



Consumer Impacts in a COVID Environment

Round Three Report: March/April 2022



Outline

Background, objectives and methodology	Pg 3
Summary	Pg 9
Income and employment	Pg 15
Consumer confidence	Pg 31
The COVID-19 environment Consumer impacts Purchasing problems Wellbeing	Pg 47
Consumer concerns	Pg 94
Media use	Pg 99
Appendices Questionnaire Open-ended responses Demographics/sample profile	Pg 104

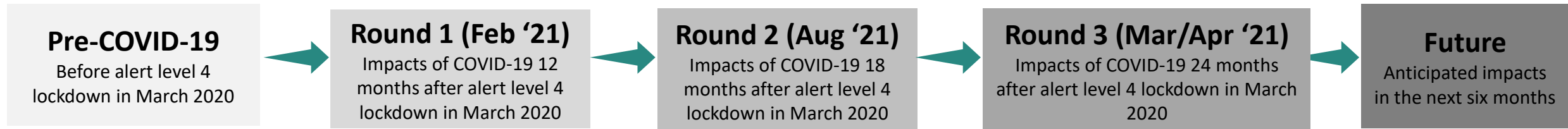
Background and objectives

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

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

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

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



The survey is being conducted over five rounds (every six months for two years) to track change over time and compare anticipated with actual change. This report outlines the results from the third round of the survey (March/April 2022) and compares them with those from the previous two rounds.

Round Three Methodology

Existing Panellists

As this is a longitudinal study, respondents are re-contacted each round 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 Round Two in August 2021 were re-contacted six months later in March/April 2022 and asked to participate in Round Three.

Round Three used a mixed-method approach based on the method respondents used to complete Round Two:

Round Three (Aug '21) Completed...	Round Three (March/April '22)				
	Survey invitation	1 st reminder	2 nd reminder <i>(Those who provided a phone number)</i>	3 rd reminder	Final reminder
Online	Email invitation with option to request paper copy	Email	SMS & phone call with option to complete over the phone or receive paper copy	Email	Email
On paper & gave an email address	Email invitation with option to request paper copy	Email	SMS & phone call with option to complete over the phone or receive paper copy	Paper copy mailed out	Email
On paper & no email address given	Paper copy mailed out with information on how to complete online		SMS & phone call with option to complete over the phone or receive paper copy		

Round Three Methodology

New Panellists

To boost the survey sample size, a new intake of panellists was undertaken. For consistency, the approach used as similar to that employed for the Round One survey.

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

1. Invitation letter – encourage online participation with option to complete on paper/by phone but also including hard copy questionnaire
2. Postcard – Reminder for those who have not yet completed

This method provides:

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

921 new panellists were obtained via this method

Field and analysis overview



Fieldwork dates

Start date: 28th February 2022

End date: 22nd April 2022

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



Sample size

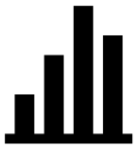
1,600 surveys were completed:

	Existing Panellists	New Panellists
Online	605	659
Hard copy	74	262
Total	679	921
<i>Response rate</i>	69%	31%



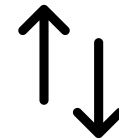
Weighting

The data for all three rounds – and both the longitudinal panellists and the combined group - has 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), data for Rounds 1 and 2 presented in this report has been re-calculated to include only responses from the n=679 respondents who also participated in the Round 3 survey. Hence the Round 1 and 2 data used for time series comparisons in this report will differ from the Round 1 and 2 results presented in the previous COVID-19 Consumer Impacts Study reports.



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 Round 3 to Rounds 1 and 2 has also been run.

COVID restriction level status during Round 3 fieldwork

At the start of the fieldwork period (28th February 2022), all of New Zealand was at the 'red' level on the COVID-19 Protection Framework. At red, restrictions were in place to slow the spread of COVID-19. These included in the need to wear a face masks in most indoor locations, capacity limits and distancing requirements at venues and events, and the requirement to have a vaccine pass to gain entry to many facilities and venues including many work places.

On the 26th of March, all of New Zealand changed to the 'orange' level. At orange, the focus is on the protection of vulnerable groups in the community and afforded greater freedoms including no longer needing to wear a face mask in many indoor locations, the removal of capacity limits and distancing requirements at venues, and full opening of schools and workplaces. Vaccine passes were not longer required. New Zealand was at the orange level at the end of the field work period (22nd April 2022).

Round 2 to Round 3 changes



The COVID-19 Consumer Impacts Survey is intended to be an evolving data collection tool. The following changes were made to the Round 3 survey:

- 921 new panellists onboarded to their survey. The results for this group and the existing longitudinal panellists have been presented in this report and are referred to as 'combined group'.
- To reduce the focus on income and employment (which was adversely affecting the survey response among those who were not working/whose income hadn't changed from the previous round), these questions were moved from the beginning to the later part of the questionnaire.
- The structure of the questions asking about the impact of cancellations negative purchase experiences (e.g. products bought online never delivered)(Q4d and Q4e) was changed. Instead of asking first if each of these experiences had occurred then asking those who had experienced them to rate the impact, all respondents were asked to rate the impact, with a 'didn't happen to me' option included for those who had no experience.

Key consumer segments

The Round 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 Round 2, these two segments were still identifiable – although the smaller sample size meant that some of the defining characteristics of the segments were not evident in every analysis. With the increase in sample size for Round 3, these segments have become more easily identified again. The segments are alluded to throughout this report and continue to provide a useful tool for interpreting the results.

Summary

Employment, income



- Employment status is stable from Round 2, with 89% of respondents in full-time employment in August '21 similarly employed six months later. In Round 3 only 5% report being involuntarily unemployed (stable from 5% in Round 1, up from 2% in Round 2).
- Some perceived their employment as more vulnerable than it actually was, with 14% of respondents in Round 2 anticipating that they may lose their job over the following six months - whereas only 5% actually did. Feelings of employment vulnerability look set to continue over the next six months with 15% feeling that they may lose their job by October '22.
- Of the 34% who had experienced a change in working hours since Round 2, two-thirds (66%) attributed this change to COVID-19 – stable from 65% six months ago.
- This round, respondents are significantly more likely to report working more hours than they want/need (24%) than six months ago (12%). Only 14% now report working fewer hours than they want/need, down from 24% in Round 2.
- Overall, personal incomes have increased from Round 2, 19% having experienced an increase and 12% a decline, a net change of +7 percentage points - compared with +1 in Round 2.
- With 19% experiencing a decrease and 13% experiencing an increase, the net change in household income remains negative (-6, consistent with -5 in Round 2).
- 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 19% of respondents who reported an increase in personal income, only 19% attributed this to COVID; in contrast, 66% of all declines in personal income over the last six months were attributed to COVID.



Purchasing confidence

Consumer
Protection

- Among the combined group, most respondents are confident about their ability to pay for necessities such as food (84%) and to meet their regular bill commitments (83%). However, more than one in ten respondents are at risk of not being able to pay for these essentials.
- 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 (45%).
- Looking back to Round 2, respondents were overly-optimistic about the improvements in their confidence to pay for necessities, regular and unexpected bills and major household items over the next six months. For example, whilst 75% anticipated being confident in their ability to pay for unexpected bills by Round 3 (an increase of 5 percentage points), in reality, levels of confidence fell to 67%.
- **Anticipated improvements to purchasing confidence by October '22 are very muted compared with six months ago, respondents anticipating having less ability to pay for all five purchase types in six months' time. The decline is most notable for major household items (down to only 28% confident).**
- 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 77% to 70%. Confidence in ability to get/find products is anticipated to fall even further - to 46% - **by October '22.**



Consumer impacts in a COVID environment

- The share of respondents using more of their savings than planned has increased significantly over the six months to March/April '22 (up from 43% to 51%), with debt and missed/paused bill payments also increasing. Similarly, positive savings behaviours have declined, with the share saving more than planned down from 23% in August '21 to 17% in March/April '22. Improvements in savings, debt and bill payments are anticipated in the next six months but are more muted than previous rounds.
- Purchasing behaviour continues to be impacted, with 46% postponing the purchase of major items in the six months to March/April '22 (up from 40% in Round 2), and 43% cutting back on necessities (this share up from 34% in Round 2).
- Twenty-two percent of respondents report having taken on new debt or increased existing debt over the last six months, with 'buy now, pay later' services most frequently mentioned this round (9% of all respondents).
- In contrast to Rounds 1 and 2 where spend patterns were relatively stable, Round 3 has seen some significant increases, particularly for groceries (in-store spend experiencing a net change of +52% and on-line spend a net change of +44%), rent/mortgage payments (+38%) and insurances (+36%). Spend on discretionary items such as entertainment, dining out and travel has continued to decline over the last six months, although not to the same extent as they did between Rounds 1 and 2.
- The shift away from online purchases from overseas retailers has continued; purchases from online marketplaces and auction sites have also declined.
- Results show a continued desire to support local/New Zealand businesses, with 32% of consumers reporting spending more at local businesses, 28% purchasing more from New Zealand retailers online and 24% purchasing more NZ-made products since August '21.

Purchasing problems

- Consistent with the previous rounds, in Round 3 23% reported experiencing a problem with something they had bought in the last six months (29% among the combined group), with problems with postal/courier/delivery services (25%), personal items (16%) and electronics/technology (15%) remaining most common. Between Rounds 2 and 3, the share citing problems with household appliances and furniture has increased – from 11% to 18%.
- Delivery delays (41%), faulty products (31%) and poor quality (26%) continue to be the most common problems experienced.
- Consistent with Round 2, 62% of problematic purchases had been made online, either from a New Zealand business (45%) or a business located overseas (17%).
- Whilst 73% of respondents reported contacting the business directly to see a resolution, 13% took no action to address their problem (compared with 20% in Round 2). A lack of action was particularly common for problems with delivery services (24%).
- Satisfactory resolution of purchase problems has remained at just over a third (36%). The share of problems where a resolution was unsatisfactory has increased – up 6 percentage points to 22%. One in five (20%) problems were unresolved in Round 3.
- The **impact of purchasing problems on respondents' everyday life has increased** over the last six months, with 16% of respondents in Round 3 describing the impact as *significant*, this share up from 10% in Round 2. Of the four most common products/services where problems were experienced, the purchase of household appliances/furniture were most likely to have had at least some impact (92%), 26% reporting the impact as *significant*.





Income & employment



Employment, income - Summary **Consumer Protection**

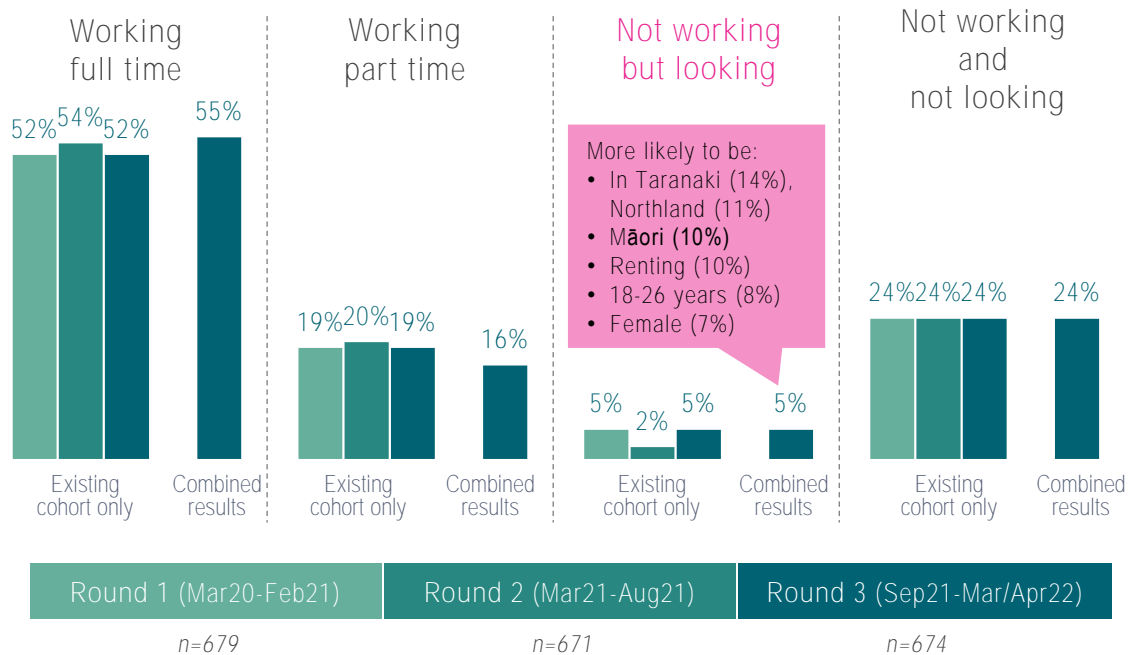
- Employment status is stable from Round 2, with 89% of respondents in full-time employment in August '21 similarly employed six months later. In Round 3 only 5% report being involuntarily unemployed (stable from 5% in Round 1, up from 2% in Round 2).
- Some perceived their employment as more vulnerable than it actually was, with 14% of respondents in Round 2 anticipating that they may lose their job over the following six months - whereas only 5% actually did. Feelings of employment vulnerability look set to continue over the next six months with 15% feeling that they may lose their job by October '22.
- Of the 34% who had experienced a change in working hours since Round 2, two-thirds (66%) attributed this change to COVID-19 – stable from 65% six months ago.
- This round, respondents are significantly more likely to report working more hours than they want/need (24%) than six months ago (12%). Only 14% now report working fewer hours than they want/need, down from 24% in Round 2.
- Overall, personal incomes have increased from Round 2, 19% having experienced an increase and 12% a decline, a net change of +7 percentage points - compared with +1 in Round 2.
- With 19% experiencing a decrease and 13% experiencing an increase, the net change in household income remains negative (-6, consistent with -5 in Round 2).
- 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 19% of respondents who reported an increase in personal income, only 19% attributed this to COVID; in contrast, 66% of all declines in personal income over the last six months were attributed to COVID.

Employment status

Respondents' employment status is stable from Round 2 with 71% employed either full-time (52%) or part-time (19%). In Round 3, 5% report being actively seeking employment, an increase from Round 2 (2%) but consistent with Round 1. 'At risk' consumers are over-represented among those not currently working but actively seeking employment.

Employment status over the last six months is most stable for those who were working full-time in Round 2, 89% still employed full-time six months later (this group representing 48% of the total sample). Six percent working full-time in Round 2 reported having moved to part-time employment and 2% were no longer working but looking for work. Seventy-four percent of respondents who had been working part-time in Round 2 were still doing the same; the largest share of part-time workers who experienced a change in employment had moved to full-time work (18%). Among those who were actively seeking employment in Round 2, 41% reported that they were employed in Round 3, the greatest share (26%) working full-time. However, 48% of respondents involuntarily unemployed in Round 2 (1% of the total sample) were still in the same position six months' later. This compares with 28% between Rounds 1 and 2.

Current employment status



Change in employment status since Round 2

		Round 2 (Aug '21)			
		Full-time	Part-time	Not working, looking	Not working, not looking
Round 3 (Mar/Apr '22)	Full-time	89% (48%)	18% (3%)	26% (1%)	3% (1%)
	Part-time	6% (3%)	74% (14%)	15% (<1%)	4% (1%)
	Not working, looking	2% (1%)	3% (1%)	48% (1%)	8% (2%)
	Not working, not looking	3% (2%)	5% (1%)	11% (<1%)	85% (20%)
Base		n=360	n=131	n=15	n=161

Figures in brackets based on total sample

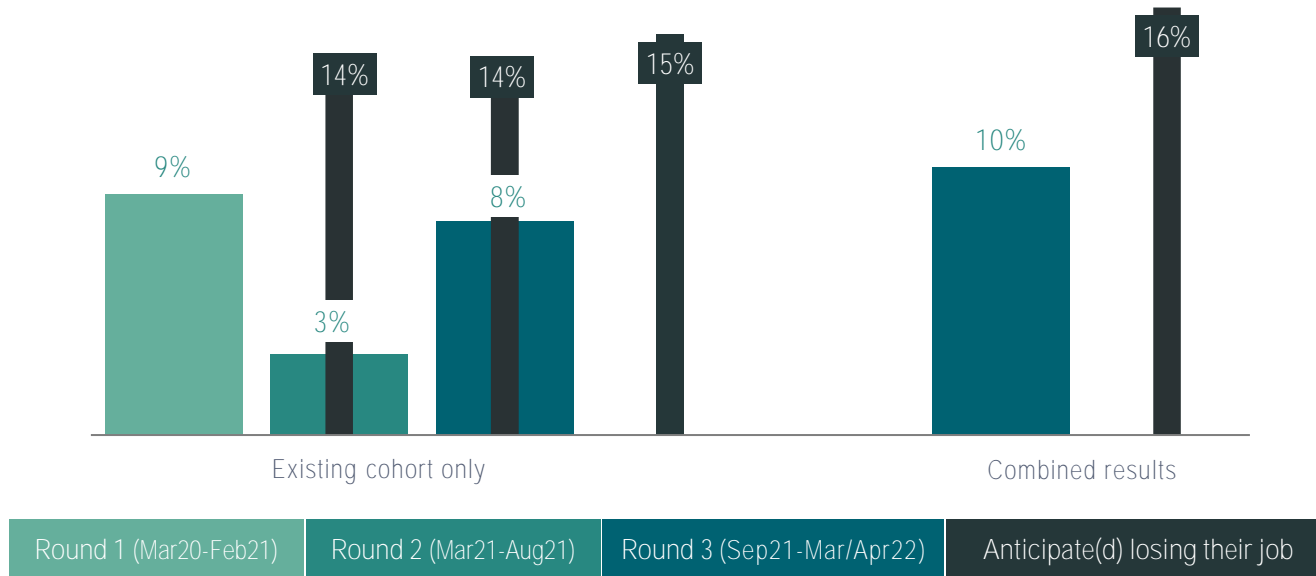
Change in employment over time

Eight percent of respondents reporting losing their job in the six months from September '21 to March/April '22, a significant increase from Round 2 (where only 3% reported losing their job between February and August '21).

Results suggest that respondents continue to perceive their employment as more vulnerable than it actually is, with 14% of respondents in Round 2 anticipating that they may lose their job between Rounds 2 and 3 whereas only 8% actually did. Feelings of employment vulnerability look set to continue over the next six months with one in seven respondents (15%) feeling that they may lose their job in the six months to October '22.

Results are similar for the combined group. No occupations or industries were significantly more likely to have lost their jobs in the last six months, and no occupations or industries were over-represented among those feeling insecure about their job over the next six months. However, professionals (70% unlikely to lose job) and healthcare workers (75%) are over-represented among those feeling especially secure in their jobs.

