=68</i>	<i>n=46</i>	<i>n=37</i>

# Purchasing problems – purchase types

Of the 22% of respondents who experienced a purchase problem over the six months to August '21, the greatest share (45%) had made the purchase online from a New Zealand retailer. In total, 70% of problematic purchases has been made online. Less than one in five problematic purchases (18%) had been made in person in a retail store, males over-represented among this group (26%). Those with a HH income of \$100-\$150K (16%) are over-represented among those whose problematic purchase was made by phone, while Māori (13%), 37-46 year olds (11%) and those with a personal income of \$25-\$50K (10%) are over-represented among those whose problematic purchase was made via peer-to-peer process such as Uber or AirBnB.

## How purchase was made



# Purchasing problems – purchase types

Purchased from ...	Total <i>Of the 22% who had a problem ...</i>	Delivery services	Electronics, technology	Personal items
Online from an NZ retailer	45%	49%	43%	37%
Online from overseas retailer	25%	43%	22%	45%
<i>Total online</i>	<i>70%</i>	<i>72%</i>	<i>65%</i>	<i>82%</i>
In person at a shop	18%	4%	32%	15%
By phone	7%	4%	3%	0%
Peer-to-peer process	3%	0%	0%	0%
Telemarketer/door-to-door salesperson	1%	0%	0%	3%
Base	N=211	n=44	n=29	n=27

For all three of the most common products/services where problems occurred, purchases were most likely to have been made online, including 82% of all problematic purchases of personal items (such as clothing, shoes, sporting equipment, books and toys). A third of problematic purchases of electronics and technology products (32%) had been made in person in a retail store.

# Purchasing problems – purchase types

Not surprisingly, post, courier and delivery issues are most likely to arise from purchases made online, either from a New Zealand (51%) or overseas (38%) retailer. Having incorrect or misleading information is also notably more common for purchases made online (79%). In contrast faulty goods are notably less likely to have been purchased online (50%) and significantly more likely to arise from in-person purchases from retail stores (38%).

Purchased from ...	Total <i>Of the 22% who had a problem ...</i>	Delivery issues	Poor quality	Faulty	Incorrect info
Online from an NZ retailer	45%	51%	45%	37%	48%
Online from overseas retailer	25%	38%	25%	13%	31%
<i>Total online</i>	<i>70%</i>	<i>89%</i>	<i>60%</i>	<i>50%</i>	<i>79%</i>
In person at a shop	18%	7%	14%	38%	9%
By phone	7%	1%	16%	2%	7%
Peer-to-peer process	3%	1%	0%	10%	0%
Telemarketer/door-to-door salesperson	1%	2%	0%	0%	5%
<i>Base</i>	<i>N=211</i>	<i>n=94</i>	<i>n=67</i>	<i>n=54</i>	<i>n=40</i>

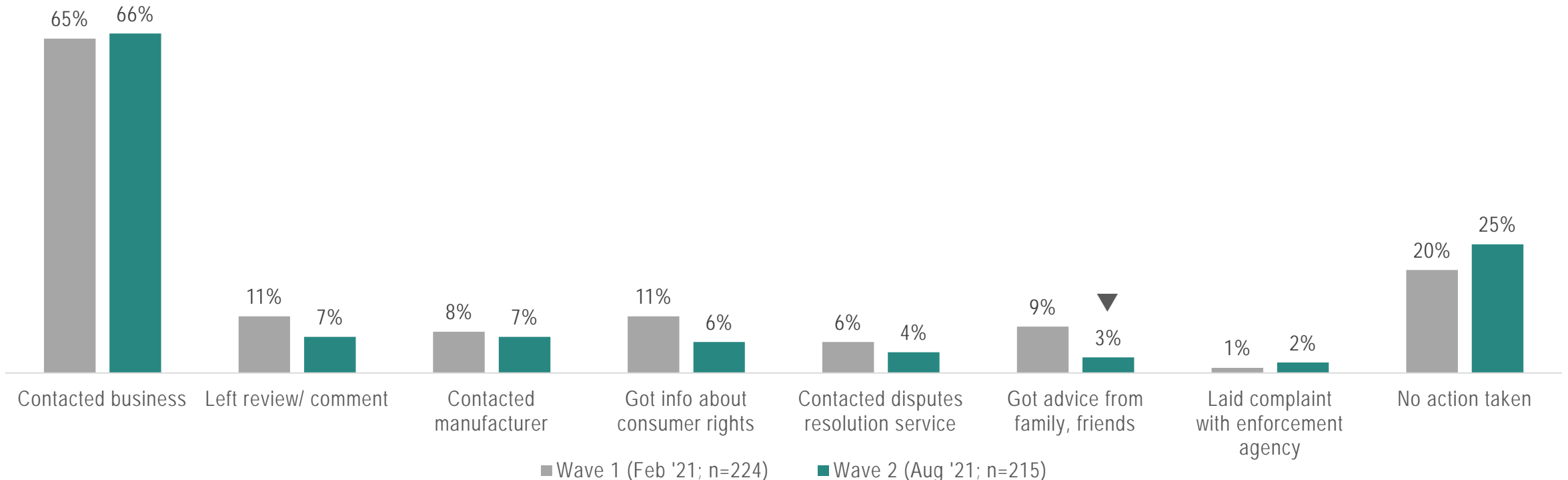


# Purchasing problems – action taken

Of the 22% of respondents who reported a problem with a purchase in the six months to August '21, by far the greatest share (66%) reported that they contacted the business directly (including 75% of Aucklanders). Seven percent reported leaving a review or comment on a website or social media (including 12% of women) whilst a further 7% contacted the manufacturer. Asian respondents were over-represented among those seeking advice from family and friends (17%, compared with 3% of all respondents). One in five respondents with a problematic purchase (20%) reported taking no action, this group over-represented among Māori (50% taking no action) and 18-26 year olds (43%).

The distribution of actions taken is consistent with Wave 1, the only notable exception being the decline in the share of respondents seeking advice from family and friends (down from 9% in February '21 to 3% in Wave 2).

## Action(s) taken to try to solve problem



# Purchasing problems – action taken

For all three of the most common products/services where problems occurred, contacting the business directly was the most frequently-cited course of action taken, this share being especially high among those trying to resolve problems with electronics and technology (73%). Just less than one in five respondents with a problem with either electronics/technology (18%) or personal items (17%) opted to leave a review or comment on a website/social media. Respondents with postal, courier or delivery service problems were notably more likely to have not taken any action (41%) than those who had purchased personal items (22%) or electronics/technology (14%).

Action taken ...	Total <i>Of the 22% who had a problem:</i>		Postal, courier, delivery services	Electronics, technology	Personal items
	Wave 1 (Feb '21)	Wave 2 (Aug '21)			
Contacted business directly	65%	<b>66%</b>	54%	73%	62%
Left review/comment	11%	<b>7%</b>	6%	18%	17%
Contacted manufacturer	8%	<b>7%</b>	1%	4%	8%
Got info about consumer rights	11%	<b>6%</b>	3%	8%	0%
Contacted disputes resolution service	6%	<b>4%</b>	3%	1%	0%
Got advice from family, friends	9%	<b>3%</b>	3%	5%	3%
Laid complaint with enforcement agency	1%	<b>2%</b>	3%	0%	0%
No action taken	20%	<b>25%</b>	41%	14%	22%
Base:	N=224	N=215	n=44	n=29	n=27

# Purchasing problems – action taken

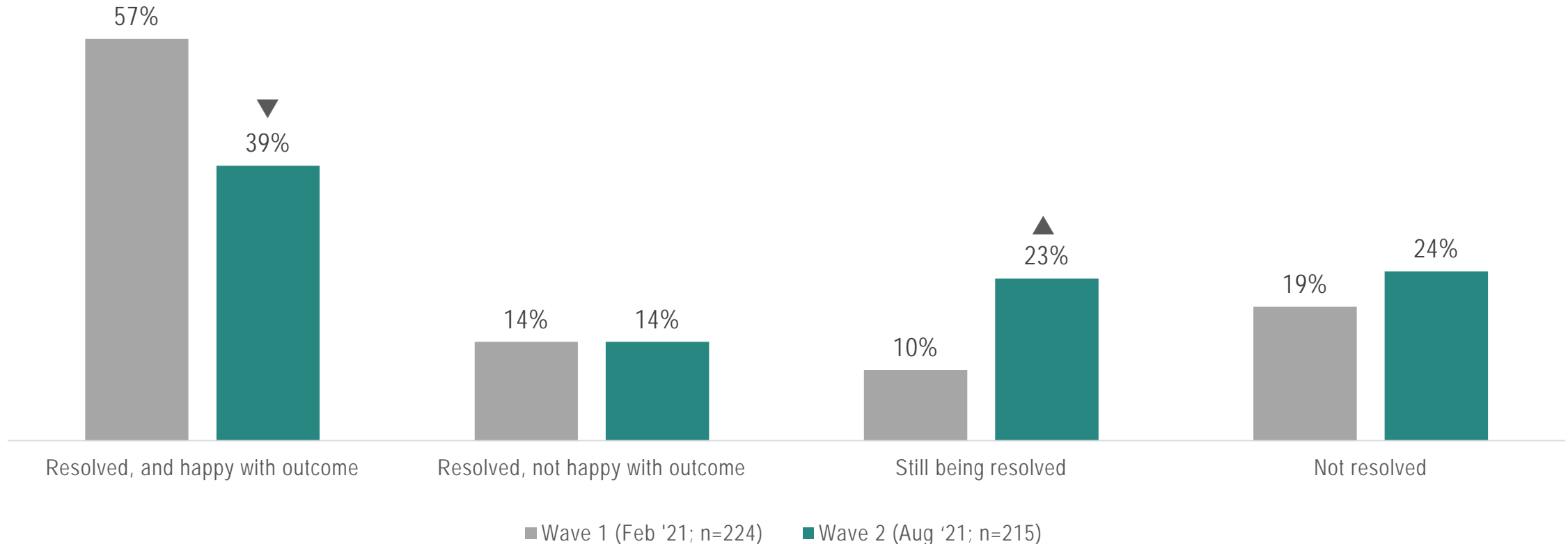
For each of the four most common purchasing problems, respondents are most likely to contact the business directly. Reviews and comments are significantly more likely to be left by those who have experienced faulty (17%) or poor quality (17%) purchases. Of the four purchasing problems, contact with the manufacturer is most likely to be made by those who experienced poor quality. Respondents with delivery issues are the most likely to have taken no action at all (32%).