Experienced/anticipated job losses:



Round 3 Combined (Feb '22)	% yes	Significantly higher for ...
Lost their job	10%	HH income <\$25K (32%) Personal income <\$50K (18%) Renting (17%) 18-26 years (16%) Māori (14%) Inner city residents (13%) Female (12%)
Anticipate losing their job in the next 6 months	16%	Northland resident (39%) Pacific Peoples (30%) HH/personal income <\$25K (28%) Flatting (23%) Māori (21%)

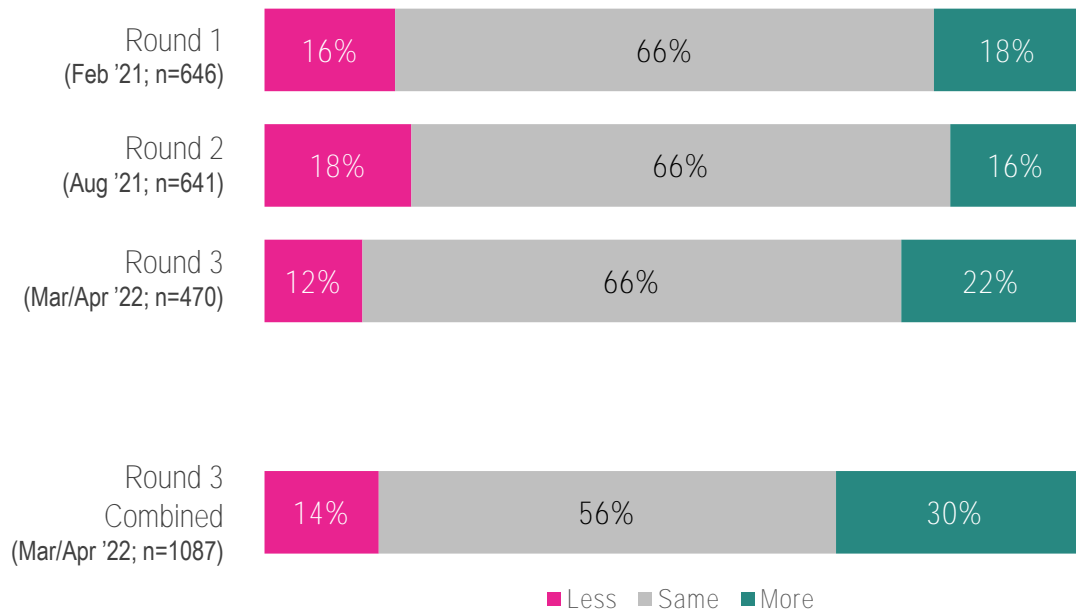
Change in working hours

The greatest share of longitudinal panellists (66%) report that their working hours have remained unchanged from six months ago; this share consistent over time. In Round 3, 22% reported having increased their working hours over the last six months, this share up significantly from Round 2 (16%).

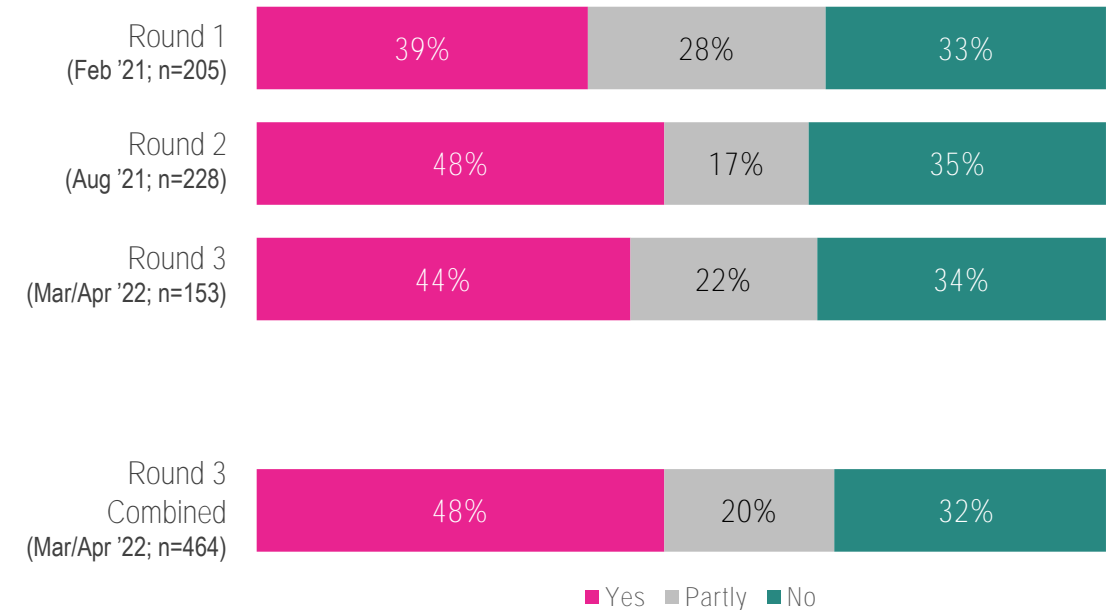
Among the combined group, whilst the greatest share (56%) also report that their working hours **haven't** changed since August '21, 30% report an increase in working hours over the last six months – this share significantly higher among those in the accommodation/food service (48%) and manufacturing (43%) industries. Accommodation/food service workers are also over-represented among those working fewer hours than six months ago (30%).

Of the 34% of longitudinal panellists who had experienced a change in working hours since Round 2, two-thirds (66%) attributed this change to COVID-19, either completely (44%) or partly (22%). This result is consistent with Round 2. Among the combined group, 68% attributed their change in working hours at least partly to COVID-19, healthcare workers being over-represented among this group (92%).

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



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

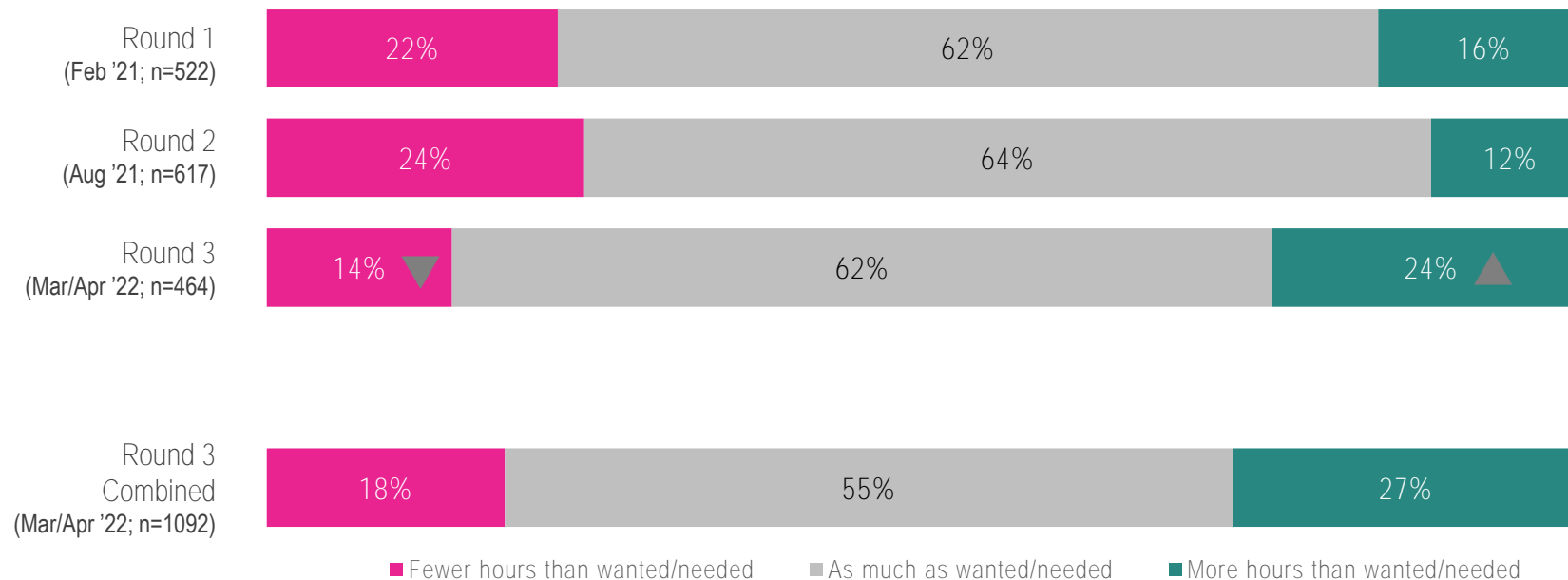


Suitability of current working hours

Whilst the greatest share of respondents continue to be satisfied with the number of hours they work, in contrast to Rounds 1 and 2, in Round 3 longitudinal panellists are significantly more likely to be working more hours than they want/need (24%, up from 12% six months ago). Only 14% now report working fewer hours than they need, down from 24% in Round 2.

Among the combined group, the share working more hours than they want/need is even higher – at 27%. Finance/insurance service workers (41%), those with a hh income of \$75-\$150K (36%), managers (35%) and full-time workers (30%) are over-represented among those working more hours than they want/need. Machinery operators (37%), those with hh incomes <\$50K (35%), accommodation/food service workers (35%), labourers (34%), community/personal services workers (34%) and those who are renting (25%) are over-represented among those working fewer hours than they want or need.

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

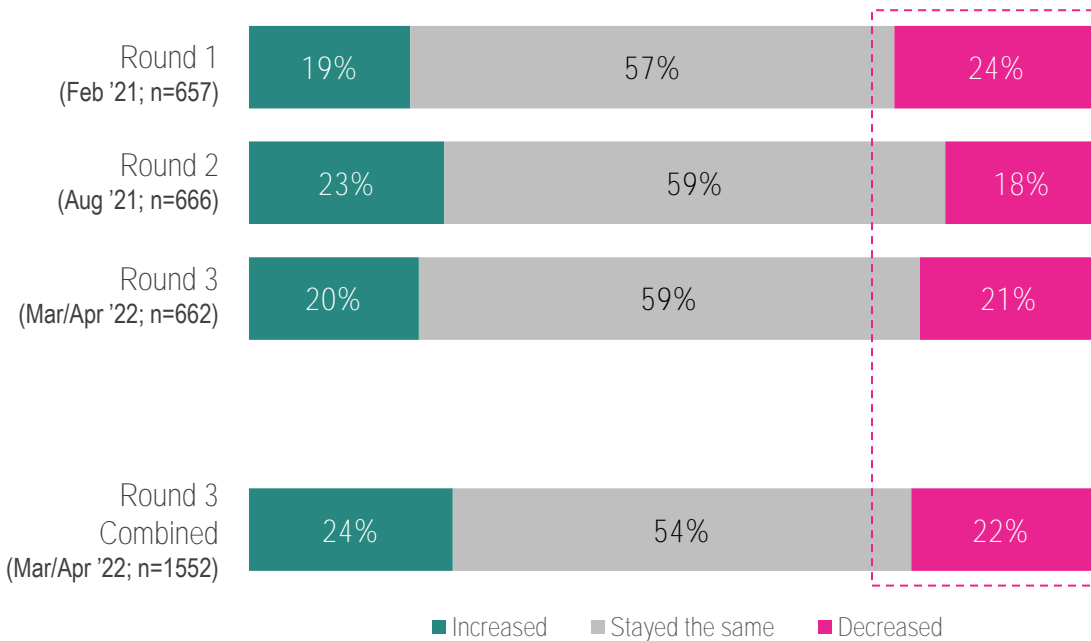


Change in personal income

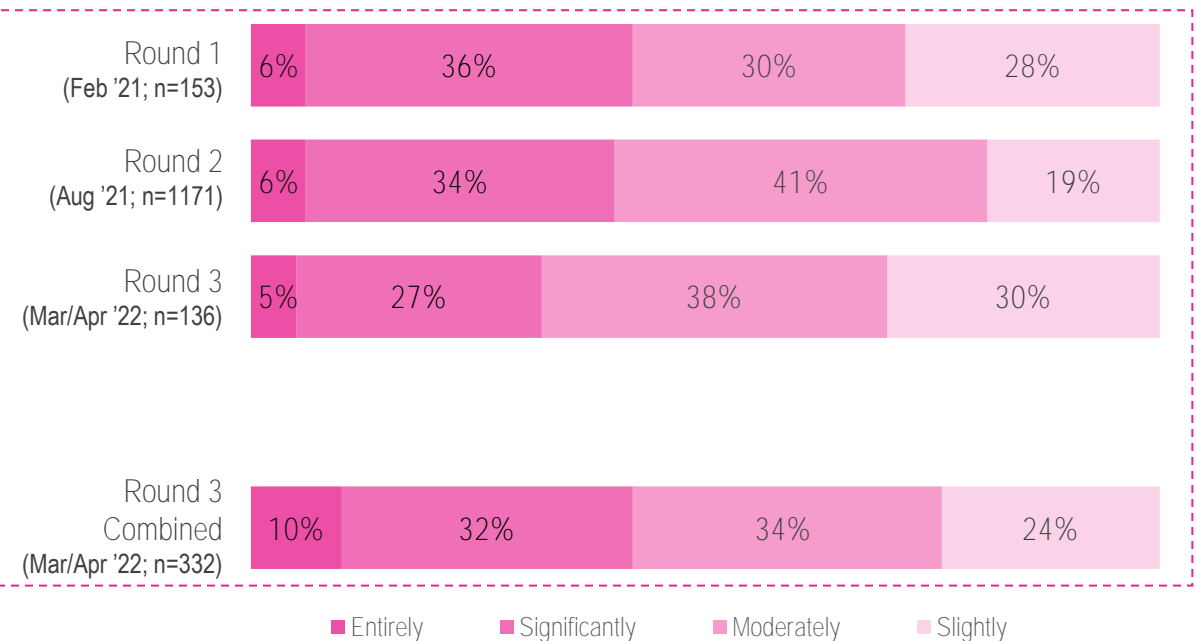
The share of longitudinal panellists reporting an increase in personal income in the six months to March/April '22 (20%) has remained stable from August '21 (23%). Among the combined group, this share is slightly higher, with 24% having experienced an increase in personal income. Those who have experienced an increase in personal income are significantly more likely to be working in finance/insurance (48%), professionals (38%), education/training (37%), clerical/administrative (35%) or retail trade (35%) workers, those working full-time (34%) and those aged either 18-26 years (35%) or 37-46 years (31%). Those living with children in the home (31%) and those who own their home with a mortgage (30%) were also more likely to report that their personal income had increased.

In contrast, those who experienced a decline in personal income over the last six months (22% of the combined group) are significantly more likely to be Northland residents (38%), those working part-time (31%), 57-66 years (30%) and inner city residents (27%). Among the combined group who experienced a decline in personal income, the greatest share (34%) describe this decrease as *moderate*. However, almost half report that the decline was *significant* (32%) or resulted in no personal income at all (10%). Whilst those who voluntarily left the workforce (e.g. retired, moved to full-time study, caring for older family members) are over-represented among those whose personal income decreased entirely (23%), those with children in the home (17%) and females (14%) are also significantly more likely to be in this group.

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



My income has decreased...



Change in personal income

Among those whose income increased between February and August '21, 40% reported a further income increase in Round 3; only 4% reported a decrease. Similarly, among those who reported a decrease in personal income between February and August '21, 60% reported a further income decrease in Round 3 with only 9% reporting an increase in personal income. The greatest share of respondents (40% of the total sample) reported that their income had remained stable both between Rounds 1 and 2, and Rounds 2 and 3.

Change in personal income over time

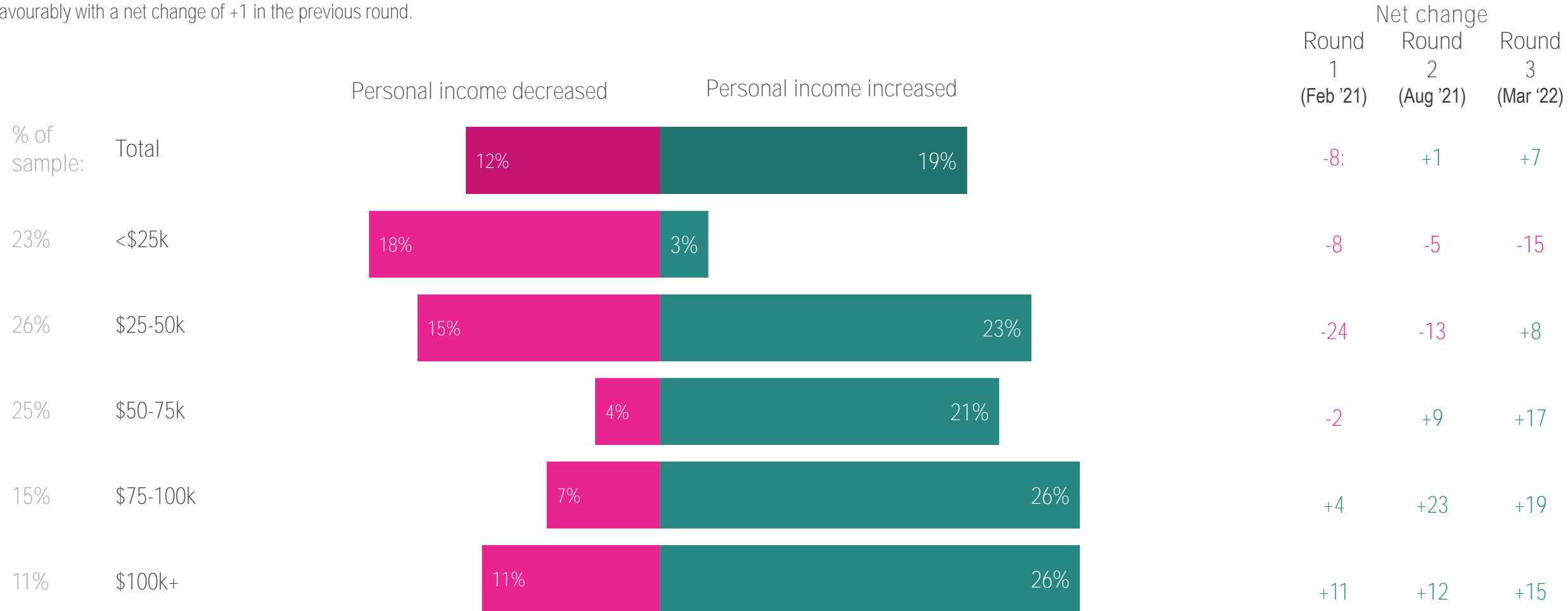
Round Two: Compared with 6 months ago (so since Feb '21) has your personal income ...

	Increased (n=153)	Stayed the same (n=385)	Decreased (n=117)
Increased	40% (9%)	15% (9%)	9% (2%)
Stayed the same	56% (13%)	69% (40%)	31% (6%)
Decreased	4% (1%)	16% (9%)	60% (11%)

Round Three:
Compared with 6
months ago (so
since Sep '21),
has your personal
income ...

Change in personal income

As in previous rounds, in Round 3, the net change in personal income was most positive among financially-secure consumers, particularly those earning \$75-\$100K (7% in this income bracket earning less than six months ago but 26% earning more, a net positive change of 19). For the first time since monitoring began, in Round 3, those earning \$25-\$50K report a net increase in personal income (+8). This compares with notable declines in Rounds 1 (-24) and 2 (-13). With 12% of all respondents reporting a decrease in personal income and 19% reporting an increase, the net change in Round 3 is +7. This compares favourably with a net change of +1 in the previous round.



Change in personal income by income band

The greatest share of respondents (70%) report being in the same income band in Round 3 as they had been in Round 2. This share is greatest for those earning \$100K+, 85% in this income band in Round 2 still in this band in Round 3. Three quarters (71%) of respondents in the lowest income band (<\$25,000) in Round 2 remained in this band in Round 3. Twenty-two percent had increased their personal income sufficiently to move into the next band (\$25-\$50K) whilst 7% were now earning more than \$50K. Those earning \$25-\$50K in Round 2 were most likely to have experienced a change in income in Round 3, 17% experiencing an increase, and 13% experiencing a decline.