Action taken ...	Total <i>Of the 22% who had a problem:</i>		Delivery issues	Poor quality	Faulty	Incorrect info
	Wave 1 (Feb '21)	Wave 2 (Aug '21)				
Contacted business directly	65%	<b>66%</b>	58%	65%	69%	67%
Left review/comment	11%	<b>7%</b>	3%	<b>17%</b>	<b>17%</b>	11%
Contacted manufacturer	8%	<b>7%</b>	6%	12%	7%	2%
Got info about consumer rights	11%	<b>6%</b>	8%	2%	4%	5%
Contacted disputes resolution service	6%	<b>4%</b>	3%	8%	1%	9%
Got advice from family, friends	9%	<b>3%</b>	2%	0%	0%	8%
Laid complaint with enforcement agency	1%	<b>2%</b>	2%	0%	1%	3%
No action taken	20%	<b>25%</b>	32%	24%	24%	19%
<i>Base:</i>	<i>N=224</i>	<i>N=215</i>	<i>n=93</i>	<i>n=67</i>	<i>n=53</i>	<i>n=40</i>

# Purchasing problems – resolution status

The extent to which problems have been resolved to the satisfaction of the purchaser have declined over the last six months, the share reporting that their problematic purchase had been resolved and that they were happy with the outcome having fallen significantly – down 18 percentage points since Wave 1, to 39%. As a corollary of this, the share of problems where a resolution was still being sought has increased significantly since Wave 1 – up 13 percentage points to 23%. Almost a quarter (24%) of problems were unresolved in Wave 2, with those aged 47-56 (40%) and those living with adult family members (38%) over-represented in this group.

## Purchase problem resolution status



# Purchasing problems – resolution status

Resolution status	Total <i>Of the 22% who had a problem:</i>		Postal, courier, delivery services	Electronics, technology	Personal items
	Wave 1	Wave 2	Wave 2 (Aug '21)		
Resolved, and happy with outcome	57%	<b>39%</b>	45%	48%	48%
Resolved, not happy with outcome	14%	<b>14%</b>	12%	6%	3%
Still being resolved	10%	<b>23%</b>	20%	35%	7%
Not resolved	19%	<b>24%</b>	23%	11%	42%
Base:	N=224	N=215	n=43	n=29	n=28

For all three of the most common problematic purchases, the greatest share are resolved and respondents were happy with the outcome. However, 35% of those with problematic electronics/technology purchases report that their issue is still being resolved, whilst more than two in five who had problems with the purchase of personal items (42%) report that no resolution was achieved.

Purchase problems associated with faults (25%) or poor quality (25%) were significantly more likely to be resolved but the respondent was not happy with the outcome. Those who had problems with incorrect or misleading information were significantly more likely to say that their issue remained unresolved (43%).

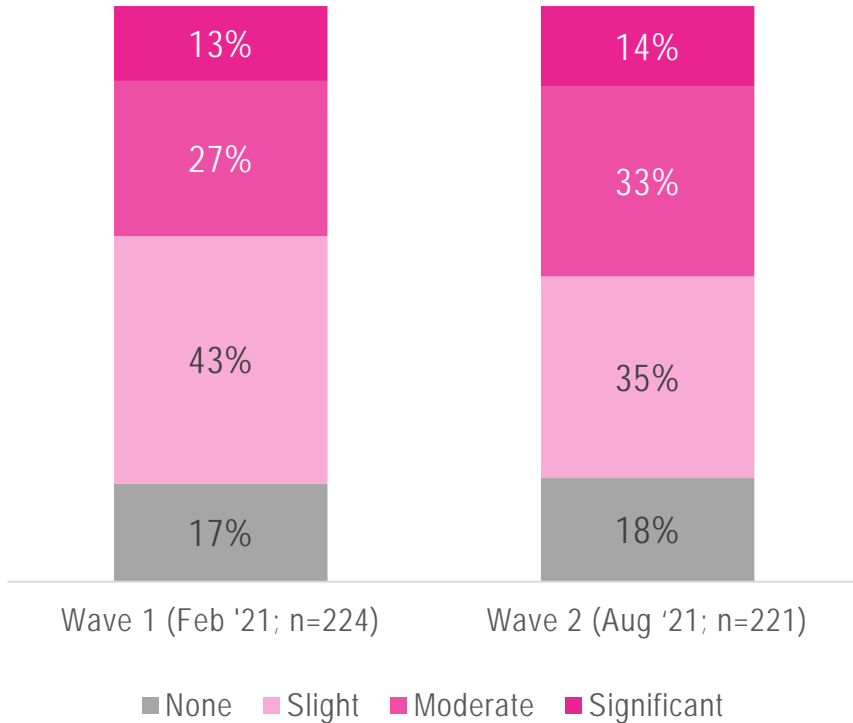
Resolution status	Total <i>Of the 22% who had a problem:</i>		Delivery issues	Poor quality	Faulty	Incorrect info
	Wave 1	Wave 2	Wave 2			
Resolved, and happy with outcome	57%	<b>39%</b>	38%	36%	40%	28%
Resolved, not happy with outcome	14%	<b>14%</b>	5%	<b>25%</b>	<b>25%</b>	19%
Still being resolved	10%	<b>23%</b>	26%	15%	13%	10%
Not resolved	19%	<b>24%</b>	31%	24%	22%	<b>43%</b>
Base:	N=224	N=215	n=92	n=68	n=52	n=39



# Purchasing problems – impact on everyday life

The impact of purchasing problems on respondents' everyday life has increased over the last six months, with 47% of respondents in Wave 2 describing the impact as moderate (33%) or significant (14%) – this share up from 40% in Wave 1. Respondents working part-time (27%) are over-represented among those stating that the purchasing problem has had a significant impact on their everyday life.

## Impact of purchase problem on everyday life



Purchased from ...	Postal, courier, delivery services	Electronics, technology	Personal items
Significant	14%	10%	14%
Moderate	25%	34%	22%
Slight	45%	45%	39%
<i>At least some impact</i>	<i>84%</i>	<i>89%</i>	<i>75%</i>
None	16%	11%	25%
<i>Base:</i>	<i>N=</i>	<i>n=29</i>	<i>N=28</i>

Purchased from ...	Delivery issues	Poor quality	Faulty	Incorrect info
Significant	13%	15%	15%	15%
Moderate	24%	38%	29%	44%
Slight	48%	35%	35%	23%
<i>At least some impact</i>	<i>85%</i>	<i>88%</i>	<i>79%</i>	<i>82%</i>
None	15%	12%	21%	18%
<i>Base:</i>	<i>n=92</i>	<i>n=68</i>	<i>n=52</i>	<i>n=39</i>



# Wellbeing



# Wellbeing - Summary

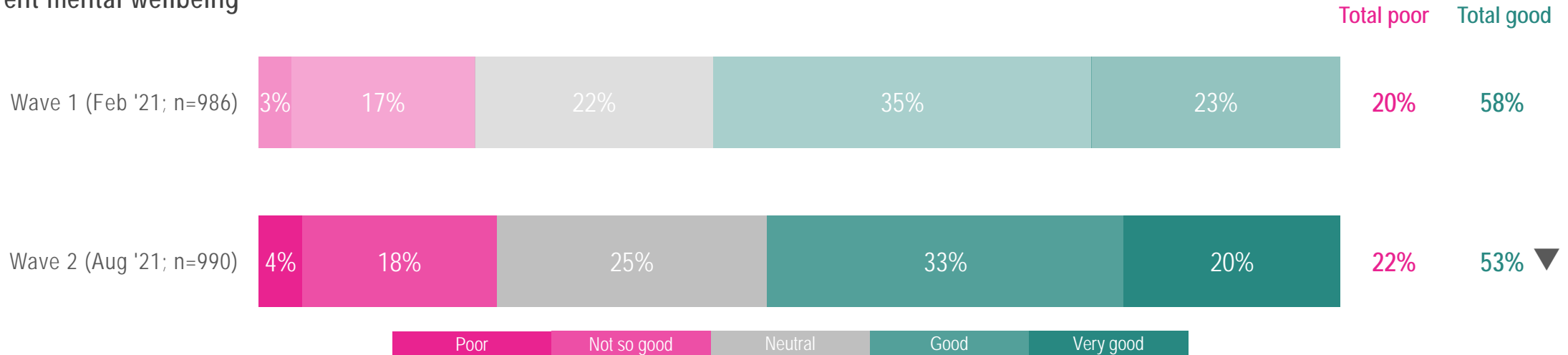


- Whilst more than half of respondents continue to describe their mental health positively (53%), positive perceptions of mental health have declined significantly between Waves 1 and 2 – down from 58% in February '21. More than one in five (22%) now rate their overall mental health negatively.
- Positive perceptions of overall life satisfaction are more stable over time than for mental wellbeing, 54% of Wave 2 respondents describing their life satisfaction as *good* or *very good*, consistent with 56% in Wave 1. Fifty percent continue to describe their financial wellbeing positively.
- Respondents whose income and/or working hours decreased over the last six months are over-represented among those whose mental health, life satisfaction and financial wellbeing have declined since Wave 1. Auckland residents are also over-represented among those describing their overall mental health negatively.
- In Wave 1, respondents anticipated experiencing notable improvements in all three aspects of wellbeing over the following six months. None of these improvements eventuated.
- Whilst respondents continue to be optimistic of wellbeing improvements over the next six months, the extent of these changes is more muted than in Wave 1. Those who have experienced decreases in working hours and/or income over the previous six months in particular are notably less optimistic about their wellbeing going forward.

# Mental wellbeing

Whilst more than half of respondents continue to describe their mental health positively (53%), positive perceptions of mental health have declined significantly over the last six months – down from 58% in Wave 1. More than one in five (22%) now rate their overall mental health negatively. Those whose income and/or working hours have decreased over the last six months are over-represented among those whose mental health has declined since Wave 1. Auckland residents are also over-represented among those describing overall mental health negatively (27%).