Change in personal income since Round 2

		Round 2 (August '21)				
		\$25,000 or less (n=157)	\$25,001-\$50,000 (n=138)	\$50,001-\$75,000 (n=150)	\$75,001-\$100,000 (n=76)	More than \$100,000 (n=64)
Round 3 (Mar/Apr '22)	\$25,000 or less	71% (19%)	13% (3%)	1% (<1%)	4% (1%)	3% (<1%)
	\$25,001-\$50,000	22% (6%)	70% (16%)	13% (3%)	1% (<1%)	3% (<1%)
	\$50,001-\$75,000	4% (1%)	17% (4%)	72% (18%)	8% (1%)	0% (0%)
	\$75,001-\$100,000	2% (1%)	0% (0%)	13% (3%)	78% (10%)	9% (1%)
	More than \$100,000	1% (<1%)	<1% (<1%)	1% (<1%)	9% (1%)	85% (9%)

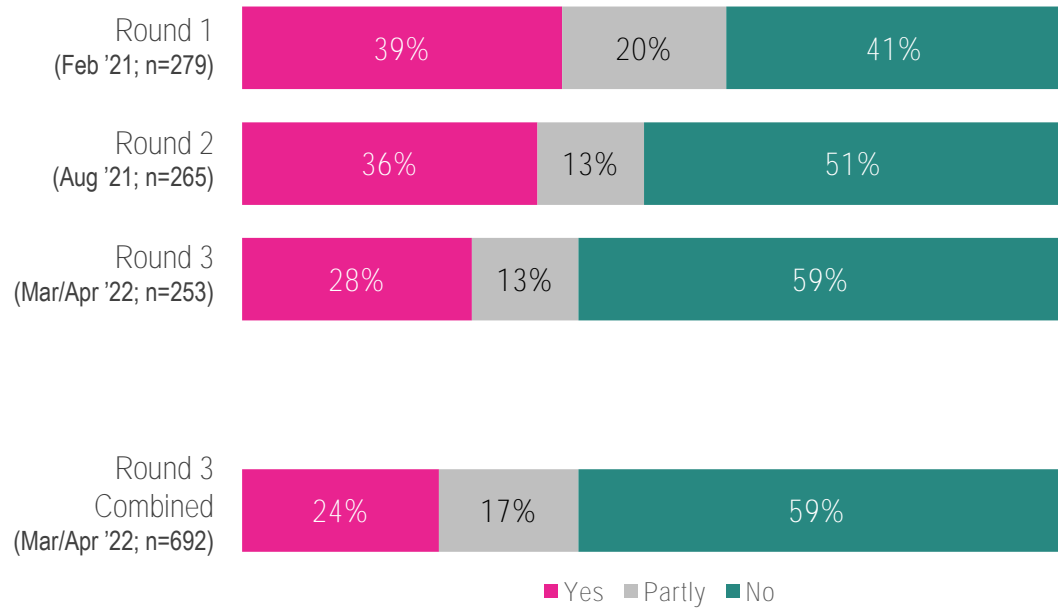
Increase in personal income band from Round 2	Personal income stable from Round 2	Decrease in personal income band from Round 2
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Impact of COVID-19 on personal income

The impact that COVID-19 has had on changes to personal income has continued to decline – from 59% of respondents in Round 1 reporting that a change to their personal income was at least partly due to COVID-19, to 49% in Round 2 and 41% in Round 3. Results for the combined group are similar. Labourers (69%) are over-represented among those who attribute their decline in income to COVID-19.

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 19% of respondents who reported an increase in personal income, only 19% attributed this to COVID, either fully (11%) or partly (8%). In contrast, 39% of all declines in personal income over the last six months were attributed fully to COVID and a further 27% partly attributed.

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



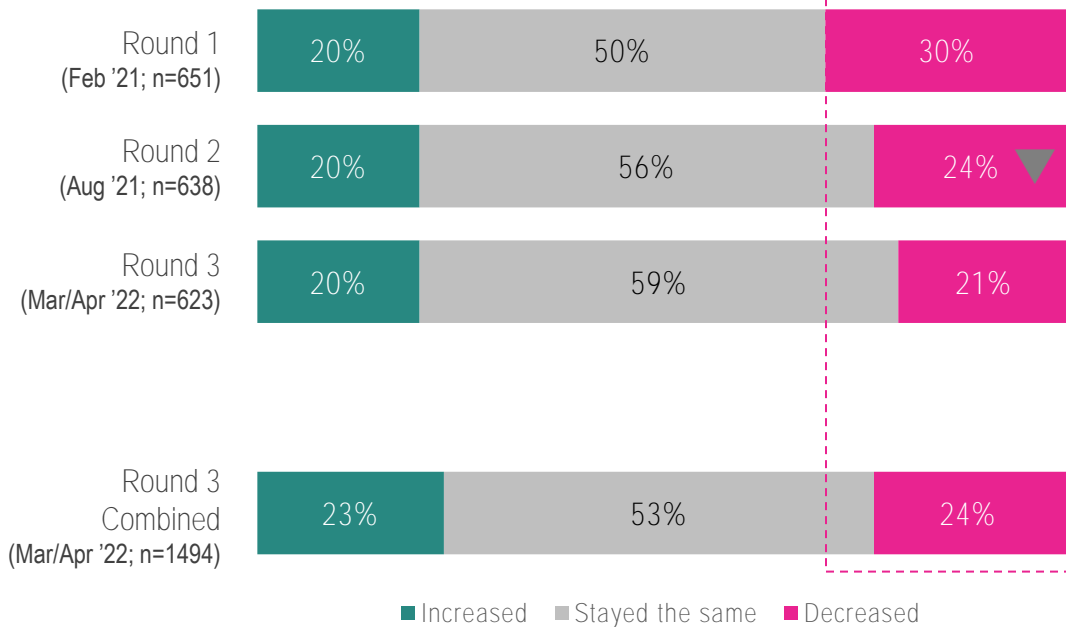
Personal income <u>increased</u> ...	Total Round 3	\$0-\$25K	\$25-\$50K	\$50-\$75K	\$75-\$100K	\$100K+
Due to COVID-19	11%	18%	6%	11%	10%	7%
Partly due to COVID-19	8%	13%	8%	9%	6%	2%
Not due to COVID	81%	69%	86%	80%	84%	91%
Personal income <u>decreased</u> ...	Total Round 3	\$0-\$25K	\$25-\$50K	\$50-\$75K	\$75-\$100K	\$100K+
Due to COVID-19	39%	27%	38%	53%	28%	58%
Partly due to COVID-19	27%	30%	27%	22%	36%	21%
Not due to COVID	34%	43%	35%	25%	36%	21%

Change in household income

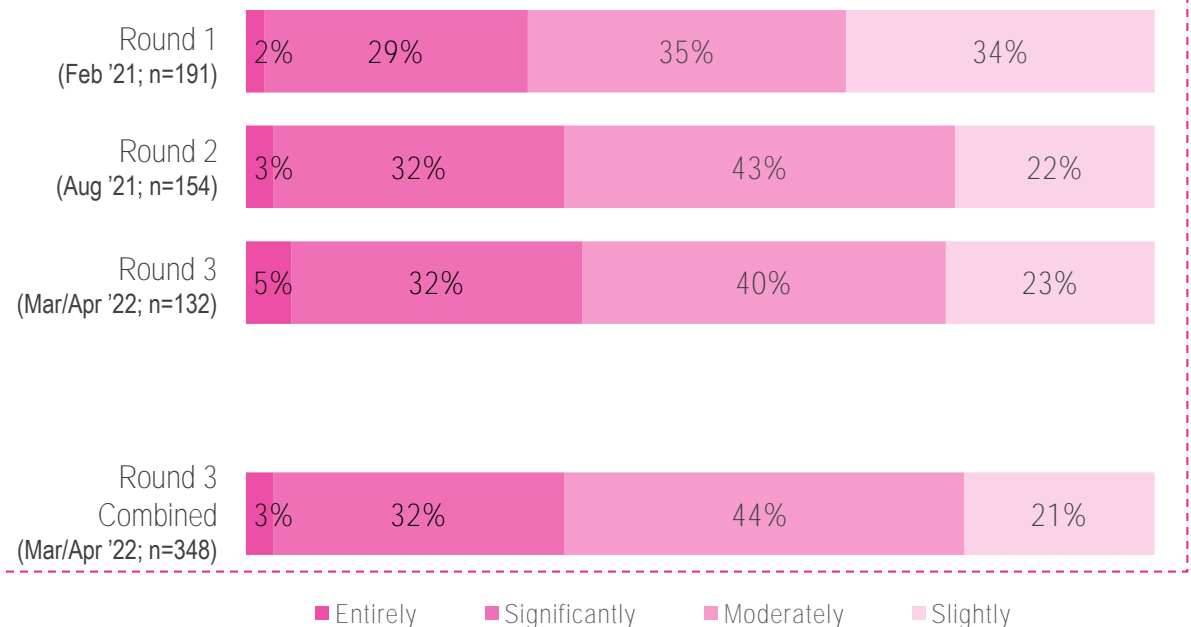
The share of respondents reporting a decrease in household income has continued to fall – down 6 percentage points between Rounds 1 and 2, and a further 3 percentage points between Rounds 2 and 3, to 21%. Among the combined group, 24% reported a decrease in household income since August '21. Northland residents are over-represented among those who have experienced a decline in household income (48%). In contrast, one in five longitudinal panellists (20%) and 23% of the combined group have experienced an increase in household income over the last six months, those with a HH income of \$150K+ (44%), professionals (34%), those aged 18-26 years (31%), those with children in the home (30%) and those who own their home with a mortgage (28%) over-represented among this group. Finance/insurance (46%) and healthcare (33%) sector workers are also over-represented.

Of the 21% who had experienced a decline in household income, the largest share (40%) reported a moderate decline; 37% report reported a significant (32%) or entire (5%) decline in household income over the last six months, these results consistent with Round 2. Results are similar for the combined group, with 35% experiencing a significant or entire decline in household income. Those aged 18-26 years (13%) 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...



Household income has decreased...



Change in household income

As in previous rounds, in Round 3 the net change in household income was most positive among financially-secure consumers, particularly those earning \$150K+ (10% in this income bracket earning less than six months ago but 24% earning more, a net positive change of 14). In contrast, those with a household income of <\$50k report the highest net decline (-21). With 19% of all respondents reporting a decrease in household income and 13% reporting an increase, the net change in Round 3 is -6. This is consistent with -5 in Round 2 but an improvement on -12 in Round 1.

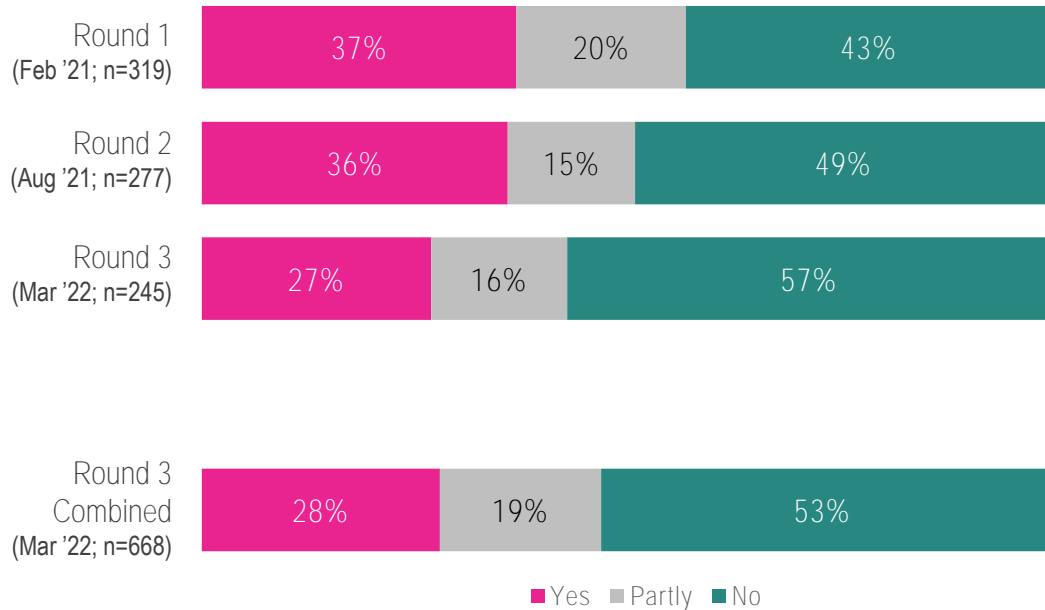


Impact of COVID-19 on household income

Changes to household income continue to be less likely to be caused by COVID-19. In Round 1, 57% of respondents who reported a change in household income attributed this at least partly to COVID-19; this has decreased to 51% in Round 2, and has fallen again (to 43%) in Round 3. Results for the combined group show a slightly higher impact of COVID-19 on household incomes (47%). Northland residents (80%), construction workers (74%), Pacific Peoples (71%), labourers (69%) and Auckland residents (56%) are significantly more likely to attribute their change in household income to COVID-19.

Where COVID-19 has had an impact on household income, this impact is significantly more likely be a decrease. Of the respondents who reported an increase in personal income, only 19% attributed this to COVID, either fully (10%) or partly (9%). In contrast, 44% of all declines in household income over the last six months were attributed fully to COVID and a further 28% partly attributed.

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



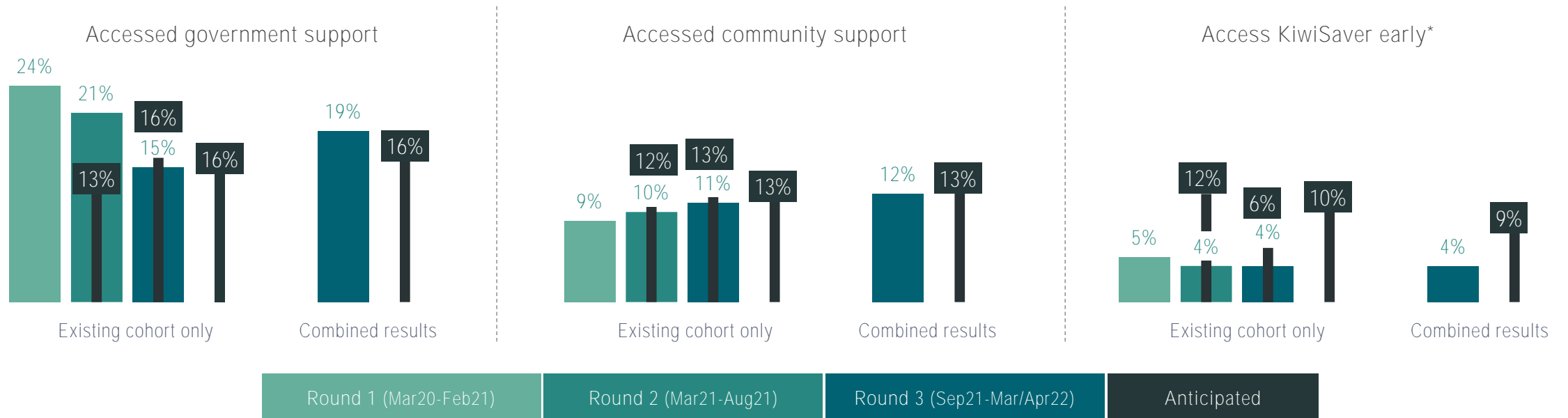
Household income <u>increased</u> ...	Total Round 3	\$0-\$25K	\$25-\$50K	\$50-\$75K	\$75-\$100K	\$100K+
Due to COVID-19	10%	19%	11%	5%	11%	9%
Partly due to COVID-19	9%	22%	7%	14%	12%	5%
Not due to COVID	81%	59%	82%	81%	77%	86%
Household income <u>decreased</u> ...	Total Round 3	\$0-\$25K	\$25-\$50K	\$50-\$75K	\$75-\$100K	\$100K+
Due to COVID-19	44%	41%	47%	39%	51%	45%
Partly due to COVID-19	28%	18%	33%	27%	27%	31%
Not due to COVID	28%	41%	20%	34%	22%	24%

Financial assistance and community support

Reliance on government support has continued to decline over the last six months, the share indicating that they received some form of government support (15%) down from Round 2 (21%). The extent of reliance on government support is in line with **respondents'** expectations (16%). In contrast, the share accessing community support has remained stable over the last six months (11% in Mar/Apr '22) and is similar to the rate anticipated by respondents back in August '21 (13%). Four percent reported accessing their KiwiSaver/superannuation early for something other than purchasing property, this share unchanged from Round 2. At-risk consumers are over-represented among those accessing all three types of financial assistance and support.

Looking forward to the next six months, respondents anticipate little change in the share accessing government (16%) or community (13%) support. However, more respondents anticipate early access to their KiwiSaver (10%).

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



* Round 1 results include everyone who accessed their KiwiSaver/superannuation early, including those using it to purchase a property. Round 2 and 3 results exclude accessing KiwiSaver to purchase property.

▼ Denotes statistically significant decline from previous round

Who is significantly more likely to access support?

Have you done/had to do any of the following since August 2021? (Combined group)

	% yes	Significantly higher for:
Government assistance	19%	<p>Labourers (49%), construction workers (37%) Looking for work (38%) or working parttime (29%) Māori (32%) Working fewer hours (30%) HH income <\$50K (30%)/personal income <\$25K (29%); decrease in hh (32%), personal (31%) income Renting (26%); children in HH (24%)</p>
Community support	12%	<p>Looking for work (41%) Pacific Peoples (37%), Māori (27%) Renting (23%)' children in hh (19%) HH income <\$50K (22%)/personal income <\$25K (21%) 47-56 years (20%) Decrease in hh (18%), personal (17%) income Inner city dwellers (16%) Females (15%)</p>
Used KiwiSaver early	4%	<p>Decrease in hh (9%), personal (8%) income Māori (8%) HH income \$25-\$50K (8%)/personal income \$25-\$50K (7%) Renting (6%)</p>



Purchasing confidence



Purchasing confidence - Summary **Consumer Protection**

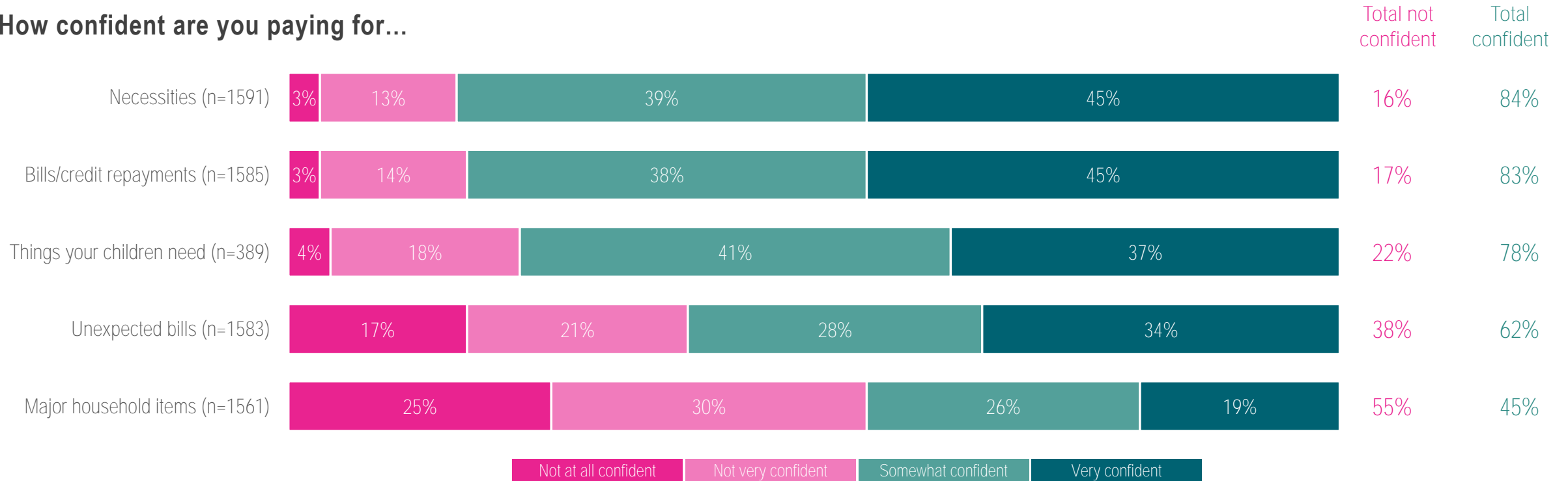
- Among the combined group, most respondents are confident about their ability to pay for necessities such as food (84%) and to meet their regular bill commitments (83%). However, more than one in ten respondents are at risk of not being able to pay for these essentials.
- Of the five types of expenditure 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 (45%).
- Looking back to Round 2, respondents were overly-optimistic about the improvements in their confidence to pay for necessities, regular and unexpected bills and major household items over the next six months. For example, whilst 75% anticipated being confident in their ability to pay for unexpected bills by Round 3 (an increase of 5 percentage points), in reality, levels of confidence fell to 67%.
- **Anticipated improvements to purchasing confidence by October '22 are very muted compared with six months ago, respondents anticipating having less ability to pay for all five purchase types in six months' time. The decline is most notable for major household items (down to only 28% confident).**
- 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 77% to 70%. Confidence in ability to get/find products is anticipated to fall even further - to 46% - **by October '22.**

Purchasing confidence – Round 3

Participants are currently most confident in their ability to pay for their regular/expected bills, including necessities (84%) and bills/credit repayments (83%). They are least confident in their ability to pay for major household items (45%).

It is important to note that, while the majority of respondents are confident in their ability to pay for necessities, 16% are not. Similarly, 17% are not confident they can meet regular bill/credit repayments. Almost two in five (38%) are not confident in their ability to pay unexpected bills of around \$250 (e.g. for medical costs) and as high as 55% are not confident that they could pay for major household items if they needed to.

How confident are you paying for...

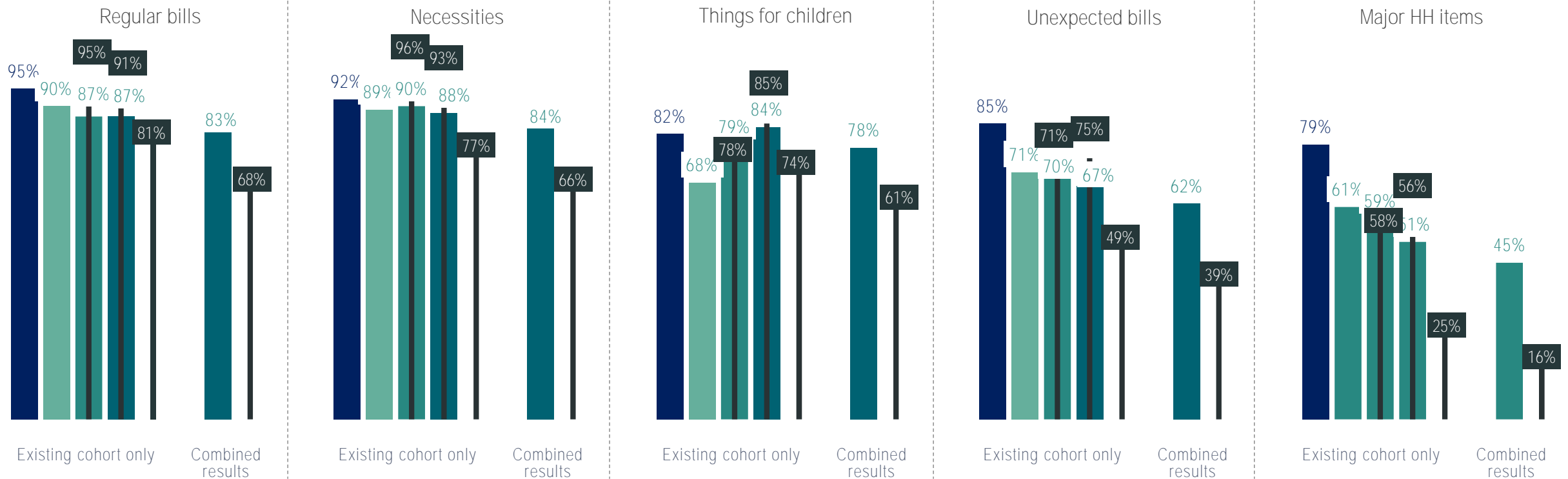


Purchasing confidence over time

Despite optimism in both Rounds 1 and 2 of improved ability to pay for necessities and meet bill payments by Round 2, actual confidence has remained stable. Actual confidence paying for ad hoc items (unexpected bills and/or a major household item) has continued to decline, despite expectations to the contrary. Confidence paying for things for children shows the most notable improvement between Rounds 1 and 3 (up 16 percentage points), with actual confidence levels are in line with what was anticipated.

For all five purchase types questioned on, respondents are notably less confident of their ability to pay over the coming six months, this decline in confidence most notable for major household items.

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

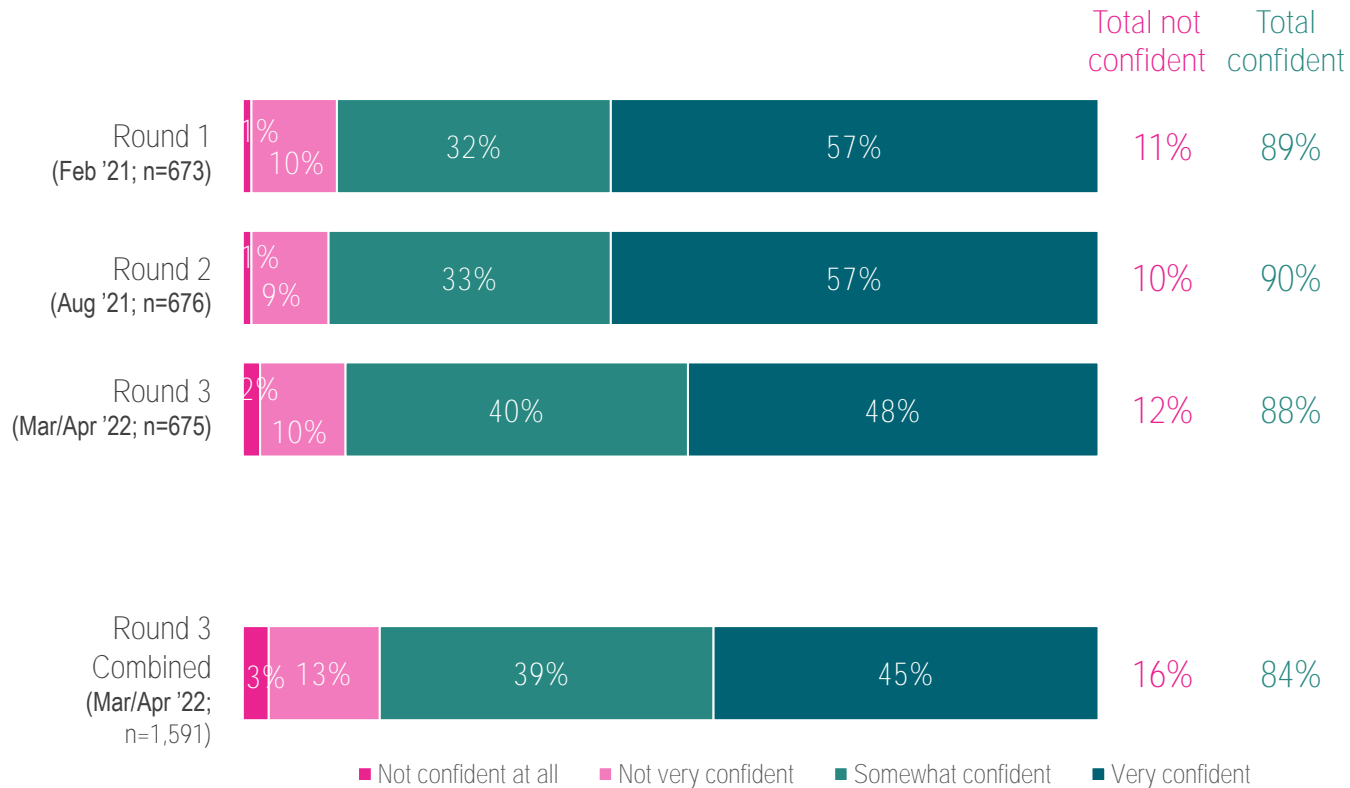


Confidence paying for necessities

Most respondents (88%) continue to feel confident about their ability to pay for necessities such as food and to meet rent or mortgage commitments, this share stable from Rounds 1 and 2. One in ten respondents (12%) remain at risk of not being able to pay for necessities, including 2% who are not confident at all. Level of confidence paying for necessities is similar for the combined group (84%).

'At-risk' consumers are over-represented among those in the combined group not confident about their ability to pay for necessities.

Confidence in ability to pay for necessities



3%

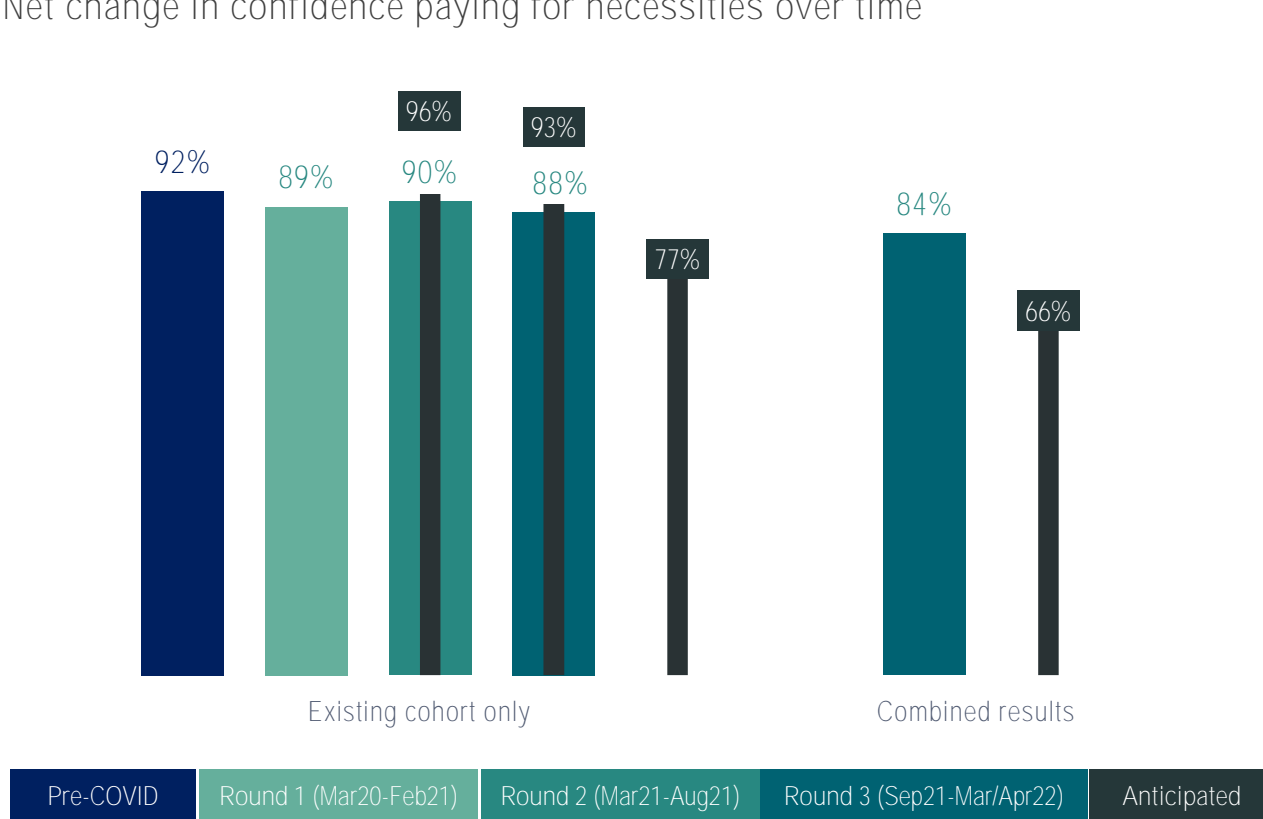
Those significantly more likely to be not at all confident:

- Looking for work (13%)
- Taranaki (13%) and Northland (12%) residents
- Personal income <\$25K (10%)/HH income <\$25K (5%); decreased HH and personal income (7%)
- Māori (6%)
- 18-26 year olds (6%)
- Renting (4%)

Confidence paying for necessities over time

Despite optimism in both Rounds 1 and 2 that their ability to pay for necessities would improve over the following six month, in reality, ability to pay has remained stable. For the first time since the survey began, respondents report feeling less confident about their ability to pay for necessities over the next six months. Among the combined group, only 66% are confident of their ability to pay for necessities going forward.

Net change in confidence paying for necessities over time



Who is most likely to anticipate improved ability to pay for necessities in Oct '22?
(14% of all respondents)

- ✓ 18-26 years (24%)
- ✓ Lived in NZ for <10 years (22%)
- ✓ Renting (18%)
- ✓ Working more hours (18%)
- ✓ Inner city dwellers (17%)



Who is most likely to anticipate less ability to pay for necessities in Oct '22?
(32% of all respondents)

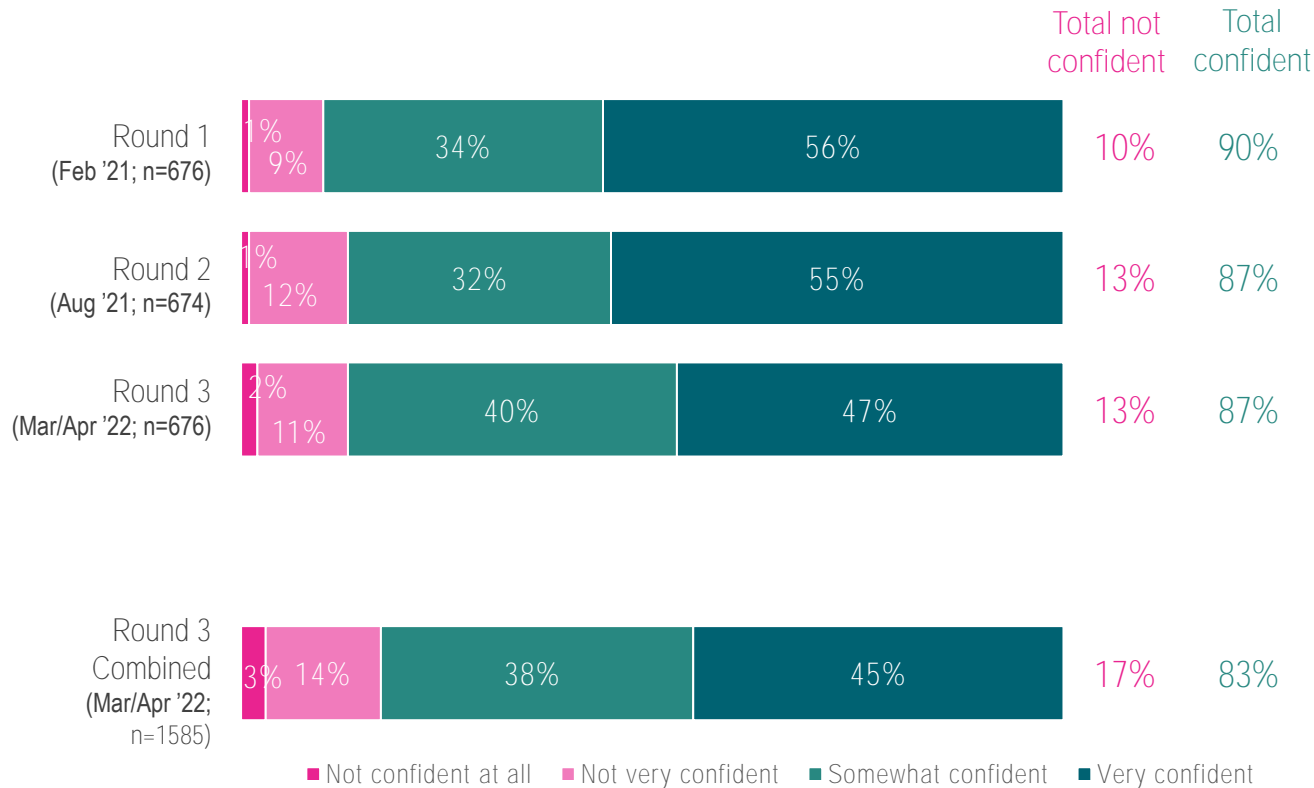
- Labourers (53%)
- Decrease in hh (49%) or personal (46%) income
- Māori (44%)
- HH income \$75-\$100K (40%)
- Renting (38%)

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 down slightly from Round 1 (90%) but stable from Round 2 (87%). 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. Level of confidence paying bills is slightly lower for the combined group (83%).

'At-risk' consumers are over-represented among those not confident about their ability to pay regular bills and meet credit repayments.