## Current mental wellbeing



% poor/ not so good	Groups <u>more</u> likely to be poor/not so good than in Wave 1	Groups over-represented among poor/not so good in Waves 1 and 2	Groups <u>less</u> likely to be poor/not so good than in Wave 1
22%	<ul style="list-style-type: none"> <li>↑ Professional, scientific and technical industries (40%)</li> <li>↑ Personal income decreased (38%)</li> <li>↑ Working hours decreased (34%)</li> <li>↑ Auckland residents (27%)</li> </ul>	<ul style="list-style-type: none"> <li>• 27-36 years (34%)</li> <li>• HH income decreased (29%)</li> <li>• Renters (28%)</li> </ul>	<ul style="list-style-type: none"> <li>↓ Māori (32% → 20%)</li> <li>↓ Involuntarily unemployed (40% → 19%)</li> <li>↓ 18-26 years (30% → 17%)</li> </ul>



# Mental wellbeing over time – by Wave 1 response

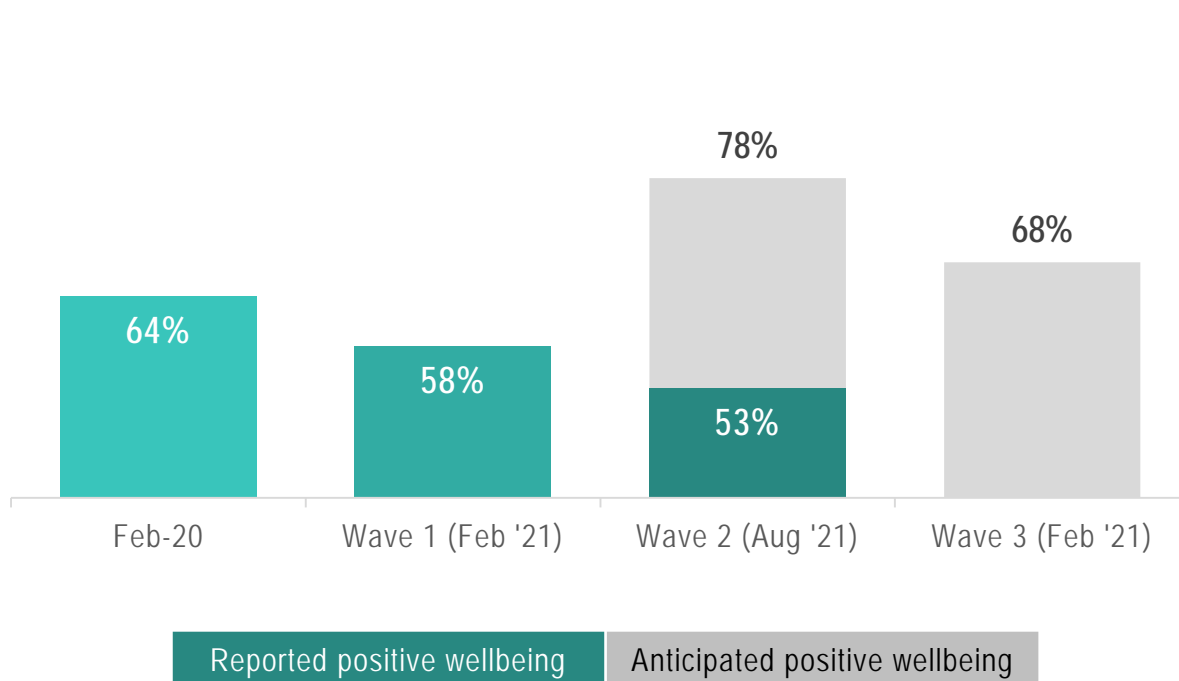
Current mental wellbeing

Wave One (February '21)

		Very good (n=227)	Good (n=345)	Neutral (n=215)	Not so good (n=164)	Poor (n=29)	Total positive (n=572)	Total negative (n=193)
Wave Two (February '21)	Very good	56% (13%)	13% (5%)	9% (2%)	1% (<1%)	9% (<1%)		
	Good	31% (7%)	49% (17%)	25% (5%)	16% (3%)	8% (<1%)		
	Neutral	10% (2%)	24% (9%)	43% (10%)	30% (5%)	2% (<1%)		
	Not so good	3% (1%)	13% (4%)	20% (4%)	43% (7%)	39% (1%)		
	Poor	<1% (<1%)	<1% (<1%)	3% (1%)	10% (2%)	42% (1%)		
Increase from Wave 1			13% (5%)	34% (7%)	47% (8%)	58% (1%)		58% (11%)
Stable from Wave 1		56% (13%)	49% (17%)	43% (10%)	43% (7%)	42% (1%)	72% (42%)	42% (8%)
Decrease from Wave 1		44% (10%)	37% (13%)	23% (5%)	10% (2%)		28% (16%)	

# Mental wellbeing over time

Positive perceptions of mental wellbeing have declined 11 percentage points from prior to the first COVID-19 lockdown in March '20. Despite considerable optimism in Wave 1 that their mental wellbeing would improve over the coming six months (78% believing that they would be experiencing positive mental wellbeing by Wave 2), in reality, mental wellbeing actually declined over the six month period – to 53% (the arrival of the Delta outbreak in August most likely being a significant contributor to this decline, particularly for Auckland respondents). Whilst respondents are optimistic about their mental wellbeing over the next six months, the net anticipated change (15 percentage points) is lower than that in Wave 1 (20 percentage points).



Who is most likely to anticipate **improved** mental wellbeing in Feb '22?  
(26% of all respondents)

- ✓ Accommodation and food service workers (55%)
- ✓ Flating (53%)
- ✓ Involuntarily unemployed (48%)
- ✓ 18-26 years (45%)
- ✓ Working more (36%) or less (38%) hours than six months ago
- ✓ Increase in HH (35%) or personal (34%) income over last six months
- ✓ Renting (34%)
- ✓ Females (30%)



Who is most likely to anticipate **worse** mental wellbeing in Feb '22?  
(11% of all respondents)

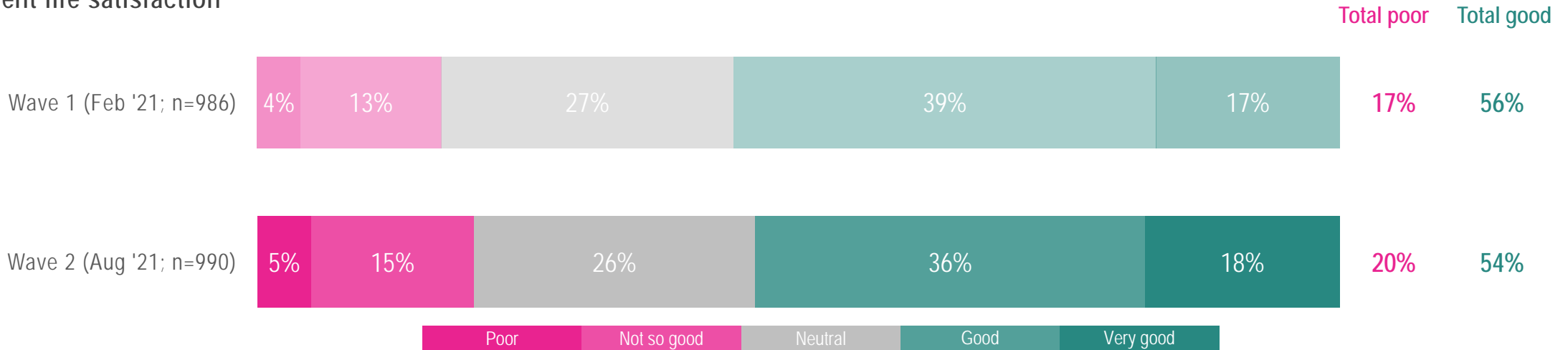
- ✗ Professional, scientific or technical service workers (23%)
- ✗ Bay of Plenty residents (21%)
- ✗ Decrease in personal income over last six months (18%)



# Overall life satisfaction

Positive perceptions of overall life satisfaction are more stable over time than for mental wellbeing, 54% of respondents describing their life satisfaction as *good* or *very good*, consistent with 56% in Wave 1. However, the share rating their life satisfaction negatively has increased over the last six months. Those who have experienced a decline in working hours and/or income are over-represented among those who describe their life satisfaction negatively. The share of Aucklanders who describe their overall life satisfaction negatively has increased 6 percentage points over the last six months,

## Current life satisfaction



% poor/ not so good	Groups <u>more</u> likely to be poor/not so good than in Wave 1	Groups over-represented among poor/not so good in Waves 1 and 2	Groups <u>less</u> likely to be poor/not so good than in Wave 1
20%	<ul style="list-style-type: none"> <li>↑ Personal income decreased (34%)</li> <li>↑ Born overseas, lived in NZ &lt;10 years (32%)</li> <li>↑ Working hours decreased (31%)</li> <li>↑ Living with children aged 5-12 (28%)</li> <li>↑ 27-36 years (27%)</li> <li>↑ Auckland residents (25%)</li> </ul>	<ul style="list-style-type: none"> <li>• HH income decreased (32%)</li> <li>• \$25-\$50K HH income (31%)</li> <li>• Involuntarily unemployed (27%)</li> <li>• Renting (25%)</li> </ul>	<ul style="list-style-type: none"> <li>↓ Māori (25% → 18%)</li> <li>↓ 18-26 years (23% → 13%)</li> </ul>

# Overall life satisfaction over time – by Wave 1 response

Current overall life satisfaction

Wave One (February '21)

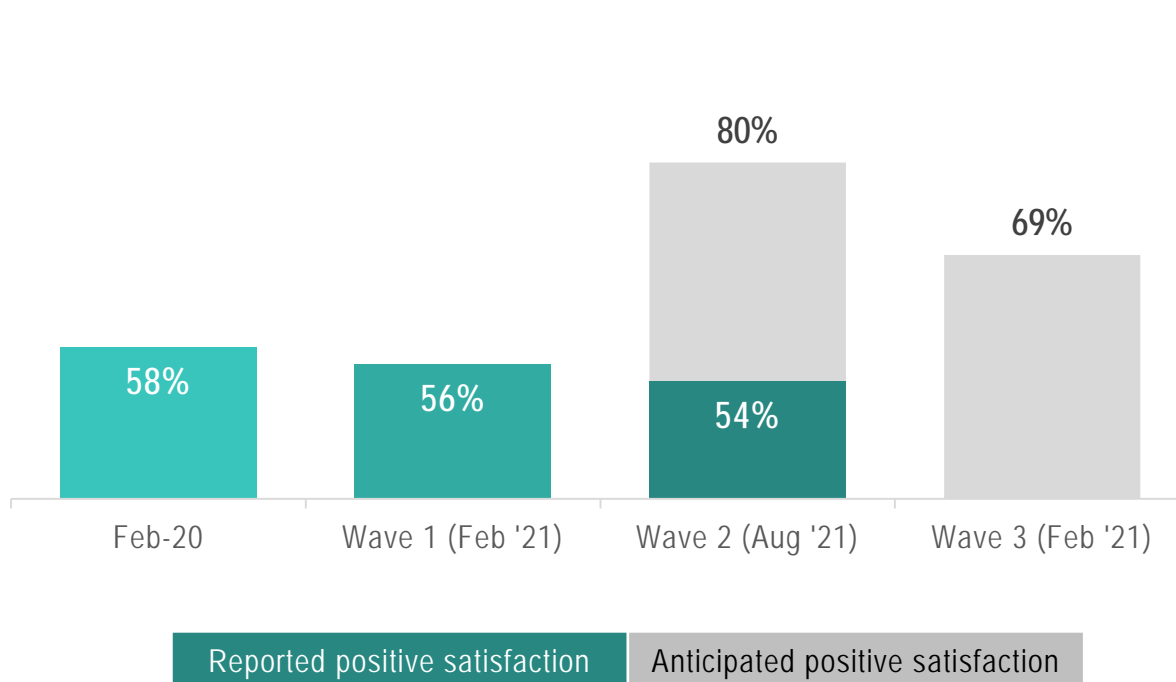
	Very good (n=173)	Good (n=383)	Neutral (n=260)	Not so good (n=125)	Poor (n=37)	Total positive (n=556)	Total negative (n=162)
Very good	53% (9%)	17% (7%)	6% (2%)	3% (<1%)	0% (0%)		
Good	34% (6%)	51% (20%)	28% (7%)	15% (2%)	13% (1%)		
Neutral	9% (2%)	21% (8%)	44% (12%)	30% (4%)	25% (1%)		
Not so good	3% (1%)	10% (4%)	18% (5%)	39% (5%)	15% (1%)		
Poor	1% (<1%)	1% (<1%)	3% (1%)	13% (2%)	47% (2%)		