Confidence in ability to pay regular bills and credit repayments



3%

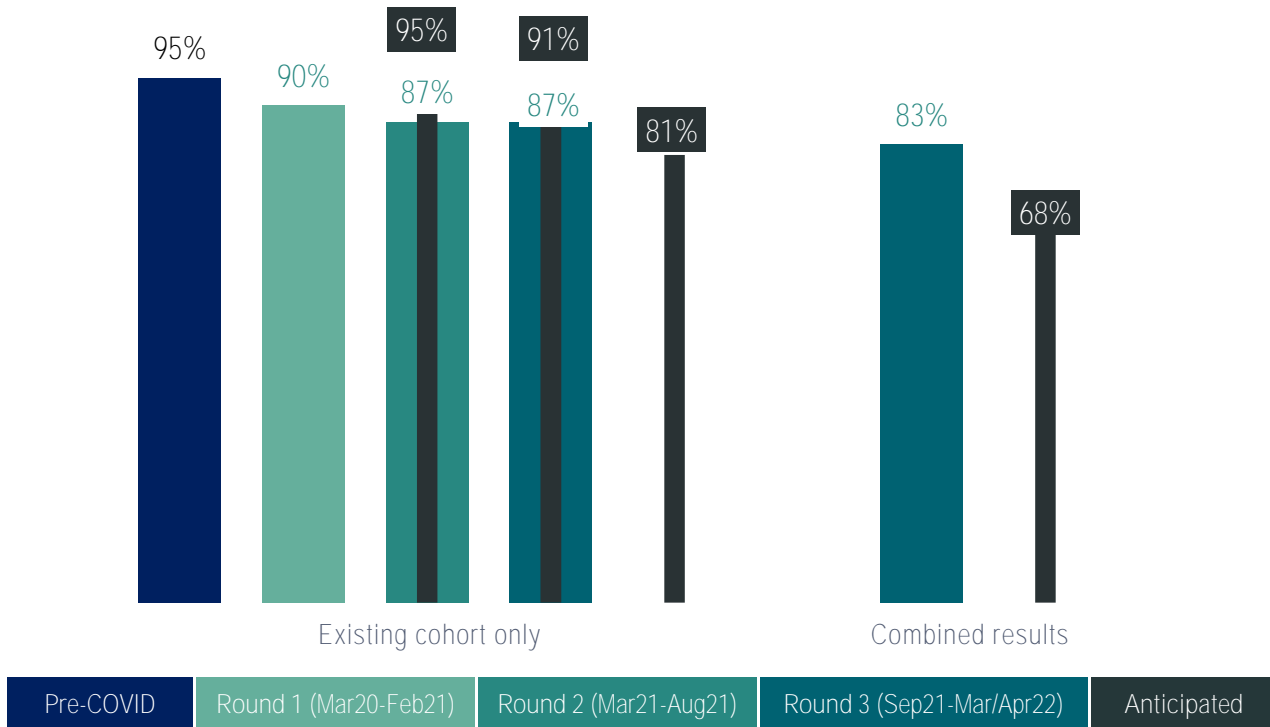
Those significantly more likely to be not at all confident:

- Looking for work (9%)
- HH income <\$50K (7%)/Personal income \$25-\$50K (6%); decreased hh (7%) or personal (6%) income
- Māori (6%)
- Renting (5%)
- Females (4%)

Confidence paying bills over time

Despite optimism in Round 2 that their ability to pay bills and meet credit repayments would improve over the following six months, in reality, ability to meet bill commitments has remained stable. For the first time since the survey began, respondents report feeling less confident about their ability to pay bills over the next six months. Among the combined group, only 68% are confident of their ability to pay bills going forward.

Net change in confidence paying bills over time



Who is most likely to anticipate improved ability to pay bills in Oct '22?
(12% of all respondents)

- ✓ Retail trade workers (25%)
- ✓ Increased personal (24%), hh (21%) income
- ✓ Lived in NZ <10 years (21%)
- ✓ 18-26 years (19%)
- ✓ Working more hours (19%)
- ✓ Personal income \$50-\$75K (19%)
- ✓ Renting (16%)
- ✓ Working fulltime (15%)



Who is most likely to anticipate less ability to pay bills in Oct '22?
(27% of all respondents)

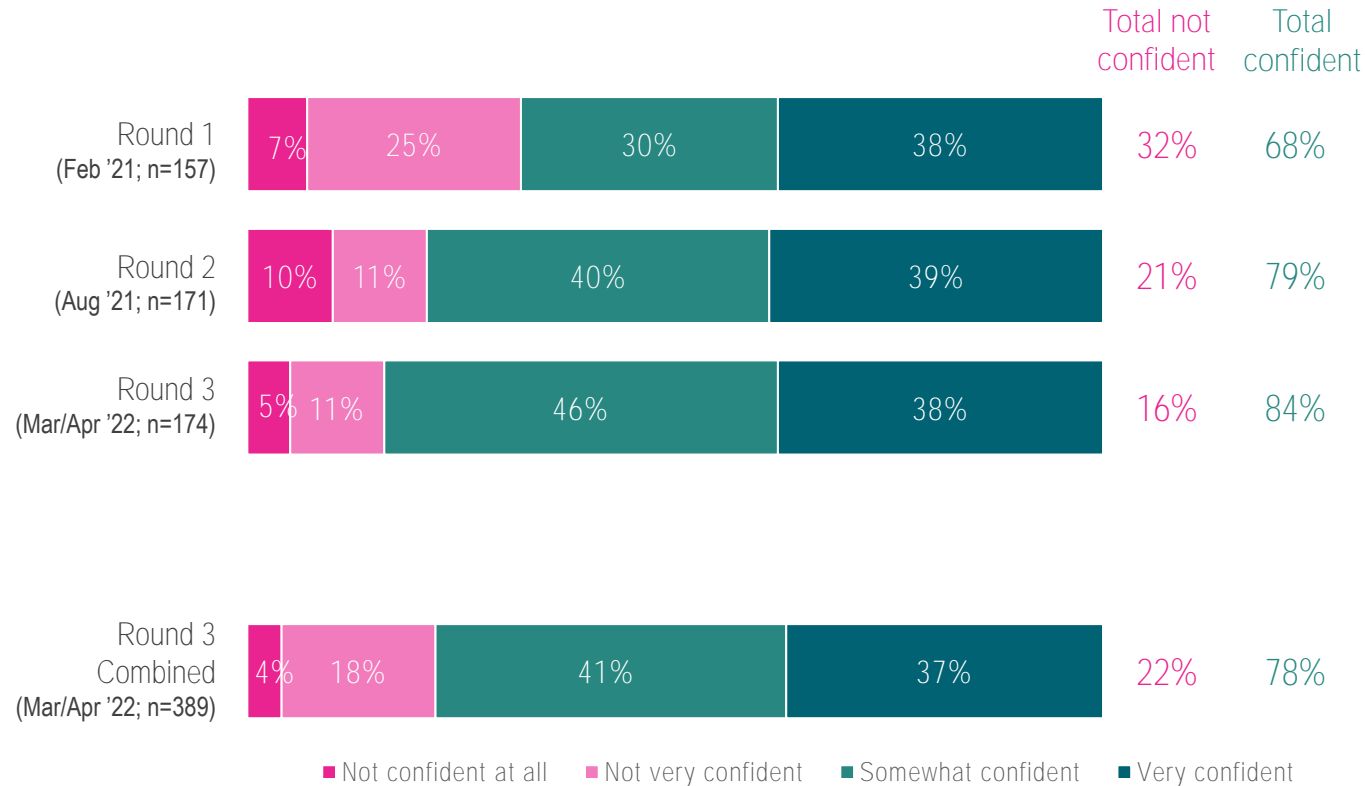
- ✓ Labourers (48%)
- ✓ Decreased hh (46%), personal (41%) income
- ✓ Looking for work (40%)
- ✓ Māori (38%)
- ✓ Working fewer hours (37%)
- ✓ Living with children 5-12 years (35%)
- ✓ HH income \$25-\$50K (34%)
- ✓ Renting (31%), own home with mortgage (31%)

Confidence paying for things that children need

In contrast to the other purchase types considered, purchasing confidence continues to improve for the ability to buy things that children need (such as school/day-care fees, uniforms and sports equipment). Among those with children, confidence has increased from 68% to 84% between Rounds 1 and 3.

Among the combined group, confidence is slightly lower (78%), with more than one in five respondents with at least one dependent children (22%) lacking confidence in their ability to pay for the things their child needs.

Confidence in ability to buy things that your children need



4%

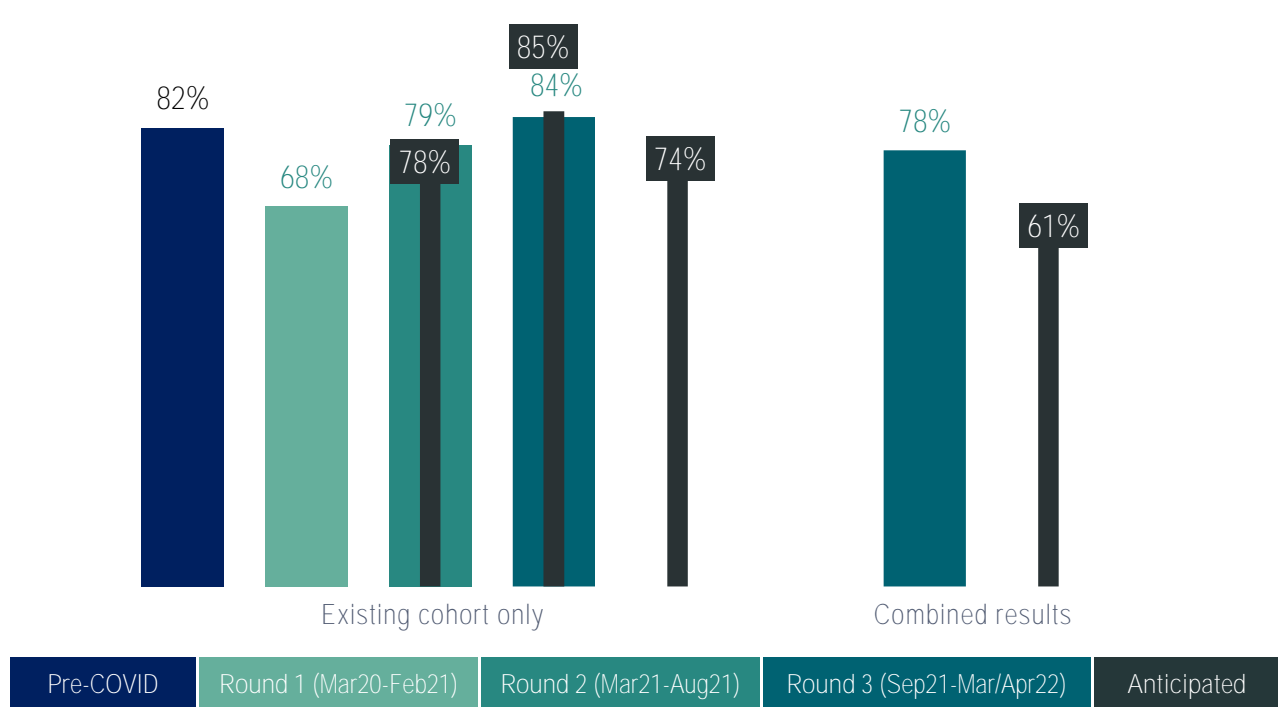
Those significantly more likely to be not at all confident:

- Decreased in personal or hh income (10%)
- Renting (9%)

Confidence paying for things children need over time

As respondents anticipated, consumer confidence has improved over the last six months, 84% of respondents in Round 3 confident in their ability to pay for things children need such as school/day-care fees, uniforms and sports equipment – compared with 85% who anticipating being confident. However for the first time since the survey began, respondents report feeling less confident about their ability to pay for things that their children need over the next six months. Among the combined group, only 61% are confident of their ability to pay going forward, a notable drop from 78% confident currently.

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 Oct '22?
(12% of all respondents)

- ✓ Personal income \$50-\$75K (21%)



Who is most likely to anticipate less ability to buy things children need in Oct '22?
(29% of all respondents)

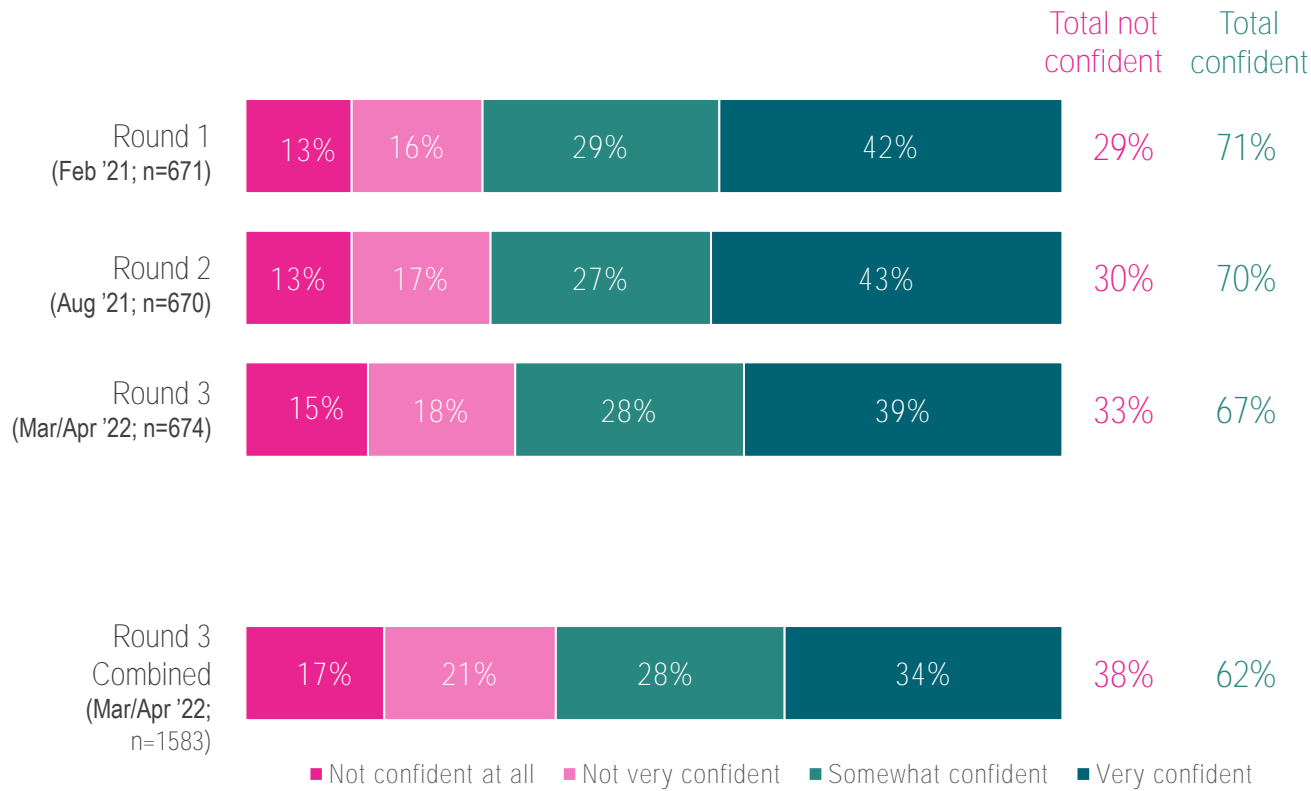
- ✓ Personal income \$75-\$100K (46%)
- ✓ Decrease in hh (45%), personal (44%) income

Confidence paying an unexpected bill

Two-thirds of respondents (67%) continue to feel confident about their ability to pay an unexpected bill, this share down slightly from Round 2 (70%). Among the combined group, almost two in five (38%) remain at risk of not being able to meet unexpected bill commitments, including 17% who are not confident at all.

'At-risk' consumers are over-represented among those not confident about their ability to pay an unexpected bill.

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



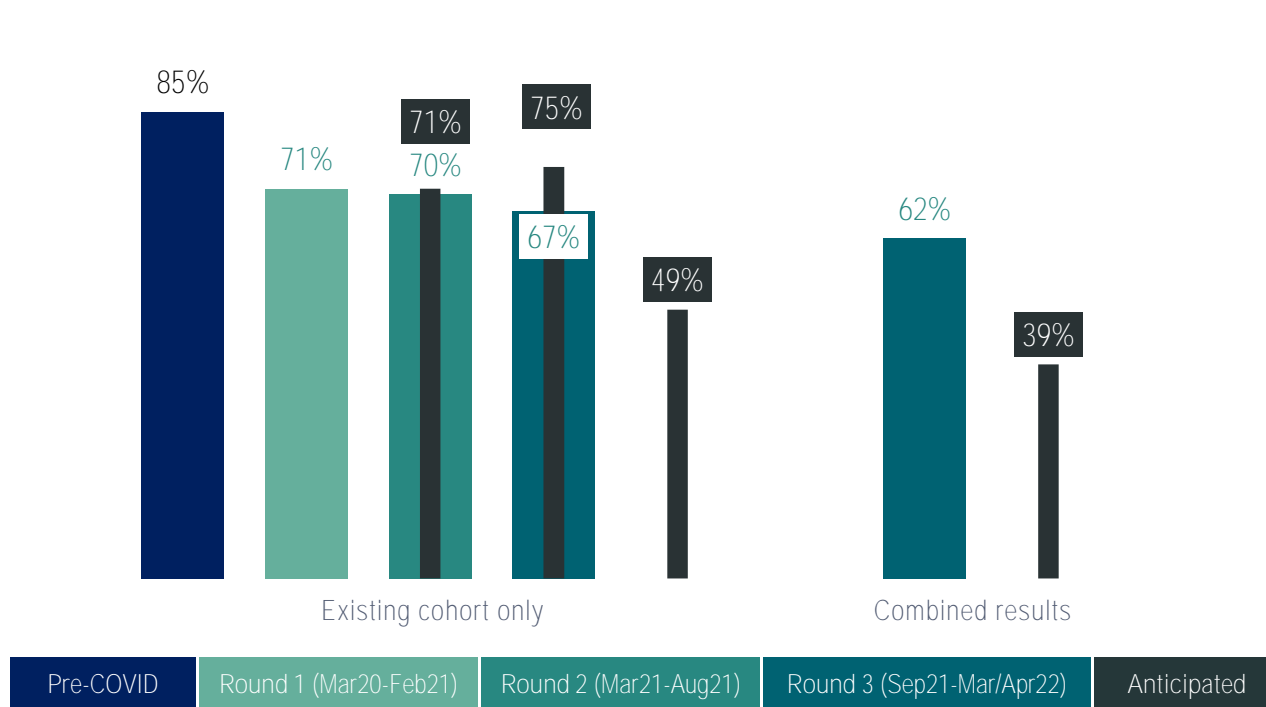
17%

- Those significantly more likely to be not at all confident:
- Looking for work (39%); working fewer hours (32%)
 - Renting (31%)
 - Pacific Peoples (35%), Māori (29%)
 - Taranaki (33%) and Hawkes Bay (31%) residents
 - HH income <\$50K (32%)/Personal income <50K (26%); decreased in personal or hh income (28%)
 - Children in hh (22%), esp. children 5-12 years (26%)
 - 47-56 years (23%)
 - Inner city dwellers (21%)
 - Females (20%)

Confidence paying an unexpected bill over time

Despite optimism in Round 2 that their ability to pay an unexpected bill would improve over the following six months, in reality, ability to meet unexpected payments has declined slightly. For the first time since the survey began, respondents report feeling less confident about their ability to pay for unexpected bills over the next six months. Among the combined group, only 39% are confident of their ability to pay for unplanned expenses going forward.

Net change in confidence paying an unexpected bill over time



Who is most likely to anticipate improved ability to pay unexpected bills in Oct '22?
(10% of all respondents)

- ✓ Administrative and support service workers (23%)
- ✓ Lived in NZ <10 years (21%)
- ✓ Increase in personal (21%), hh (19%) income
- ✓ 18-26 years (20%)
- ✓ Working more hours (17%)
- ✓ Personal income \$50-\$75K (15%)
- ✓ Working fulltime (13%)



Who is most likely to anticipate less ability to pay unexpected bills in Oct '22?
(33% of all respondents)

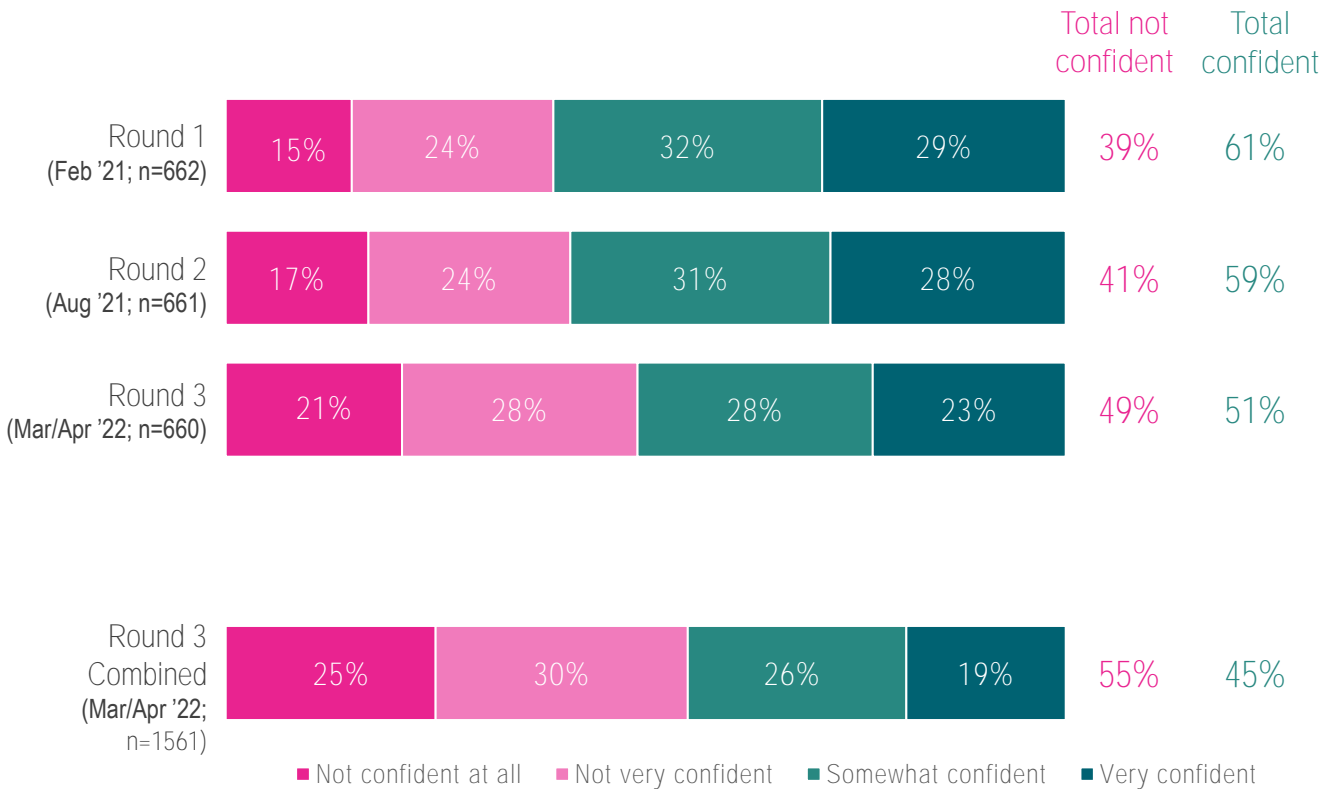
- ✓ Looking for work (54%)
- ✓ Decrease in hh (53%), personal (51%) income
- ✓ Living with children 5-12 years (47%)
- ✓ Working fewer hours (47%)
- ✓ Māori (46%)
- ✓ HH income <\$50K (45%)/personal income <\$25K (45%)
- ✓ Renting (40%)

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 (51%), this share dropping significantly from Round 2 (59%). Among the combined group, less than half are confident that they could pay for a major household item (45%).

'At-risk' consumers are over-represented among those not confident about their ability to pay for major household items.

Confidence in ability to buy a major household item



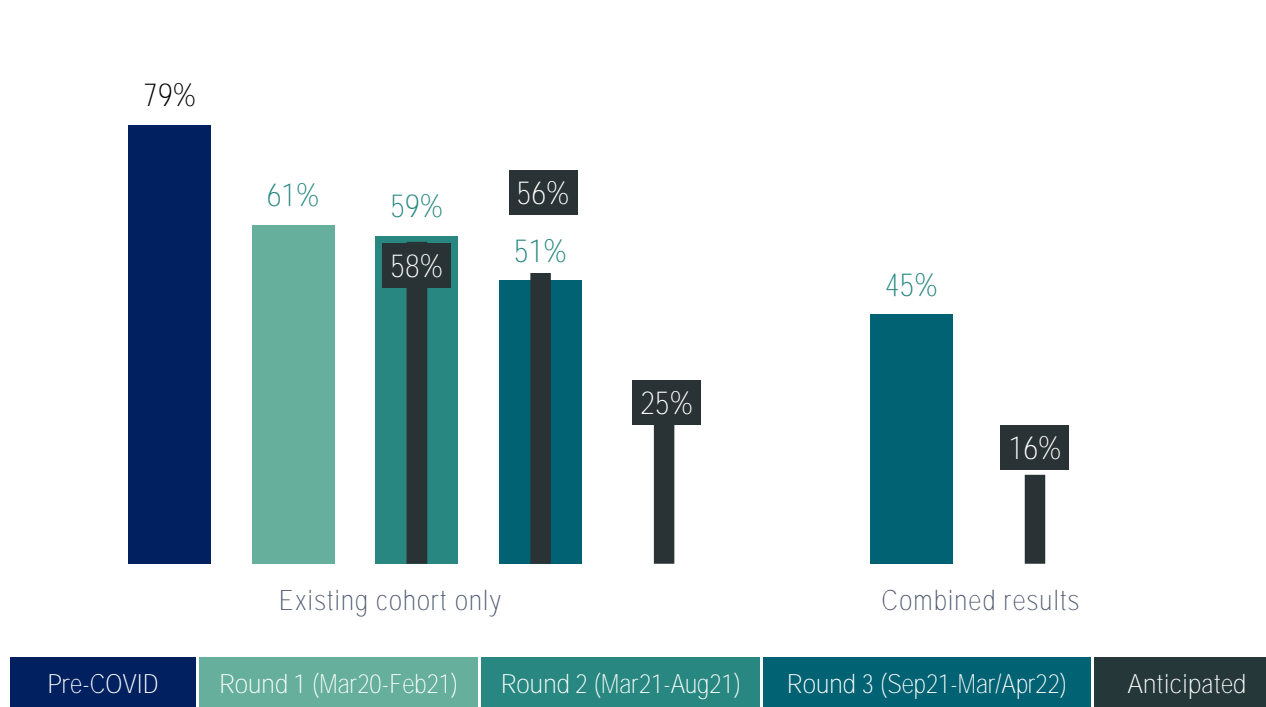
25%

- Those significantly more likely to be not at all confident:
- Looking for work (52%); working fewer hours (42%)
 - HH income <\$50K (43%)/Personal income <\$25K (42%); decreased HH (39%) or personal (38%) income
 - Bay of Plenty residents (37%)
 - Renting (37%); living alone (33%)
 - **Māori (34%)**
 - 18-26 years (32%)

Confidence paying for major household items over time

In Round 2, respondents were slightly pessimistic about their ability to pay for major household items over the following six months, confidence falling from 59% to 56%. However, in reality, confidence in ability to pay for major household items was even lower than expected – falling to 51%. Going forward, respondents are very pessimistic about their ability to pay for major household items in the next six months, only 28% expressing confidence. Among the combined group, the level of confidence is as low as 16%.

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 Oct '22?
(11% of all respondents)

- ✓ Accommodation. Food service workers (26%); administrative/support service workers (24%)
- ✓ 18-26 years (22%)
- ✓ Increased hh, personal income (20%)
- ✓ Working more hours (16%)
- ✓ Personal income \$50-\$75K (15%)
- ✓ Renting (14%)
- ✓ Work fulltime (13%)



Who is most likely to anticipate less ability to buy major household items in Oct '22?
(40% of all respondents)

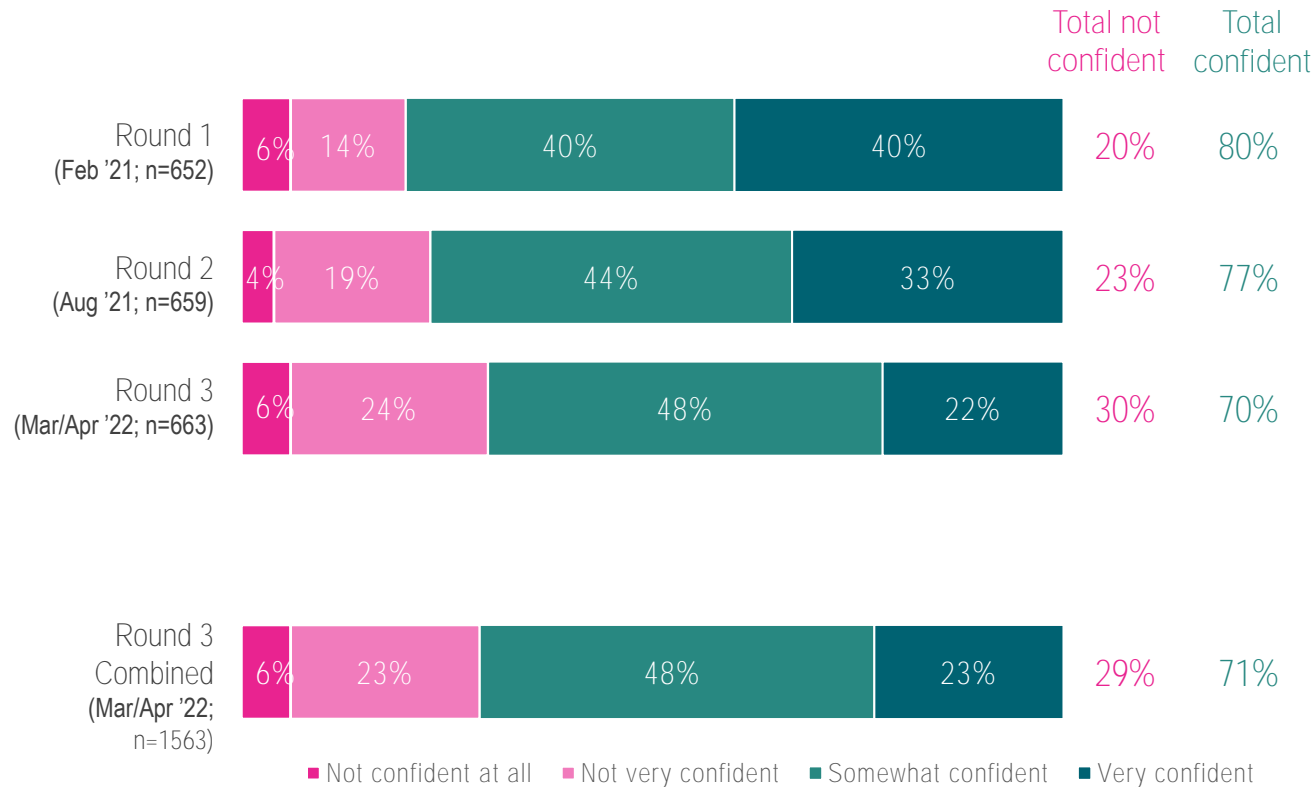
- ✓ Decreased hh (59%), personal (57%) income
- ✓ Working fewer hours (52%)
- ✓ HH income <\$50K (49%)
- ✓ Living with children 5-12 years (49%)
- ✓ Māori (48%)

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 77% in Round 2 to 70 in Round 3. The share who are 'very confident' has declined from 33% to 22% over the last six months. Levels of confidence are similar for the combined group.

'At-risk' consumers are over-represented among those not confident in their ability to find what they need.

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



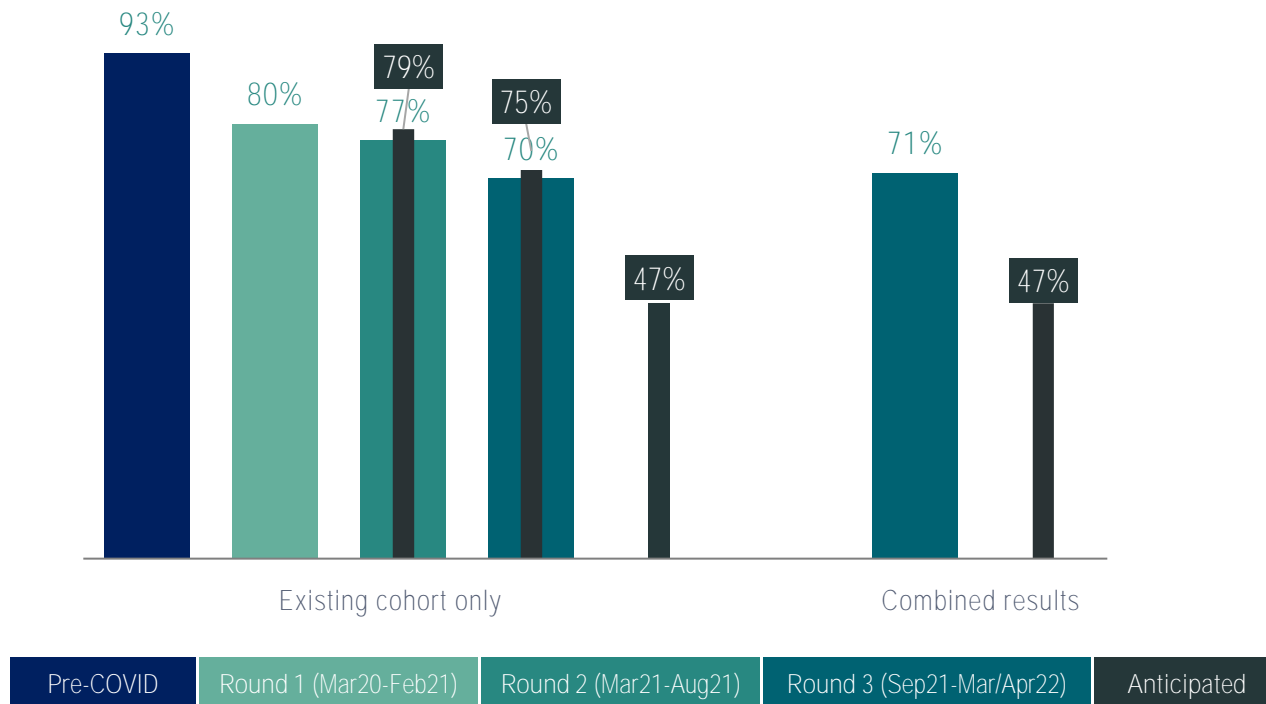
6%

- Those significantly more likely to be not at all confident:
- Looking for work (18%)
 - HH income <\$25K (18%)/Personal income <\$25K (11%); decreased in personal (12%) or hh (11%) income
 - Northland residents (17%)
 - **Māori (11%)**
 - Renting (9%)

Confidence finding what you want/need

In Round 3, respondents were slightly less positive about their ability to find what they need/want over the following six months, confidence falling from 77% to 75%. However, in reality, confidence in ability to find what they need was even lower than expected – falling to 70%. Going forward, respondents are very pessimistic about their ability to find what they need/want over the next six months, only 47% expressing confidence. Anticipated levels of confidence are the same for the combined group.

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 Oct '22?
(13% of all respondents)

- ✓ 18-26 years (22%)
- ✓ Increase in hh, personal income (22%)
- ✓ Wellington residents (21%)
- ✓ HH income \$150K+ (19%)
- ✓ Working more hours (19%)
- ✓ Working fulltime (16%)



Who is most likely to anticipate less ability to find what they need in Oct '22?
(37% of all respondents)

- ✓ Northland residents (55%)
- ✓ Decreased hh (53%), personal (52%) income
- ✓ Living with children 5-12 years (47%)



**Consumer impacts in a
COVID environment**



Consumer impacts in a COVID environment- Summary

- The share of respondents using more of their savings than planned has increased significantly over the six months to March/April '22 (up from 43% to 51%), with debt and missed/paused bill payments also increasing. Similarly, positive savings behaviours have declined, with the share saving more than planned down from 23% in August '21 to 17% in March/April '22. Improvements in savings, debt and bill payments are anticipated in the next six months but are more muted than previous rounds.
- Purchasing behaviour continues to be impacted, with 46% postponing the purchase of major items in the six months to March/April '22 (up from 40% in Round 2), and 43% cutting back on necessities (this share up from 34% in Round 2).
- Twenty-two percent of respondents report having taken on new debt or increased existing debt over the last six months, with 'buy now, pay later' services most frequently mentioned this round (9% of all respondents).
- In contrast to Rounds 1 and 2 where spend patterns were relatively stable, Round 3 has seen some significant increases, particularly for groceries (in-store spend experiencing a net change of +52% and on-line spend a net change of +44%), rent/mortgage payments (+38%) and insurances (+36%). Spend on discretionary items such as entertainment, dining out and travel has continued to decline over the last six months, although not to the same extent as they did between Rounds 1 and 2.
- The shift away from online purchases from overseas retailers has continued; purchases from online marketplaces and auction sites have also declined.
- Results show a continued desire to support local/New Zealand businesses, with 32% of consumers reporting spending more at local businesses, 28% purchasing more from New Zealand retailers online and 24% purchasing more NZ-made products since August '21.

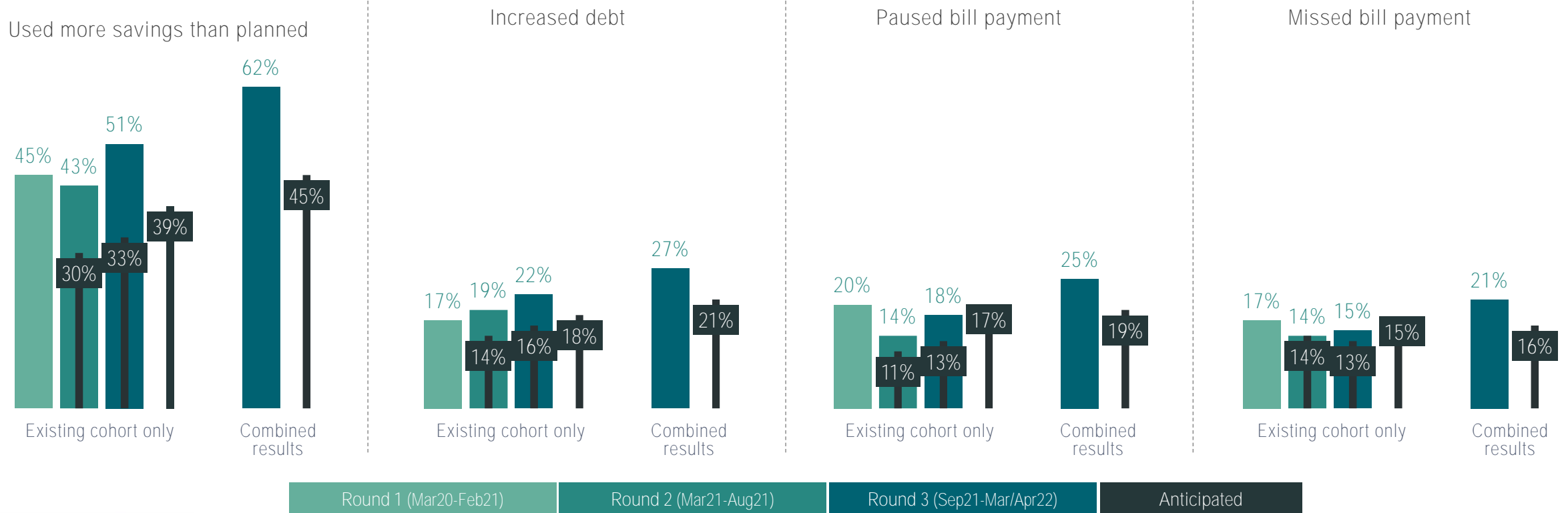
Bill payments, savings and debt

The share of respondents using more of their savings than planned has increased significantly since Round 2, up 8 percentage points to 51% of respondents. (The share using more of their savings than planned is even higher among the combined group – 62%). The share who report having increased their debt has increased 3 percentage points from Round 2.