Wave Two (February '21)

Increase from Wave 1		17% (7%)	34% (9%)	48% (6%)	53% (3%)		45% (8%)
Stable from Wave 1	53% (9%)	51% (20%)	44% (12%)	39% (5%)	47% (2%)	74% (42%)	55% (9%)
Decrease from Wave 1	47% (8%)	32% (12%)	21% (6%)	13% (2%)		26% (15%)	

# Overall life satisfaction over time

Positive perceptions of overall life satisfaction have remained relatively stable over time, initially declining 2 percentage points from prior to the first COVID-19 lockdown in March '20, then another 2 percentage points between Waves 1 and 2 (despite considerable optimism in Wave 1 that overall life satisfaction would improve over the coming six months; 80% believing that they would be experiencing positive overall life satisfaction in Wave 2), Whilst respondents are optimistic about their overall life satisfaction over the next six months, the net anticipated improvement (15 percentage points) is notably lower than that in Wave 1 (24 percentage points).



Who is most likely to anticipate **improved** life satisfaction in Feb '22?  
(26% of all respondents)

- ✓ Sales workers (47%)
- ✓ Involuntarily unemployed (46%)
- ✓ Flatting (43%)
- ✓ Increase in HH income over last six months (36%)
- ✓ Working less hours than six months ago (35%)
- ✓ 18-36 years (34%)
- ✓ Renting (31%)
- ✓ Auckland residents (30%)



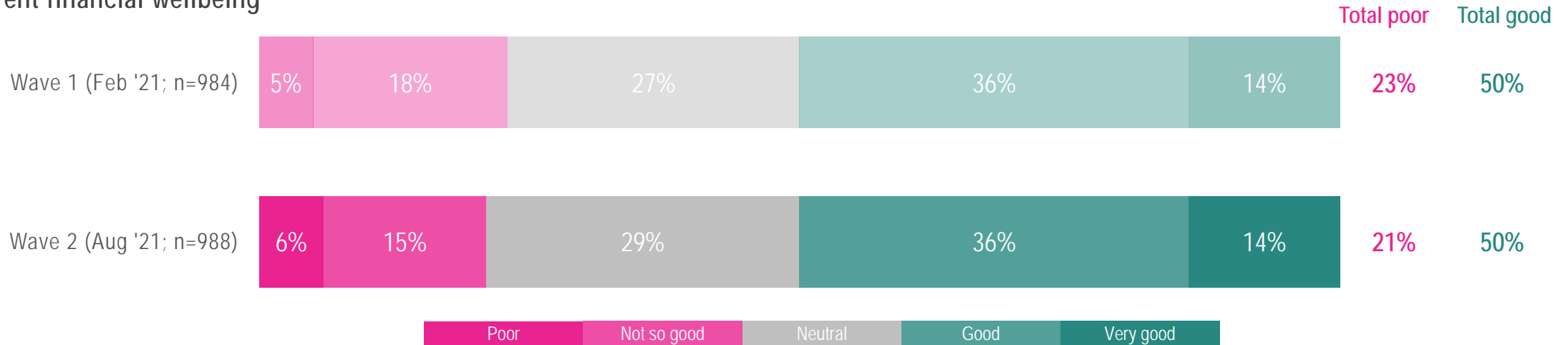
Who is most likely to anticipate **worse** life satisfaction in Feb '22?  
(11% of all respondents)

- ✗ HH with children aged 5-12 years (17%)
- ✗ 37-46 years (16%)
- ✗ Decrease in personal income over last six months (16%)
- ✗ Decrease in HH income over last six months (15%)

# Financial wellbeing

Perceptions of overall financial wellbeing have remained stable over the last six months, half of respondents (50%) continuing to describe their financial wellbeing positively. One in five continue to rate their financial wellbeing as *not so good* or *poor*. As with mental wellbeing and life satisfaction, those who have experienced a decline in working hours and/or income are over-represented among those who describe their financial wellbeing negatively.

## Current financial wellbeing



% poor/ not so good	Groups <u>more</u> likely to be poor/not so good than in Wave 1	Groups over-represented among poor/not so good in Waves 1 and 2	Groups <u>less</u> likely to be poor/not so good than in Wave 1
21%	<ul style="list-style-type: none"> <li>↑ Personal income decreased (44%)</li> <li>↑ Working hours decreased (43%)</li> <li>↑ Living with children 5-12 years (30%)</li> </ul>	<ul style="list-style-type: none"> <li>• HH income decreased (39%)</li> <li>• Renting (36%)</li> <li>• \$25-\$50K HH income (35%)</li> <li>• Involuntarily unemployed (32%)</li> <li>• Māori (32%)</li> <li>• 27-36 years (28%)</li> </ul>	<ul style="list-style-type: none"> <li>↓ Living with children 0-4 years (29% → 21%)</li> <li>↓ Females (25% → 23%)</li> </ul>

# Financial wellbeing over time – by Wave 1 response

Current financial wellbeing

Wave One (February '21)

Wave Two (February '21)

	Very good (n=135)	Good (n=356)	Neutral (n=265)	Not so good (n=173)	Poor (n=51)	Total positive (n=572)	Total negative (n=193)
Very good	56% (8%)	16% (6%)	1% (<1%)	1% (<1%)	0% (0%)		
Good	37% (5%)	58% (21%)	24% (6%)	20% (4%)	3% (<1%)		
Neutral	6% (1%)	21% (8%)	54% (15%)	25% (4%)	28% (1%)		
Not so good	<1% (<1%)	5% (2%)	20% (5%)	39% (7%)	24% (1%)		
Poor	1% (<1%)	<1% (<1%)	1% (<1%)	15% (3%)	46% (2%)		

Increase from Wave 1		16% (6%)	25% (6%)	46% (8%)	55% (3%)		42% (10%)
Stable from Wave 1	56% (8%)	58% (21%)	54% (15%)	39% (7%)	46% (2%)	79% (40%)	58% (13%)
Decrease from Wave 1	44% (6%)	26% (10%)	21% (5%)	15% (3%)		21% (10%)	

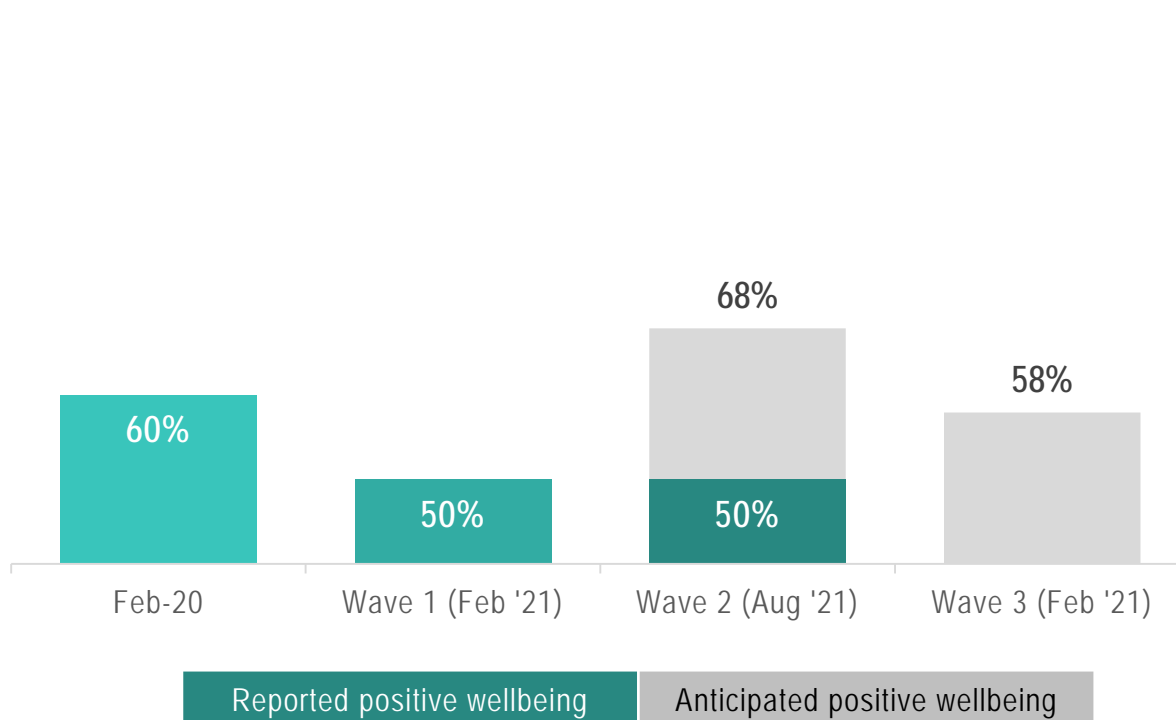
Improvement in financial wellbeing from Wave 1

Financial wellbeing stable from Wave 1

Decline in financial wellbeing being from Wave 1

# Overall financial wellbeing over time

Positive perceptions of overall financial wellbeing declined significantly with the arrival of COVID-19, the share describing their financial wellbeing as *good* or *very good* declining 10 percentage points. Despite considerable optimism in Wave 1 that financial wellbeing would be more positive by Wave 2, in reality, the share who rate their financial wellbeing positively in Wave 2 has remained unchanged. Whilst there is some optimism among respondents that their financial wellbeing may improve over the next six months, the net anticipated improvement (8 percentage points) is notably lower than in Wave 1 (18 percentage points) and notably smaller than for mental wellbeing and overall life satisfaction (both 15 percentage points).