Respondents had tended to under-estimate all four aspects of their savings, debt and bill payment by March/April '22. The most notable difference is for using more savings than planned, only 33% anticipating having to do this by March/April '22 compared with 51% who actually experienced this. In August '21 16% anticipated having to increase their debt over the next six months; in reality, 22% have needed to do this.

Looking forward, participants are expecting improvements in the next six months across all aspects of bill payment, savings and debt. However, these improvements are not as great as they have been for previous rounds.

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



Bill payments, savings and debt

Have you done/had to do any of the following since February 2021? (Combined group)

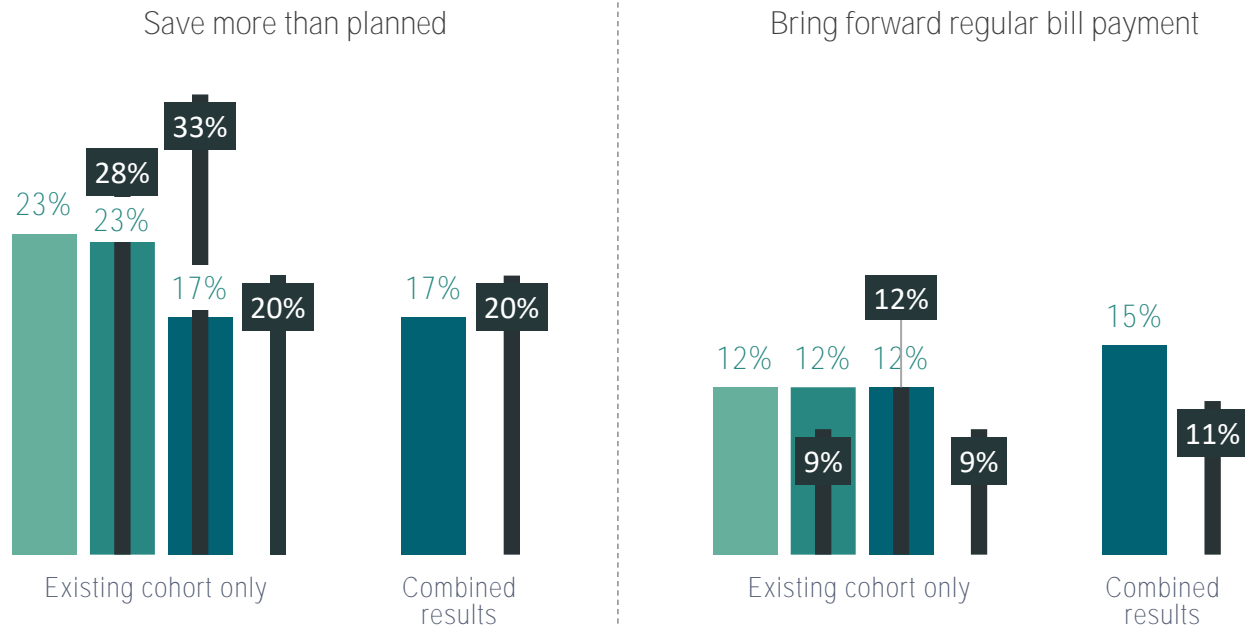
	% yes	Significantly higher for:
Used more savings than planned	62%	Looking for work (78%); labourers (79%), administrative and support service workers (79%); working fewer hours (74%) HH income <\$50K (75%)/personal income <\$50K (71%); decrease in personal (76%), hh (75%) income Pacific Peoples (74%), Māori (73%) 18-26 years (73%) Renting (69%); children in HH (69%)
Bought something using 'buy now, pay later'	27%	Māori (51%), Pacific Peoples (48%) Retail trade workers (48%), labourers (42%) and clerical (38%) workers; working fewer (39%) or more (35%) hours Renting (42%); children in hh (38%) 18-36 years (37%); females (31%) HH income \$25-\$50K (37%), personal income <\$25K (34%); decrease in personal income (33%) but increase in hh income (33%)
Increased debt	27%	Looking for work (46%); working more hours (34%) Māori (47%), Pacific Peoples (37%) Northland residents (46%) Decreased hh (37%), personal (33%) income Renting (37%); children in hh (39%) 18-26 years (34%), 37-46 years (34%); females (30%)
Paused regular bill payment	25%	Pacific Peoples (59%), Māori (44%) Community/personal services (38%), clerical (36%) workers; administrative/support service workers (41%), transport workers (37%), retail trade workers (36%) Looking for work (42%); working fewer hours (36%) Renting (36%); children in HH (34%) HH income \$25-\$50K (33%); decrease in 22 (38%), personal (36%) income Females (28%)
Missed regular bill payment	21%	Looking for work (52%); working fewer hours (35%) Machinery operators (49%), sales workers (37%), community/personal services workers (32%) Pacific Peoples (52%), Māori (46%) Northland residents (37%); renting (34%); children in hh (29%) 18-26 years (28%) or 37-46 years (27%) HH income \$25-\$50K (27%); decrease in hh (35%), personal (32%) income

Bill payments, savings and debt

In line with increases in the shares of respondents using more of their savings than planned, increasing their debt or missing or needing to pause bill payments over the six months to March/April '22, positive savings behaviours have declined, with the share saving more than planned (17%) down significantly from Rounds 1 and 2 (23%). The share bringing forward a regular bill payment has remained stable over time.

Looking forward, respondents are still optimistic about their ability to save more than planned over the next six months (20%) but this share is significantly smaller than in Rounds 1 (28%) and 2 (33%). The share anticipating being able to bring bill payments forward is declining (9%).

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



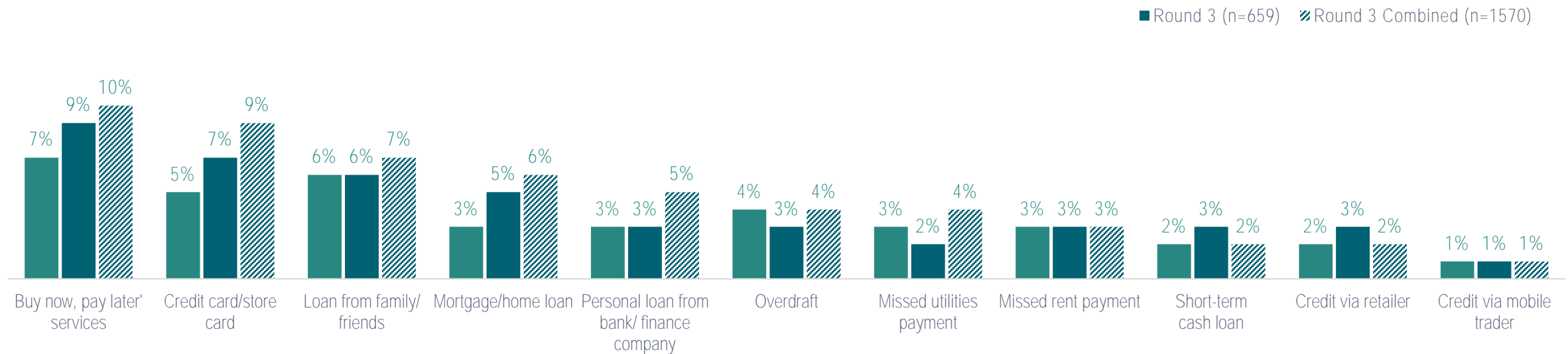
	% yes	Significantly higher for:
Saved more than planned	17%	Information, media workers (36%), healthcare workers (27%) HH income \$150K+ (29%)/personal income \$150K+ (33%); increased personal (31%), hh (30%) income Waikato residents (25%) Inner city dwellers (22%) Working fulltime (21%)
Brought forward regular bill payment	15%	37-46 years (22%) Asian (22%) Children in hh (22%) Increase in hh income (21%) Auckland residents (18%)



Debt

Twenty-two percent of longitudinal panellists (and 27% of the combined group) reported having taken on new debt or increased their existing debt over the six months to March/April '22, (results for the longitudinal group up from 19% in Round 2). In Round 3, respondents were most likely to have increased their use of 'buy now, pay later' services (9%), this group over-represented among 'at risk' consumers. Seven percent of all respondents had increased their use or credit cards/store card debt over the last six months while 6% had increased debt arrangements with family or friends.

Debts increased or taken on since previous round



Debts increased or taken on since Round 2

	% yes	Significantly higher for:
'Buy now, pay later' services	10%	Māori (25%) Retail workers (25%) Renting (18%); children in hh (18%) Working fewer hours (18%) Females (14%) Suburban dwellers (11%)
Credit card/store card	9%	Working fewer hours (21%) Personal income \$50-\$75K (14%) Working fulltime (11%)
Loan from family/friends	7%	Looking for work (28%) HH income <\$25K (15%)/personal income <\$25K (13%); Decreased hh income (13%) Renting (14%); flatting (13%) 37-46 years (13%) Inner city dwellers (10%)
Mortgage/home loan	6%	HH income \$100-\$150K (10%)/personal income \$75-\$100K (11%) 27-36 years (9%) Asian (9%) Working fulltime (8%); professionals (9%)
Personal loan from bank/finance company	5%	Pacific Peoples (14%) Living with adult family (9%)
Overdraft	4%	Pacific Peoples (11%) Managers (10%) Renting (8%); flatting (8%) Wellington residents (7%) Personal income \$75-\$100K (7%)

Debt

Debts increased or taken on since Round 2

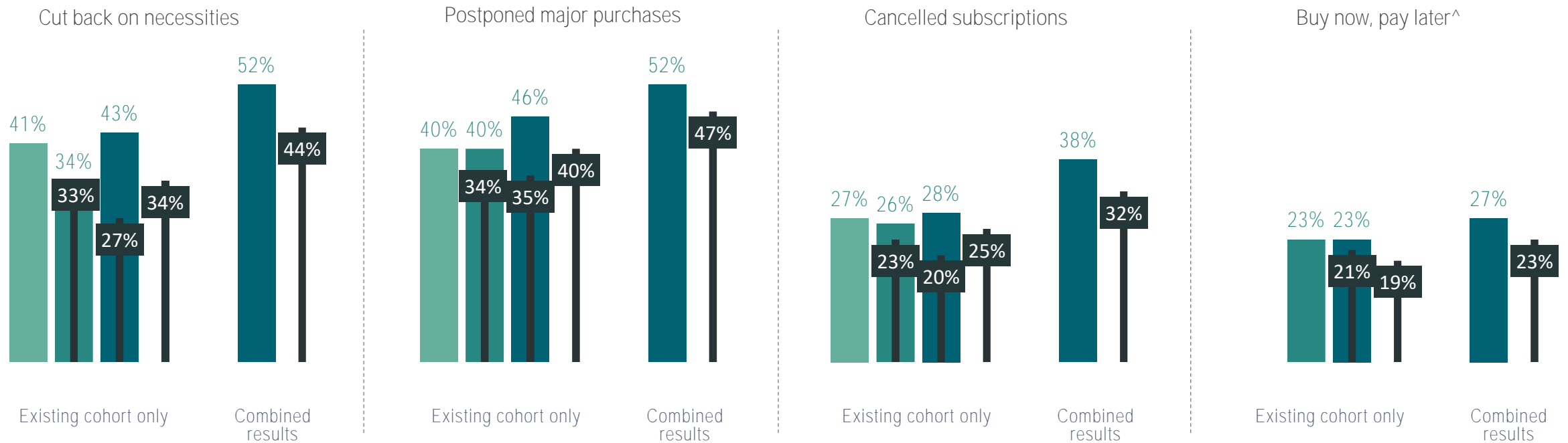
	% yes	Significantly higher for:
Missed utilities payment	4%	Looking for work (21%) Pacific Peoples (17%) Decreased hh income (10%) HH income <\$25K (9%) Renting (9%)
Missed rent payment	3%	Pacific Peoples (16%) Looking for work (15%) HH income \$50-\$75K (8%) Decreased hh income (8%)
Goods bought on credit arranged through retailer	2%	Rural dwellers (6%) Clerical workers (6%)
Short-term cash loan to be paid back over less than three months	2%	Pacific Peoples (7%)

Purchasing behaviour (1)

There is strong evidence of purchasing having been curtailed over the last six months, with almost half of all respondents (46%; 52% of the combined group) reporting that they postponed the purchase of major items in the six months to March/April '22, and more than two in five (43%; 52% of the combined group) reporting that they cut back on necessities. Both these changes represent significant increases from Round 2. In contrast, the share reporting the cancellation of subscriptions over the last six months has remained relatively stable (28%) as has use of 'buy now, pay later' services (23%).

While consumers anticipate that their ability to purchase will improve over the next six months, these expected improvements are notably more muted than they were in Round 2. For example, while in August '21 only 27% of respondents anticipated that they would need to cut back on necessities over the next six months, in March/April '22, 34% anticipate needing to cut back between now and October '22. Only use of 'buy now, pay later' shows an anticipated improvement from Round 2, 19% anticipating having to use these services in the next six months,

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

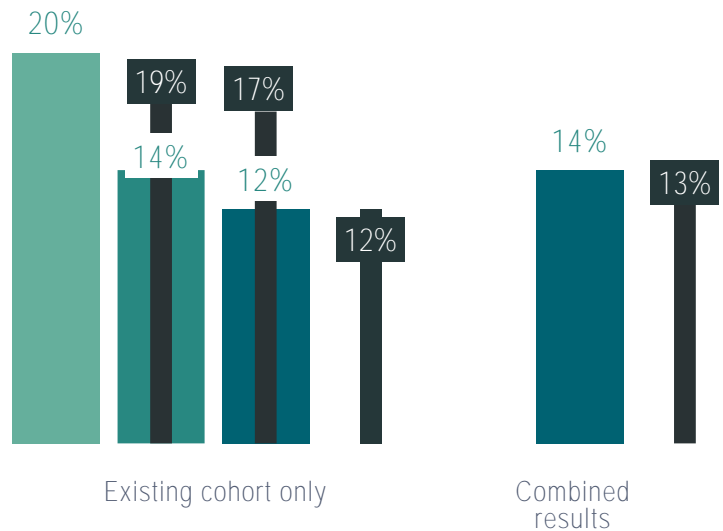


Purchasing behaviour (2)

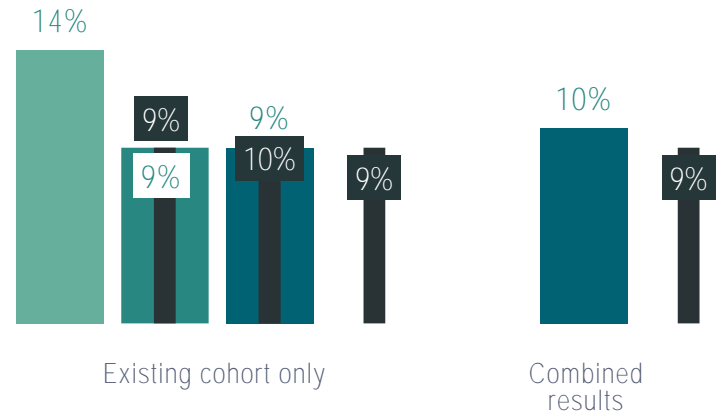
Purchasing has also been curtailed on investments – only 12% reporting increasing their spending on investments since August '21, down from 14% in Round 2. The share bringing forward a major purchase remains stable on 9%. Respondents anticipate no notable changes in purchasing behaviour on these two items in the next six months.

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

Increased spending on investments



Brought forward purchasing major item(s)



Purchasing behaviour

Have you done/had to do any of the following since Round 2?

	% yes	Significantly higher for:
Postponed purchasing major item(s)	52%	Looking for work (75%); working fewer hours (71%) Decrease in hh (67%), personal (67%) income 18-26 years (66%) Renting (61%); children in hh (68%) Auckland residents (57%)
Cut back on necessities	52%	Looking for work (79%) Pacific Peoples (72%), Māori (67%) Renting (65%)/flatting (66%); children in hh (59%) 18-26 years (64%) HH income <\$50K (61%)/personal income <\$25K (63%); decrease in personal (69%), hh (68%) income Females (59%)
Cancelled ongoing subscriptions	38%	Looking for work (65%); working fewer hours (64%) Decrease in hh (59%), personal (54%) income Working fewer (53%) or more (45%) hours Māori (53%) 18-26 years (50%) Renting (48%); children in HH (44%)
Increased spending on investments	14%	HH income \$150K+ (28%)/personal income \$150K+ (39%); increased personal (26%), HH (25%) income Asian (28%); lived in NZ <10 years (27%) Wellington residents (24%) Professionals (23%) 18-36 years (20%) Working fulltime (18%)
Brought forward purchasing major item(s)	10%	Personal income \$100-\$50K (19%) Pacific Peoples (18%), Asian (16%) Children in hh (15%) Males (12%) Working fulltime (12%)

Cancellations

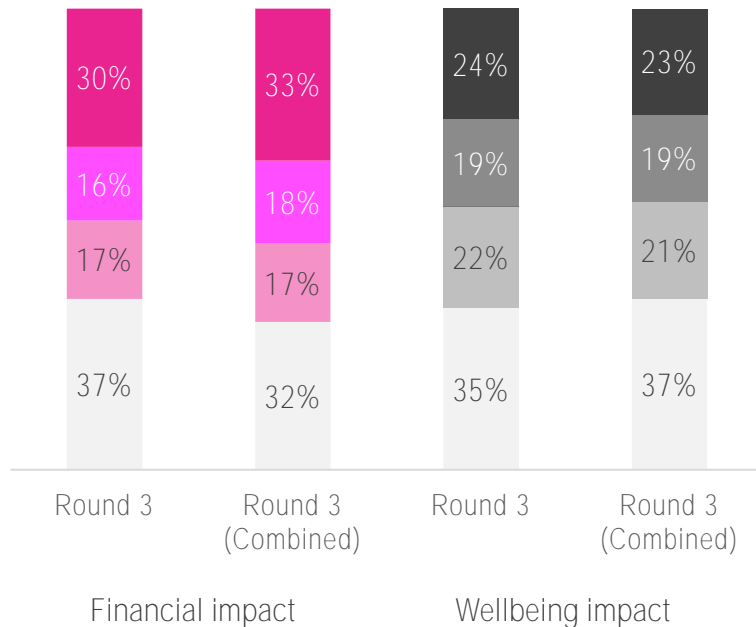
Note that, for Round 3, the structure of this question was changed. Instead of asking first if each of these cancellations had occurred then asking those who had experienced them to rate the impact, all respondents were asked to rate the impact, with a 'didn't happen to me' option included for those who had no experience. However, a comparison with results from previous rounds suggests that some respondents did not see the 'didn't happen to me' option and may have expressed their lack of experience through the 'no impact' option. This makes comparisons with results from previous rounds unreliable. The structure of this question will be reviewed for subsequent rounds.