Who is most likely to anticipate **improved** financial wellbeing in Feb '22?  
(22% of all respondents)

- ✓ Involuntarily unemployed (44%)
- ✓ Flattening (43%)
- ✓ Manawatu/Whanganui (41%) or Bay of Plenty (35%) residents
- ✓ Accommodation/food service workers (39%)
- ✓ Increase in HH (36%) or personal (34%) income over last six months
- ✓ 18-26 years (35%)
- ✓ Working fewer (33%) or more (31%) hours than six months ago
- ✓ Renters (27%)
- ✓ Fulltime workers (26%)



Who is most likely to anticipate **worse** financial wellbeing in Feb '22?  
(14% of all respondents)

- ✗ Bay of Plenty residents (24%)
- ✗ Asian (22%)
- ✗ Working fewer hours than six months ago (22%)
- ✗ \$25-\$50K HH income (21%)
- ✗ Decrease in HH income from six months ago (21%)
- ✗ Renting (20%)



# Consumer concerns

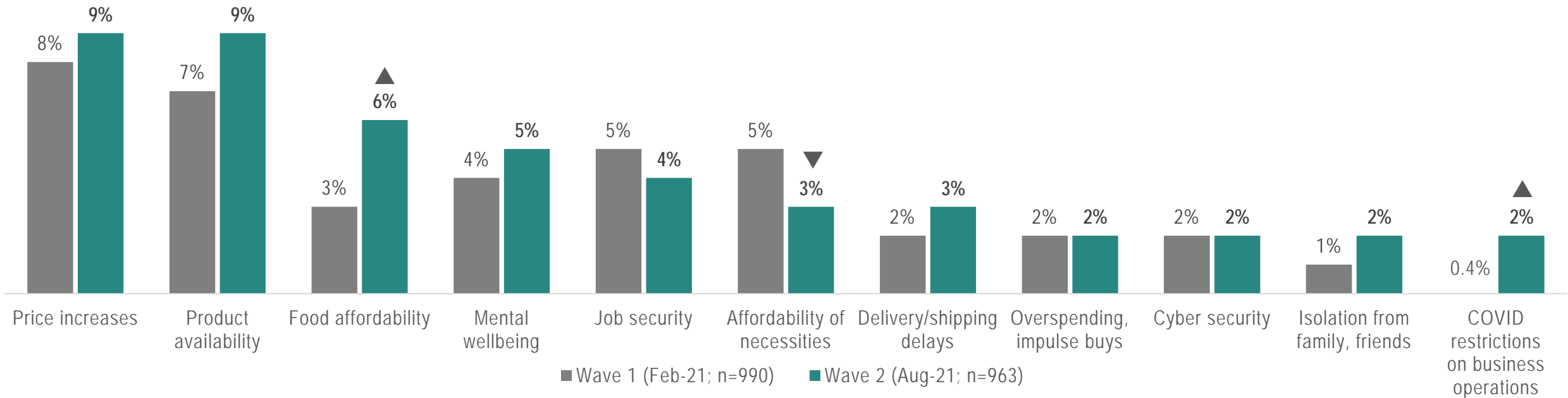
# Consumer concerns

When asked unprompted what their biggest concern as a consumer is currently, the majority (51%) said that they do not have any concerns (33%) or could not think of any (18%). This result is stable from Wave 1 (49%).

Consistent with Wave 1, the most frequently mentioned concerns continue to be price increases (9%) and product availability (9%). The share expressing concern about food affordability has doubled over the last six months – up from 3% to 6% - whilst the share concerned about COVID/lockdown restrictions on business operations has increased from 0.4% to 2%.

In Wave 1, 2% expressed concern about another COVID outbreak/further lockdowns. Given most respondents were in Level 3 or 4 lockdown at the time of the Wave 2 survey, this concern was significantly less likely to be mentioned (0.4%). Mention of the concern around an economic downturn/high inflation also declined between Waves 1 (2%) and 2 (1%).

## As a consumer, my biggest concern is ...



# Consumer concerns

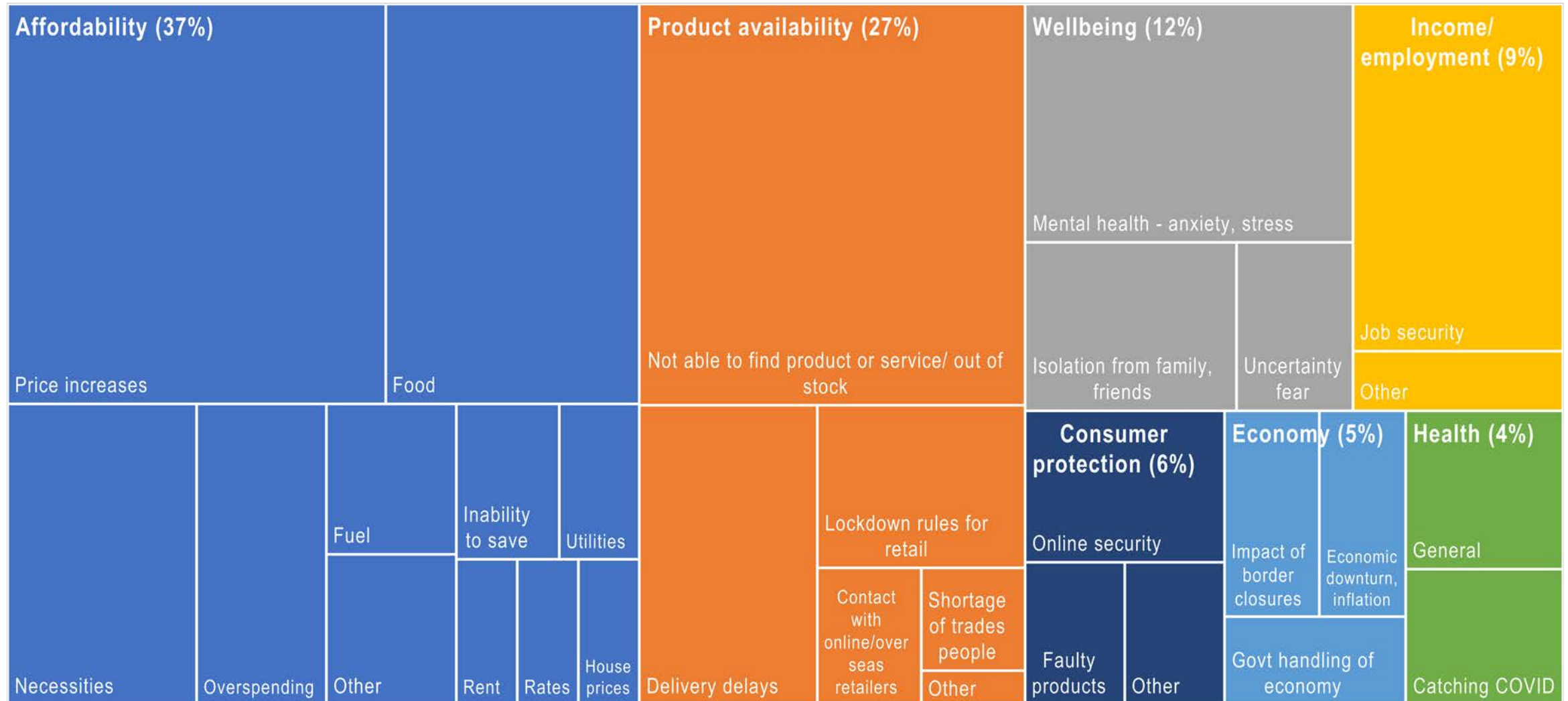
Who is more likely to be concerned about particular issues?

	% concerned	Significantly higher for:
Price increases	11%	<ul style="list-style-type: none"> <li>Household income of &gt;\$150K (17%)</li> </ul>
Product availability	9%	<ul style="list-style-type: none"> <li>Living in Northland (30%)</li> <li>Working in construction industry (22%)</li> <li>Household income of \$75-\$100K (18%)</li> <li>Aged 57-66 years (16%)</li> <li>New Zealand European (11%)</li> </ul>
Food affordability	6%	<ul style="list-style-type: none"> <li>Pasifika (14%)</li> </ul>
Mental wellbeing	5%	<ul style="list-style-type: none"> <li>Working more hours a week than six months ago (11%)</li> </ul>
Job security	4%	<ul style="list-style-type: none"> <li>Purchasing decisions made by someone else in household (12%)</li> <li>Working in retail trade (9%)</li> <li>Working more hours a week than six months ago (9%)</li> <li>Aged 18-36 years (8%)</li> <li>Personal income of \$50-\$75K (8%)</li> <li>Living with adult family members (8%)</li> <li>Renting (7%)</li> <li>Females (6%)</li> <li>Working full-time (6%)</li> </ul>
No concerns (specifically stated)	34%	<ul style="list-style-type: none"> <li>Purchasing decisions made by someone else in household (57%)</li> <li>Aged 18-26 years (46%)</li> <li>Household income has remained unchanged since February 2021 (40%)</li> <li>Males (38%)</li> </ul>



# Consumer concerns - themes

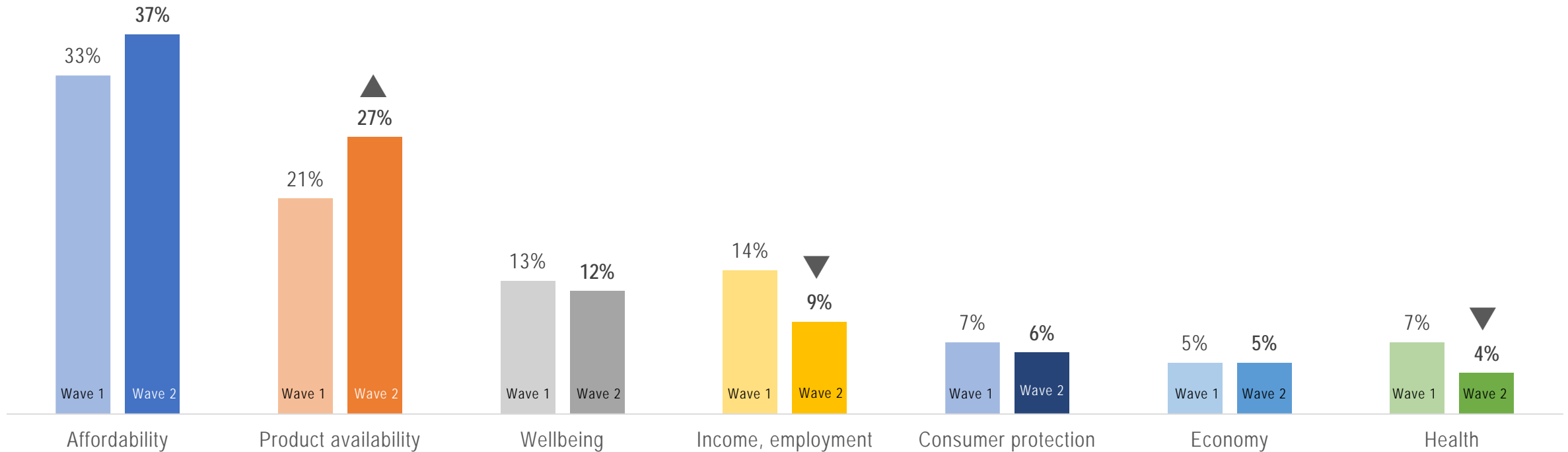
Each of the consumer concerns has been grouped into seven over-arching themes. The graph shows the relative frequency of mention of the key themes in Wave 2, and most commonly-raised concerns within each. Almost two-thirds of concerns relate to either affordability (37%) or product availability (27%).



# Consumer concerns – changes in themes over time

As in Wave 1, respondents are most likely to have concerns about affordability – including price increases, their ability to pay for food and other necessities, and concerns around over-spending and impulse buys (37%). Product availability concerns have increased significantly over the last six months, up from 21% to 27% of all concerns raised. In contrast, respondents are significantly less likely to have income/employment concerns compared with six months ago. The share who express concerns about catching COVID-19 and/or the impact of the public not following COVID-19 restrictions has also declined significantly since Wave 1, to only 4% of all concerns expressed in Wave 2.

## Themes in consumer concerns



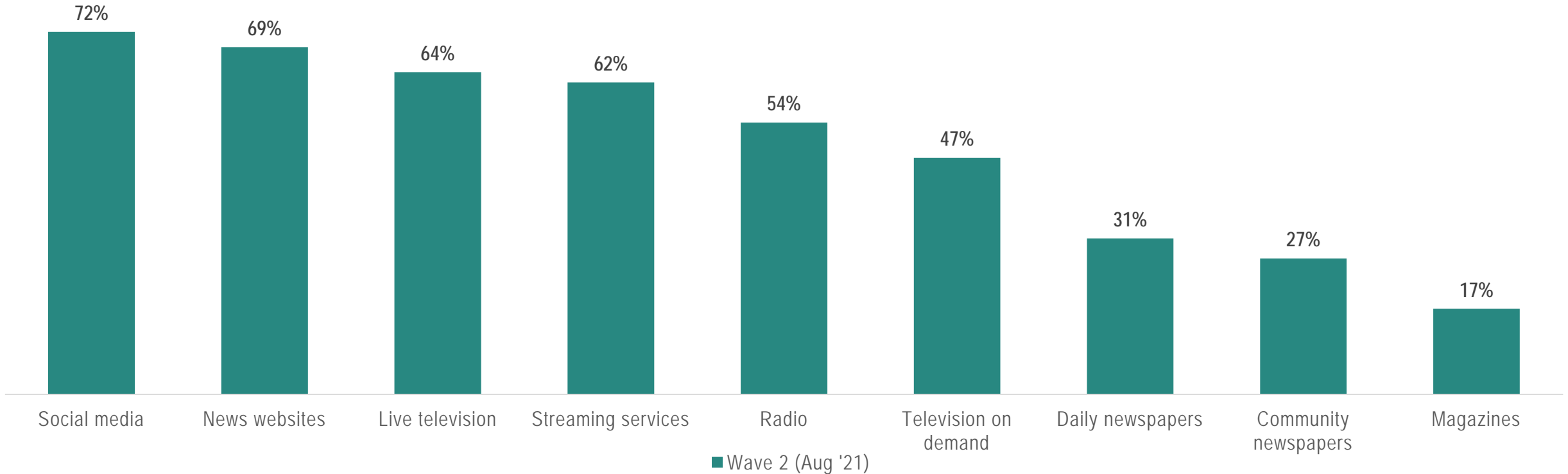
# Media use



# Media use

Social media (72%) and news websites (69%) are the media most frequently used by respondents. More than half reported having viewed live television (64%) or streaming services (62%) or listening to the radio (54%) in the previous seven days. Newspapers and magazines were least likely to have been read in the previous seven days.

## Media use in the previous 7 days



# Media use

Who is more/less likely to be using particular media?

	% using	Significantly more likely:	Significantly less likely:
Social media	72%	<ul style="list-style-type: none"> <li>Sales workers (94%), accommodation/food service (90%), retail trade (88%)</li> <li>Living with children aged 5-12 years (87%)</li> <li>18-36 years (84%)</li> <li>Household income of \$100K+ (82%)</li> <li>Females (81%)</li> </ul>	<ul style="list-style-type: none"> <li>67 years + (51%)</li> <li>Otago residents (56%)</li> <li>Household income of &lt;\$50K (57%)</li> <li>Live alone (58%)</li> <li>Rural resident (61%), Māori (61%)</li> </ul>
News websites	69%	<ul style="list-style-type: none"> <li>Household income of \$150K+ (90%)</li> <li>27-36 years (82%)</li> <li>Professionals (82%)</li> <li>New Zealand European (76%)</li> <li>Full-time work (76%)</li> </ul>	<ul style="list-style-type: none"> <li>Māori (49%), Pacific Peoples (56%)</li> <li>Household income of &lt;\$50K (52%)</li> <li>18-26 years (57%)</li> <li>Not working, not looking for work (61%)</li> </ul>
Live television	64%	<ul style="list-style-type: none"> <li>57 years + (84%)</li> <li>Home owners without mortgage (83%)</li> <li>Not working, not looking for work (71%)</li> <li>New Zealand European (70%)</li> </ul>	<ul style="list-style-type: none"> <li>Overseas born; lived in NZ &lt;10 years (41%)</li> <li>Pacific Peoples (46%), Asian (49%)</li> <li>18-36 years (46%)</li> <li>Renting (49%)</li> <li>Household income of &lt;\$25K (51%)</li> </ul>
Streaming services	62%	<ul style="list-style-type: none"> <li>Household income of \$100K+ (76%)</li> <li>Own home with mortgage (74%)</li> <li>Living with children aged 5-12 years (73%)</li> <li>New Zealand European (67%)</li> <li>Full-time work (66%)</li> </ul>	<ul style="list-style-type: none"> <li>Household income of &lt;\$50K (42%)</li> <li>67 years + (47%)</li> <li>Live alone (47%)</li> <li>Not working, not looking for work (53%)</li> </ul>
Radio	54%	<ul style="list-style-type: none"> <li>Construction industry (75%)</li> <li>67 years + (74%)</li> <li>Household income of \$150K+ (67%)</li> <li>New Zealand European (62%)</li> <li>Males (59%)</li> <li>New Zealand-born (58%)</li> </ul>	<ul style="list-style-type: none"> <li>Asian (30%)</li> <li>Urban (central city) residents (42%)</li> <li>18-36 years (43%)</li> <li>Females (49%)</li> </ul>

# Media use

Who is more/less likely to be using particular media?

	% using	Significantly more likely:	Significantly less likely:
Television on demand	47%	<ul style="list-style-type: none"> <li>• Flating (64%)</li> <li>• Māori (59%)</li> <li>• Living with children aged 5-12 years (58%)</li> <li>• 47-56 years (57%)</li> <li>• New Zealand European (51%)</li> </ul>	<ul style="list-style-type: none"> <li>• Asian (24%)</li> <li>• 67 years + (38%)</li> <li>• Own home without mortgage (40%)</li> </ul>
Daily newspapers	31%	<ul style="list-style-type: none"> <li>• 67 years + (60%)</li> <li>• Own home without mortgage (52%)</li> <li>• Live alone (41%)</li> <li>• Not working, not looking for work (40%)</li> <li>• New Zealand European (35%)</li> </ul>	<ul style="list-style-type: none"> <li>• Asian (14%)</li> <li>• 18-36 years (17%)</li> <li>• Renting (21%)</li> <li>• Full-time work (26%)</li> </ul>
Community newspapers	27%	<ul style="list-style-type: none"> <li>• 57 years + (49%)</li> <li>• Own home without mortgage (48%)</li> <li>• Not working, not looking for work (35%)</li> </ul>	<ul style="list-style-type: none"> <li>• 18-36 years (11%)</li> <li>• Renting (15%)</li> <li>• Only adults in household (16%)</li> <li>• Urban (central city) residents (18%)</li> <li>• Full-time work (23%)</li> </ul>
Magazines	17%	<ul style="list-style-type: none"> <li>• 67 years + (38%)</li> <li>• Own home without mortgage (31%)</li> <li>• New Zealand European (21%)</li> </ul>	<ul style="list-style-type: none"> <li>• Living with children aged 0-4 years (3%)</li> <li>• 18-36 years (7%)</li> <li>• Asian (7%)</li> <li>• Renting (8%)</li> </ul>

# Appendices



# Appendix 1 - Questionnaire

**gravitasOPG**

## COVID-19 Impacts Survey: Round Two – What's New?

Thank you for taking part in the Ministry of Business, Innovation and Employment (MBIE)'s COVID-19 Impacts Study. This second survey is to find out whether things have changed for people over the last 6 months, how they are feeling about these changes and how much impact COVID-19 is still having on people's lives. 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

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### 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 (e.g. retired, full time student, stay at home parent)
<input type="radio"/> Other (Please specify)	

*If you are working full time or part time, please answer this question:*

**Q1b** What is your main occupation?  
Note: Occupation is the role that you perform – for example care worker, fruit picker, chef, software developer, electrical engineer NOT WHERE YOU WORK

Write in here

*If you are working full time or part time, please answer this question:*

**Q1c** And still thinking about your main job, which of the following group(s) best describes the industry where you do this work? Please tick as many as apply

<input type="checkbox"/> Agriculture, forestry, fishing or mining	<input type="checkbox"/> Manufacturing
<input type="checkbox"/> Electricity, gas, water and waste services	<input type="checkbox"/> Construction
<input type="checkbox"/> Wholesale trade	<input type="checkbox"/> Retail trade
<input type="checkbox"/> Accommodation and food services	<input type="checkbox"/> Transport, post and warehousing
<input type="checkbox"/> Information, media, telecommunications	<input type="checkbox"/> Finance and insurance services
<input type="checkbox"/> Rental, hiring and real estate services	<input type="checkbox"/> Professional, scientific and technical services
<input type="checkbox"/> Administrative and support services	<input type="checkbox"/> Public administration and safety
<input type="checkbox"/> Health care and social assistance	<input type="checkbox"/> Education and training
<input type="checkbox"/> Arts and recreation services	<input type="checkbox"/> Other (Please specify)

**gravitasOPG**

**Q1d** Compared with 6 months ago (so since February 2021), 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 your hours haven't changed, skip to Q1f*

**Q1e** 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
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**Q1f** 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	

**Q1g** 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 \$150,000
<input type="radio"/> Prefer not to say			

**Q1h** Compared with 6 months ago (so since February 2021), has your personal income ...  
Please tick one only

<input type="radio"/> Increased	<input type="radio"/> Decreased	<input type="radio"/> Stayed the same	<input type="radio"/> Not sure
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*Skip to Q1j* *Skip to Q1k*

**Q1i** Did your personal income decrease ...  
Please tick one only

<input type="radio"/> Entirely (stopped receiving all income)	<input type="radio"/> Significantly	<input type="radio"/> Moderately	<input type="radio"/> Slightly
<input type="radio"/> Don't know			

**Q1j** Did your personal income increase/decrease 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
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**Q1k** 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

<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"/> \$150,001-\$200,000
<input type="radio"/> \$200,001-\$250,000	<input type="radio"/> More than \$250,000	<input type="radio"/> Don't know	<input type="radio"/> Prefer not to say



**Q1l** Compared with 6 months ago (so since February 2021), has your household income...  
Please tick one only

Increased   
  Decreased   
  Stayed the same   
  Not sure

Skip to Q1n                      Skip to Q2a

**Q1m** Did your household income increase/decrease...  
Please tick one only

Entirely (stopped receiving all income)   
  Significantly   
  Moderately   
  Slightly

Don't know

**Q1n** Did your household income increase/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	NA/Don't know
Pay for necessities <small>(e.g. food, rent, mortgage)</small>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pay regular bills and credit repayments <small>(e.g. insurance, telephone)</small>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buy a major household item <small>(e.g. large appliances, vehicles)</small>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buy things that your child(ren) need <small>(e.g. school/daycare fees, uniforms, sports gear)</small>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pay an unexpected bill/payment of \$250 <small>(e.g. medical bills, car repairs)</small>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Get/find the products and services you need/want	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q2b** 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	NA/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/payment of \$250	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Get/find the products and services you need/want	<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** 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 February 2021

**Q4a** Over the last 6 months (so since February 2021), 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/insurance)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Paused/decreased regular bill payments (e.g. rent/mortgage/insurance)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Brought forward/increased bill regular payments (e.g. rent, mortgage)	<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"/>
Started receiving Government financial support <small>(e.g. benefit/subsidy/allowance. This includes the wage subsidy)</small>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cancelled ongoing subscriptions/services (e.g. Sky TV, Netflix)	<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)	<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 for something other than purchasing property	<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"/>
Bought something using 'buy now, pay later' (e.g. AfterPay, Humm)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



Q4b

Over the **last 6 months** (so since February 2021), have you taken on any new debts or have any of your existing debts increased? (e.g. took out a loan, increased overdraft or credit limit, bought goods on credit, owe money to landlord or Government department). Please tick one only

Yes
  No
  Not sure

Skip to Q4d

Q4c

Which debts have you increased or taken on? Please tick all that apply



<input type="checkbox"/> 1 Mortgage/home loan	<input type="checkbox"/> 9 Overdraft
<input type="checkbox"/> 2 Short-term cash loan to be paid back over less than 3 months (e.g. payday lenders such as Moola)	<input type="checkbox"/> 4 Goods bought through Buy Now, Pay Later services (e.g. <del>AfterPay</del> , LayBuy, Humm)
<input type="checkbox"/> 3 Goods bought on credit through a mobile trader (e.g. truck shops such as Home Direct)	<input type="checkbox"/> 6 Goods bought on credit arranged by a retailer (e.g. hire purchase or rent-to-own)
<input type="checkbox"/> 7 Credit card or store card	<input type="checkbox"/> 8 Personal loan from a bank or finance company
<input type="checkbox"/> 10 Rent (missed payment/arrears)	<input type="checkbox"/> 10 Telecoms or utilities (missed payment/arrears) (e.g. phone, internet, electricity, gas,)
<input type="checkbox"/> 11 Borrowed money from friends or family	<input type="checkbox"/> 12 Don't know
<input type="checkbox"/> 13 Other (Please specify)	

Q4d

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	NA
Lose your job/be unable to find a job	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
Miss at least one regular bill payment (e.g. rent/mortgage/insurance)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
Pause/decrease regular bill payments (e.g. rent/mortgage/insurance)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
Bring forward/increase regular bill payments (e.g. rent, mortgage)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
Use more of your savings than you planned	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
Increase your savings	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
Increase debt (e.g. take out a loan, use overdraft, borrow money)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
Start receiving Government financial support (e.g. benefit/subsidy/allowance. This includes the wage subsidy)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
Cancel ongoing subscriptions/services (e.g. Sky TV, Netflix)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
Postpone purchasing a major item (e.g. whiteware/vehicle/renovations)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
Bring forward purchasing a major item (e.g. whiteware/vehicle)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
Spend more on investments (e.g. rental property, stocks, shares)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
Access community help (e.g. foodbanks)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
Apply for early access to KiviSaver/superannuation for something other than purchasing property	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
Cut back on spending on necessities (e.g. food)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6
Buy something using 'buy now, pay later' (e.g. <del>AfterPay</del> , Humm)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5	<input type="radio"/> 6

Your spending behaviour

Q5a

Compared with February 2021, 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"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Major household items (e.g. furniture/appliances/whiteware)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
DIY/Home maintenance/gardening	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Utilities (e.g. electricity/gas/water)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Telecommunications (e.g. phone/internet/mobile)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Insurance	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Groceries in-store	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Groceries online (including Click and Collect)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Food, alcohol from restaurants, bars, <del>takeaway</del> and delivery	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Entertainment/recreation at home (e.g. streaming services/gaming)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Entertainment/recreation outside the home (e.g. sports/movies)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Travel	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Professional home maintenance services (e.g. plumber, builder)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Personal services (e.g. hairdresser/beauty therapist/doctor/dentist)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Personal products purchased online (e.g. clothing/shoes/books)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Personal products purchased instore (e.g. clothing/shoes/books)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Investments (e.g. rental properties/shared)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4

Q5b

Thinking about the products you buy and where you buy them from, since February this year 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"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Buying online from overseas retailers	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Buying online from marketplaces (e.g. NZ Sale/Amazon)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Buying online from auction sites (e.g. TradeMe/eBay)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Buying New Zealand-made products	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Buying from local businesses	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Buying environmentally-friendly/sustainable products	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4
Buying using 'buy now, pay later' services (e.g. <del>AfterPay</del> , Humm)	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4

**Q5c** Compared with February this year, 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 <i>(e.g. refund/cancellation policies)</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q5d** Since February this year, how much of a financial impact, if any, has the following had on you?  
Please tick one per row

	Significant	Moderate	Slight	None	NA/Didn't happen to me
Overseas travel cancelled/postponed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
New Zealand travel cancelled/postponed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Events you bought tickets for were cancelled/postponed	<input type="radio"/>	<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"/>	<input type="radio"/>
Business significantly increased the price of a product you wanted to buy <i>(for no apparent reason)</i>	<input type="radio"/>	<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"/>	<input type="radio"/>
Been a victim of fraud or a scam	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Q5e** Since February this year, to what extent, if any, did the following have a negative impact on your mental wellbeing?

	Significant	Moderate	Slight	None	NA/Didn't happen to me
Overseas travel cancelled/postponed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
New Zealand travel cancelled/postponed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Events you bought tickets for were cancelled/postponed	<input type="radio"/>	<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"/>	<input type="radio"/>
Business significantly increased the price of a product you wanted to buy <i>(for no apparent reason)</i>	<input type="radio"/>	<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"/>	<input type="radio"/>
Been a victim of fraud or a scam	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Your purchase experience**

**Q6a** Over the last 6 months (so since February this year), have you had any problems with anything you have brought? *(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 service, 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

<input type="radio"/>	Private sale	<input type="radio"/>	Local business – including a local tradesperson (that is, only has a store/office in your local area)
<input type="radio"/>	Nationwide business <i>(that is, has stores/offices/branches throughout NZ)</i>	<input type="radio"/>	Business located overseas
<input type="radio"/>	Other (Please specify)		
<input type="radio"/>	Don't know		

**Q6d** Thinking about your most recent problem, how was this purchase made?  
Please tick one only

<input type="radio"/>	In person at a shop	<input type="radio"/>	By phone - Arranged the purchase or service
<input type="radio"/>	Online from New Zealand retailer, marketplace, deal site or booking site <i>(e.g. Noel Leeming, Air New Zealand, Trademe)</i>	<input type="radio"/>	Online from overseas retailer, marketplace, deal site or booking site <i>(e.g. ASOS, Book Depository, Expedia, eBay)</i>
<input type="radio"/>	A peer-to-peer process <i>(e.g. Uber, AirBnB)</i>	<input type="radio"/>	A telemarketer/door-to-door salesperson who contacted you
<input type="radio"/>	Other (Please specify)		

**Q6e** Thinking about your most recent problem, was the problem because the product/service...  
Please tick one only

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

**Q6f** What did you do (if anything) to try and solve your most recent problem?  
Please tick all that apply

<input type="checkbox"/> 1 Nothing – I didn't take any action	<input type="checkbox"/> 3 I contacted the business directly
<input type="checkbox"/> 2 I got information/advice about my rights as a consumer	<input type="checkbox"/> 4 I got advice from friends/family about what to do
<input type="checkbox"/> 6 I contacted a dispute resolution service	<input type="checkbox"/> 5 I contacted the manufacturer
<input type="checkbox"/> 7 I left a review and/or comment on a website/social media	<input type="checkbox"/> 8 I laid a complaint with an enforcement agency or government organisation
<input type="checkbox"/> 9 Other (Please specify)	
<input type="checkbox"/> 10 Don't know/can't remember	

**Q6g** Is your most recent problem ...  
Please tick one only

<input type="checkbox"/> 1 Resolved and you are happy with the outcome	<input type="checkbox"/> 3 Resolved but you are not happy with the outcome
<input type="checkbox"/> 2 Still in the process of being resolved	<input type="checkbox"/> 4 Not resolved
<input type="checkbox"/> 5 Other (Please specify)	
<input type="checkbox"/> 6 Don't know	

**Q6h** How much of an impact did the problem/problems have on your everyday life?  
Please tick one only

<input type="checkbox"/> 1 Significant	<input type="checkbox"/> 2 Moderate	<input type="checkbox"/> 3 Slight	<input type="checkbox"/> 4 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** What is your date of birth?  
Please write in

Day:  Month:  Year:

**Q8b** Which of the following best describes you?  
Please tick one only

<input type="checkbox"/> 1 I was born in New Zealand	<input type="checkbox"/> 3 I was born overseas and have lived in New Zealand for less than 2 years
<input type="checkbox"/> 2 I was born overseas and have lived in New Zealand for 2-5 years	<input type="checkbox"/> 4 I was born overseas and have lived in New Zealand for 6-10 years
<input type="checkbox"/> 5 I was born overseas and have lived in New Zealand for 11-20 years	<input type="checkbox"/> 6 I was born overseas and have lived in New Zealand for more than 20 years

**Q8c** Which of the following best describes you?  
Please tick one only

<input type="checkbox"/> 1 I own the house where I live with a mortgage	<input type="checkbox"/> 3 I own the house I live in without a mortgage (freehold)
<input type="checkbox"/> 2 I rent the house where I live	<input type="checkbox"/> 4 I live in a group setting (e.g. boarding house, hostel)
<input type="checkbox"/> 5 I don't own the house where I live but don't have to pay to live there (e.g. live with parents, house provided with job)	<input type="checkbox"/> 6 Other (Please specify)

**Q8d** How often do you use the internet?  
Please tick one only

<input type="checkbox"/> 1 Once a month or less often (including never)	<input type="checkbox"/> 2 Every 2-3 weeks	<input type="checkbox"/> 3 Once a week	<input type="checkbox"/> 4 A few times a week	<input type="checkbox"/> 5 At least once a day
-------------------------------------------------------------------------	--------------------------------------------	----------------------------------------	-----------------------------------------------	------------------------------------------------

**Q8e** Which of the following have you used, listened to or looked at the last 7 days?  
Please tick all that apply

<input type="checkbox"/> 1 Daily newspapers (e.g. NZ Herald, Dominion Post)	<input type="checkbox"/> 3 Community newspapers
<input type="checkbox"/> 2 Radio	<input type="checkbox"/> 4 Streaming services (e.g. Netflix, Sky TV)
<input type="checkbox"/> 5 News website (e.g. Stuff, NZ Herald)	<input type="checkbox"/> 6 Social media (e.g. Facebook, Instagram)
<input type="checkbox"/> 7 Live television	<input type="checkbox"/> 8 Television on demand
<input type="checkbox"/> 9 Magazines – hard copy or online	

**Q8f** Would you describe the area where you live as ...  
Please tick one only

<input type="checkbox"/> 1 Urban (that is, in a central city area)	<input type="checkbox"/> 3 Suburban
<input type="checkbox"/> 2 Rural	<input type="checkbox"/> 4 Don't know

**Q8g** Do you live ...  
Please tick all that apply

<input type="checkbox"/> 1 Alone	<input type="checkbox"/> 2 With a partner/spouse
<input type="checkbox"/> 3 With other adult family members <small>(parents, grandparents, children aged 18 years +)</small>	<input type="checkbox"/> 4 With other adults who are not related to you <small>(e.g. flatting)</small>
<input type="checkbox"/> 5 With children aged 0-4 years	<input type="checkbox"/> 6 With children aged 5-12 years
<input type="checkbox"/> 7 With children aged 13-17 years	

**Q8h** Are decisions on purchases for your household mainly made by ...  
Please tick one only

<input type="checkbox"/> 1 You	<input type="checkbox"/> 2 Someone else
<input type="checkbox"/> 3 A combination (you and someone else)	

**Your contact details**

**Q9** 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 6 months to see what, if anything, has changed. To make sure we can get hold of you, please let us know if any of your contact details have recently changed

Phone number	Mobile	
	Work	
	Home	
Email address		
Address		

**Thank you for your help with the survey.**

Please fold on the lines on the back of this questionnaire and staple/tape it closed to free-post it back to us.

**To thank you for your time, all completed questionnaires will go into a prize draw for one of five \$100 gift vouchers of your choice.**

If you have any questions or comments about the survey, please contact Tania at [taniab@gravitasopg.co.nz](mailto:taniab@gravitasopg.co.nz) or call 0508 RESEARCH.

1. Fold Here

No Stamp Required

**Freepost GravitasOPG**  
PO Box 3802  
Shortland Street  
AUCKLAND 1140

2. Fold Here

4. Tape here

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# Appendix 2 – Products/Services Had Problems With

Q6b. What type of product or service did you most recently have a problem with?

Product/Service	Wave 1	Wave 2
Postal/courier/delivery services e.g. not delivered, lost, delays	34%	20%
Personal items/services e.g. clothing, shoes, sporting goods, books, toys	8%	14%
Electronic/technology good	10%	13%
Household appliances/furniture	6%	9%
Utilities	5%	9%
Telecommunications services/internet provider	8%	6%
Food goods/grocery items	11%	5%
Vehicle/automotive services/vehicle accessories	4%	3%
Construction/building services/landscaping	<1%	2%
Financial services	1%	2%
Healthcare services/health-related products	3%	1%
Landlords e.g. rent increases	<1%	1%
Home fittings and fixtures e.g. carpet, curtains, lighting	4%	1%
Maintenance services	0%	<1%
Travel/airline services	2%	0%
Real estate	1%	0%

# Appendix 2 – Consumer concerns (1)

Q7. Thinking about all the interactions you have had and things you have done as a consumer, what is your one biggest concern?

Concern	Wave 1	Wave 2
Price increases	8%	9%
Availability/not being able to find products/products out of stock	7%	9%
Not being able to afford food	3%	6%
Mental wellbeing, anxiety, stress etc	4%	5%
Job security	5%	4%
Not being able to afford necessities/pay bills	5%	3%
Delivery/shipping delays, slow couriers etc	2%	3%
Over-spending, impulse purchasing, spending behaviour	2%	2%
Online security, internet fraud, theft of personal information	2%	2%
Being separated from family, friends/can't visit those overseas	1%	2%
Lockdown/COVID rules for various services	<1%	2%
Economic downturn/inflation	2%	1%
Fear of catching COVID-19, people not obeying COVID restrictions	2%	1%
How COVID-19 is changing the world/uncertainty/fear	1%	1%
Government not handling the economy well	1%	1%

Concern	Wave 1	Wave 2
Faulty products/lack of quality control	1%	1%
General health concerns (not specified)	1%	1%
Increase in fuel prices	1%	1%
Difficulties finding tradespeople	1%	1%
Rent increases	1%	1%
Increase in house prices/decline in housing affordability	1%	1%
Increase in cost/use of electricity (esp. due to working from home)	<1%	1%
Difficulties saving money	<1%	1%
Difficulties communicating with overseas/online retailers	<1%	1%
Increase in Council rates	<1%	1%
Impact of closed borders on income	<1%	1%
Can no longer pay via cheque	<1%	1%
Fear of another COVID outbreak/lockdown	2%	<1%
Trying to source/buy New Zealand-made products	1%	<1%
Low interest rates	1%	<1%
Access to medical services/healthcare	1%	<1%
Finding employment/a higher paid job	1%	<1%



# Appendix 2 – Consumer concerns (2)

Q7. Thinking about all the interactions you have had and things you have done as a consumer, what is your one biggest concern?

Concern	Wave 1	Wave 2
Climate change/environmental impact of product/trying to buy sustainable products	<1%	<1%
Impact of COVID-19 on personal income	<1%	<1%
Not being able to afford tertiary education	<1%	<1%
Personal events being cancelled due to lockdowns e.g. weddings, holidays, funerals	<1%	<1%
Increases in shipping costs	<1%	<1%
Negative impacts of COVID-19 on others e.g. lost job, business lost income	<1%	<1%
Being able to afford unplanned expenses	<1%	<1%
Poor customer service	<1%	<1%
Retailers being untruthful on consumer rights e.g. not giving full refunds	<1%	<1%
Difficulties using technology e.g. for online shopping or online bill payment	<1%	<1%
Food/product safety	<1%	<1%
Cost of meeting rental regulations e.g. Healthy Homes	<1%	<1%
Vaccine mandates and impact on work	0%	<1%
Finding employees	0%	<1%
Queuing for products, services	0%	<1%
Being forced to take leave	0%	<1%
Disability access to retail stores	0%	<1%

# Appendix 3 – Sample profile

Age	Wave 1	Wave 2
18-26	16%	16%
27-36	19%	19%
37-46	18%	18%
47-56	17%	17%
57-66	14%	14%
67+	17%	16%

Gender	Wave 1	Wave 2
Female	51%	51%
Male	49%	49%
Gender diverse	<1%	<1%

Ethnicity	Wave 1	Wave 2
European	60%	60%
Māori	15%	15%
Asian	11%	11%
Pasifika	8%	8%
Other	2%	2%

Home ownership	Wave 1	Wave 2
Own – Mortgage	30%	32%
Own – No mortgage	25%	26%
Rent	30%	30%
Free (e.g. live with parents)	3%	7%
Group setting (e.g. boarding)	8%	5%

Purchases choices	Wave 1	Wave 2
A combination	57%	53%
Me – alone	37%	41%
Someone else	6%	6%

Household makeup	Wave 1	Wave 2
Live alone	12%	13%
Couple only	34%	31%
Flatting	9%	8%
Family – Children 0-4	12%	13%
Family – Children 5-12	16%	15%
Family – Children 13-17	12%	10%
Family – Adults	23%	23%

Migration status	Wave 1	Wave 2
Born in New Zealand	NA	70%
Born overseas, lived in NZ for less than 2 years	NA	<1%
Born overseas, lived in NZ for 2-5 years	NA	2%
Born overseas, lived in NZ for 6-10 years	NA	5%
Born overseas, lived in NZ for 11-20 years	NA	11%
Born overseas, lived in NZ for more than 20 years	NA	11%

Internet use	Wave 1	Wave 2
Daily	89%	89%
A few times a week	5%	6%
Once a week	2%	<1%
Every 2-3 weeks	1%	1%
Once a month or less	3%	3%

# Appendix 3 – Sample profile

Occupation/Labour Market Status	Wave 1	Wave 2
Professional	NA	22%
Manager	NA	11%
Technician, trade worker	NA	9%
Community, personal services worker	NA	9%
Clerical, administrative workers	NA	6%
Labourers	NA	6%
Sales workers	NA	4%
Machinery operators, drivers	NA	3%
Working full-time	51%	53%
Working part-time	16%	17%
Not working, not looking for work (e.g. retired, full-time student, stay-at-home parent, ACC)	25%	26%
Not working – looking for work	7%	4%

Industry	Wave 1	Wave 2
Health care, social assistance	NA	13%
Education and training	NA	11%
Professional, scientific, technical services	NA	10%
Retail trade	NA	10%
Construction	NA	8%
Manufacturing	NA	7%
Agriculture, forestry, fishing, mining	NA	7%
Accommodation, food services	NA	7%
Transport, post, warehousing	NA	7%
Information, media, telecomms	NA	6%
Public administration, safety	NA	5%
Finance, insurance services	NA	5%
Electricity, gas, water, waste water	NA	3%
Administrative, support services	NA	3%
Wholesale trade	NA	2%
Arts, recreation services	NA	2%
Rental, hiring, real estate services	NA	1%

Region	Wave 1	Wave 2
Northland	4%	4%
Auckland	33%	33%
Waikato	9%	9%
Bay of Plenty	6%	6%
Gisborne	1%	1%
Hawke's Bay	3%	3%
Taranaki	2%	2%
Manawatū-Whanganui	5%	5%
Wellington	11%	11%
Tasman	1%	1%
Nelson	1%	1%
Marlborough	1%	1%
West Coast	1%	1%
Canterbury	13%	13%
Otago	5%	5%
Southland	2%	2%

Type of location	Wave 1	Wave 2
Urban	NA	29%
Suburban	NA	55%
Rural	NA	16%