In Round 3, respondents report being most likely to experience financial impacts from cancellation of domestic travel, 67% reporting at least some financial impact (73% for the combined group), including 18% (23% for the combined group) describing this as significant. Whilst 63% experienced financial impacts of overseas travel cancellations (68% for the combined group), these are notably more likely to be significant (30%; 33% for the combined group) than for domestic travel.

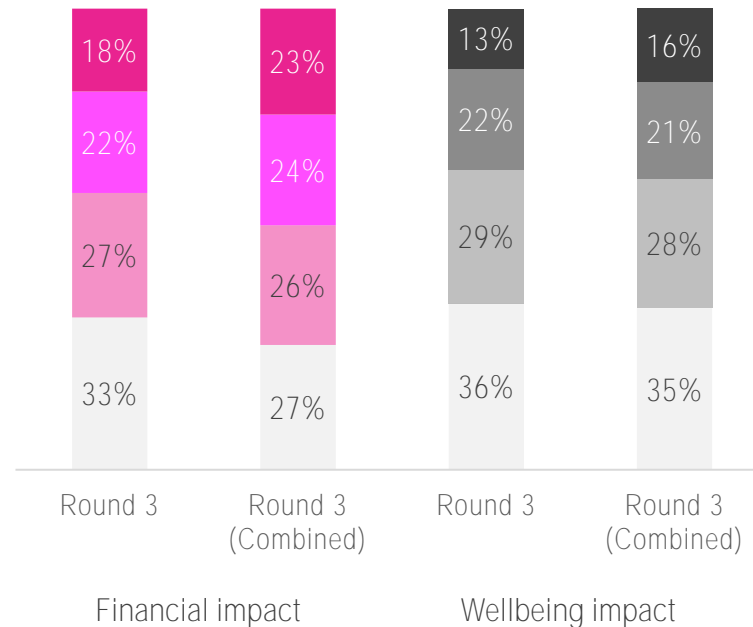
In Round 3, the wellbeing impact of cancellations is less than the financial impact for all three types of cancellation. Of the three cancellation types, wellbeing impacts are most significant for overseas travel, 24% describing them as significant (23% for the combined group).

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

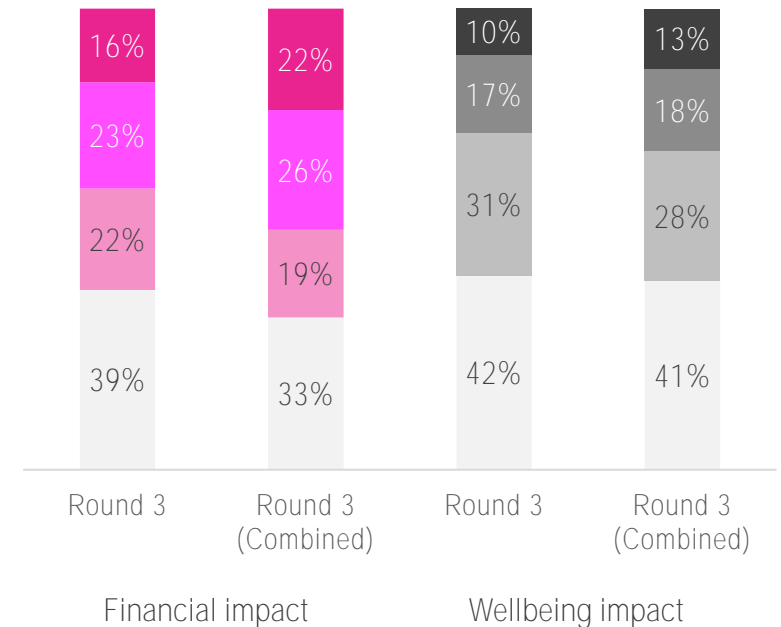
Overseas travel



Domestic travel



Events



Product availability, delivery, prices and scams

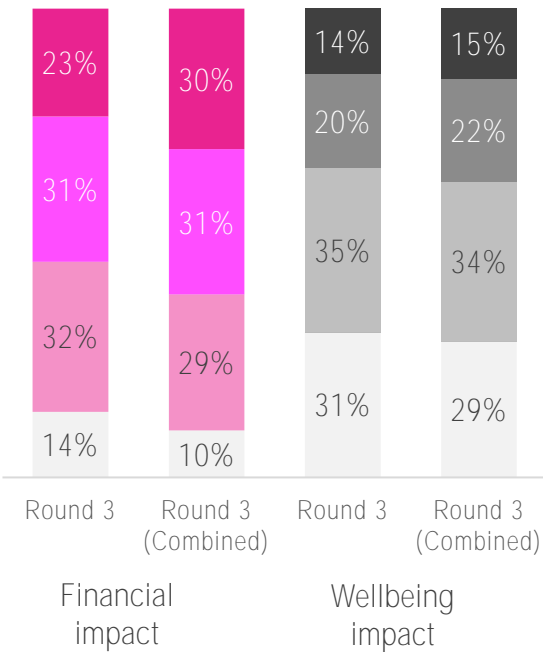
Note that, for Round 3, the structure of this question was changed. Instead of asking first if each of these experiences had occurred then asking those who had experienced them to rate the impact, all respondents were asked to rate the impact, with a 'didn't happen to me' option included for those who had no experience. However, a comparison with results from previous rounds suggests that some respondents did not see the 'didn't happen to me' option and may have expressed their lack of experience through the 'no impact' option. This makes comparisons with results from previous rounds unreliable. The structure of this question will be reviewed for subsequent rounds.

For all experiences questioned on, the financial impact was more notable than the wellbeing impact. This round the financial impact is greatest for product shortages, 86% of those who experienced shortages on a product they wanted to buy (90% for the combined group) reporting a financial impact (up from 90% in February), including 23% (30% for the combined group) describing this impact as significant.

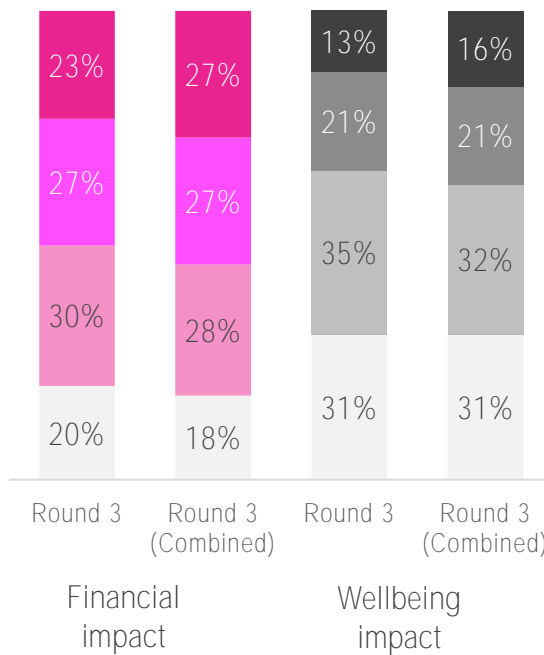
Product shortages were also the most likely to have a wellbeing impact, 69% of those who experienced shortages on a product (71% of the combined group) reporting a wellbeing impact, including 14% (15% of the combined group) who described the wellbeing impact as significant.

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

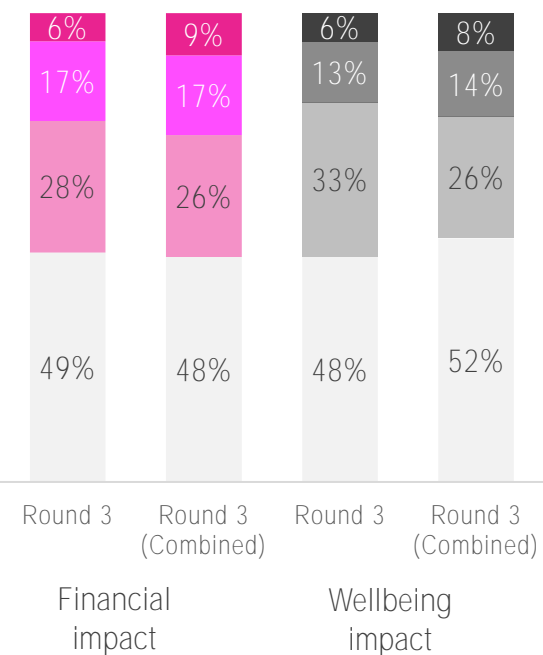
Product shortages



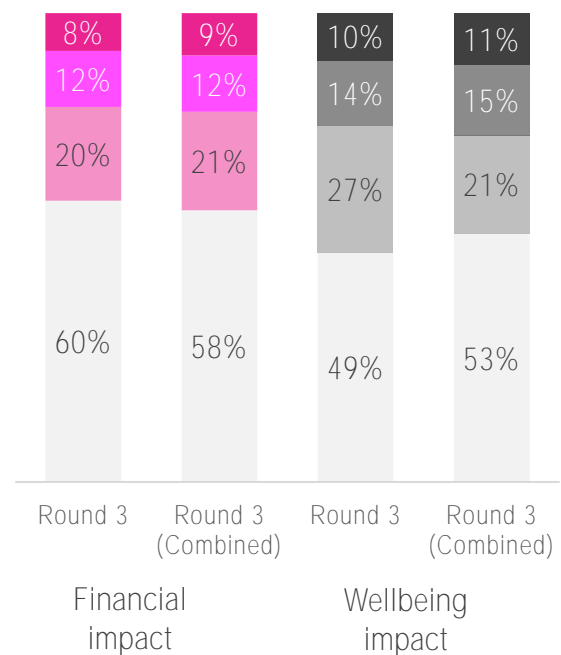
Unexpected price increases



Product non-delivery



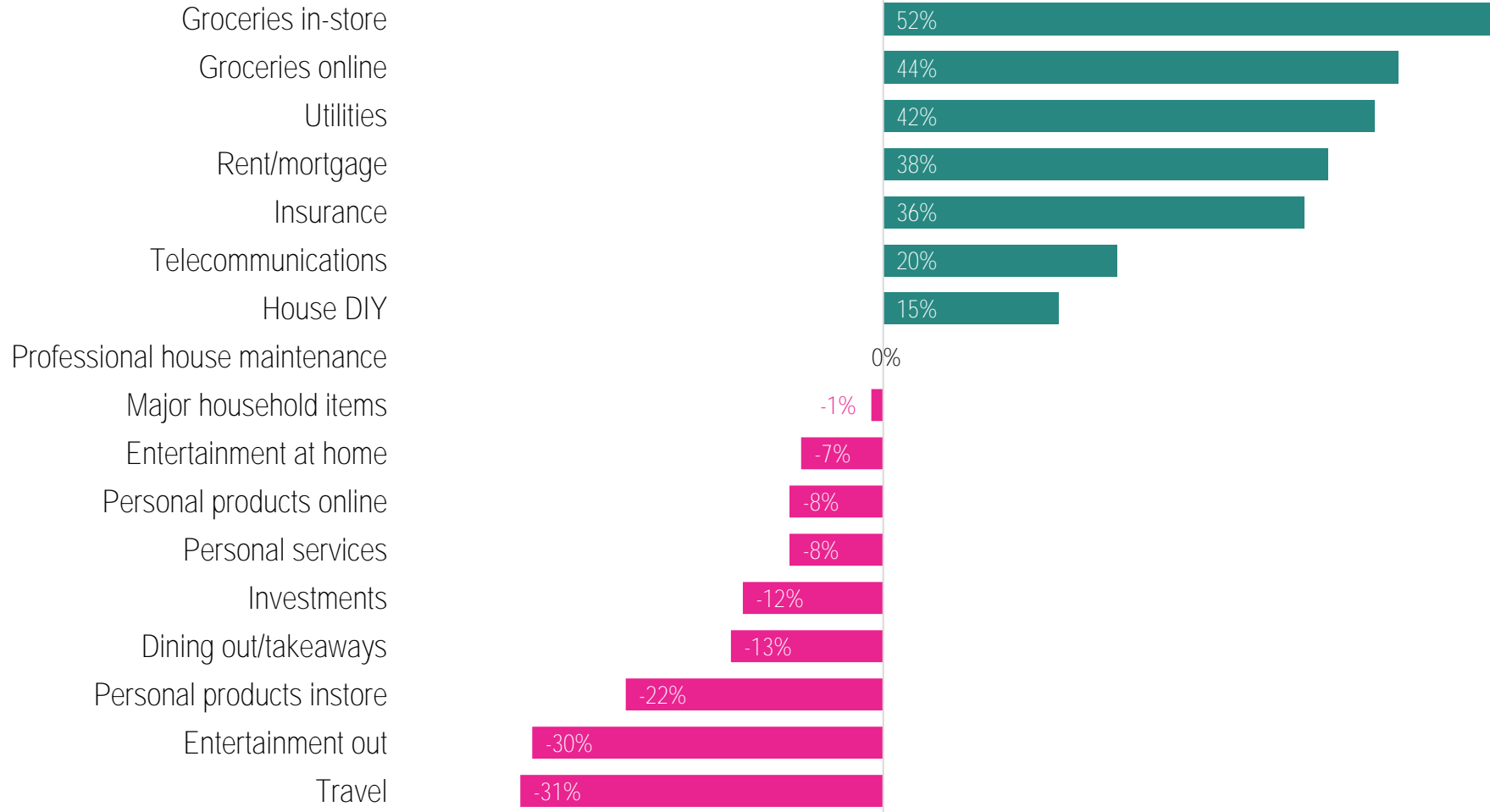
Scam/fraud victim



Spending

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

(Combined group)



Net change
(Longitudinal group)

	Round 1	Round 2	Round 3
Groceries in-store	-3%	+10%	+43%
Groceries online	-4%	+3%	+37%
Utilities	+10%	+19%	+34%
Rent/mortgage	+8%	+9%	+31%
Insurance	-3%	+6%	+29%
Telecommunications	-4%	+2%	+17%
House DIY	+4%	+3%	+17%
Professional house maintenance	-19%	-12%	+2%
Major household items	-26%	-27%	-3%
Entertainment at home	-4%	-11%	-6%
Personal products online	-5%	-15%	-11%
Personal services	-23%	-26%	-10%
Investments	-3%	-14%	-13%
Dining out/takeaways	-22%	-42%	-18%
Personal products instore	-34%	-34%	-25%
Entertainment out	-36%	-40%	-33%
Travel	-60%	-61%	-35%

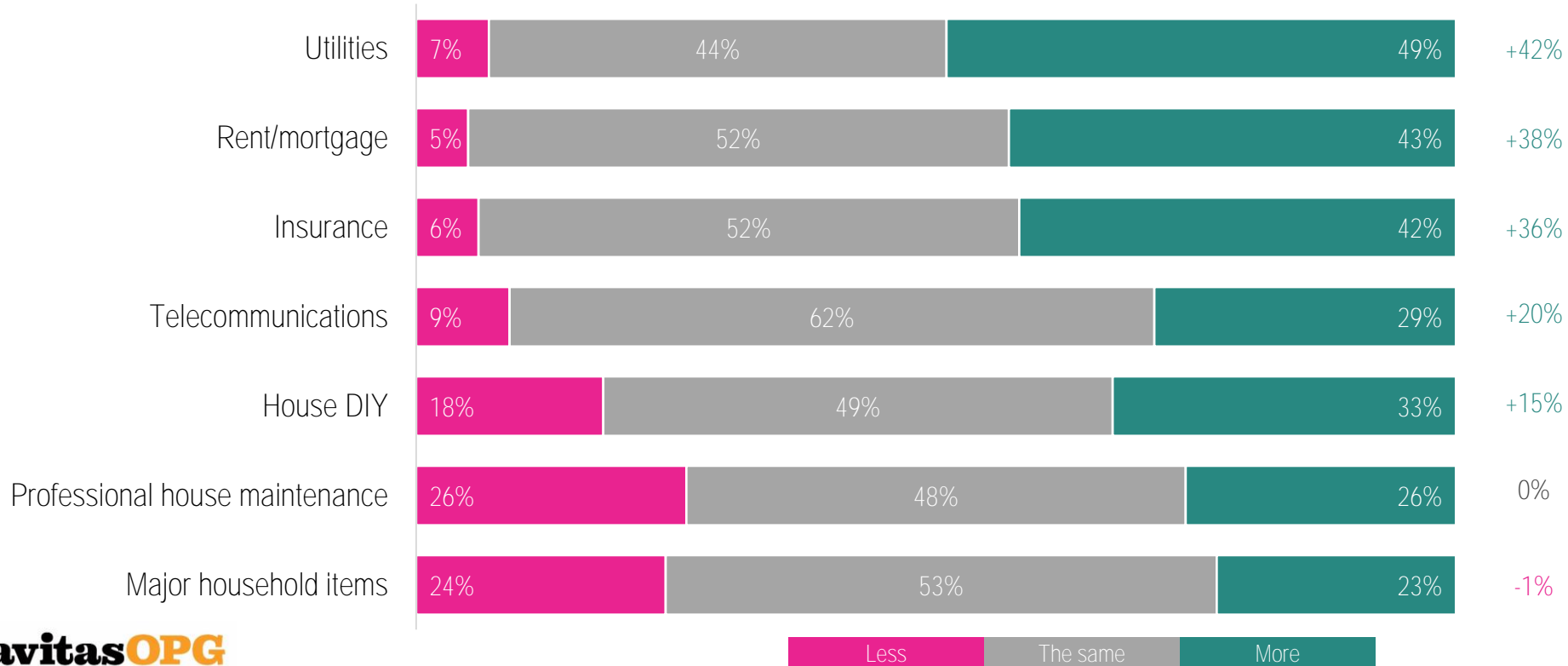
Net decrease Net increase

Spending - Household

With the exception of major household items and professional house maintenance (spend on which are both stable), all aspects of spending on the household show increases over the last six months, the most notable being for utilities – 49% reporting a increase in spend on utilities since August ‘21 and only 7% reporting a decline. High spend increases are also reported for rent/mortgage (net increase of 38%), and insurances (net increase of 36%). Among the longitudinal panellists, rates of increased spending grew significantly between Rounds 2 and 3, this increase most notable for rent/mortgage (the share that increased their spend up 22 percentage points from Round 2) and insurance (up 23 percentage points between Rounds 2 and 3). Whilst it remains negative, spending on major household items has increased from a net change of -27% to a net change of -3% since Round 2.

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

(Combined group)



Net change
(Longitudinal panellists)

	Round 1	Round 2	Round 3
Utilities	+7%	+19%	+34%
Rent/mortgage	+8%	+9%	+31%
Insurance	-3%	+6%	+29%
Telecommunications	-4%	+2%	+17%
House DIY	+4%	+3%	+17%
Professional house maintenance	-19%	-12%	+2%
Major household items	-26%	-27%	-3%

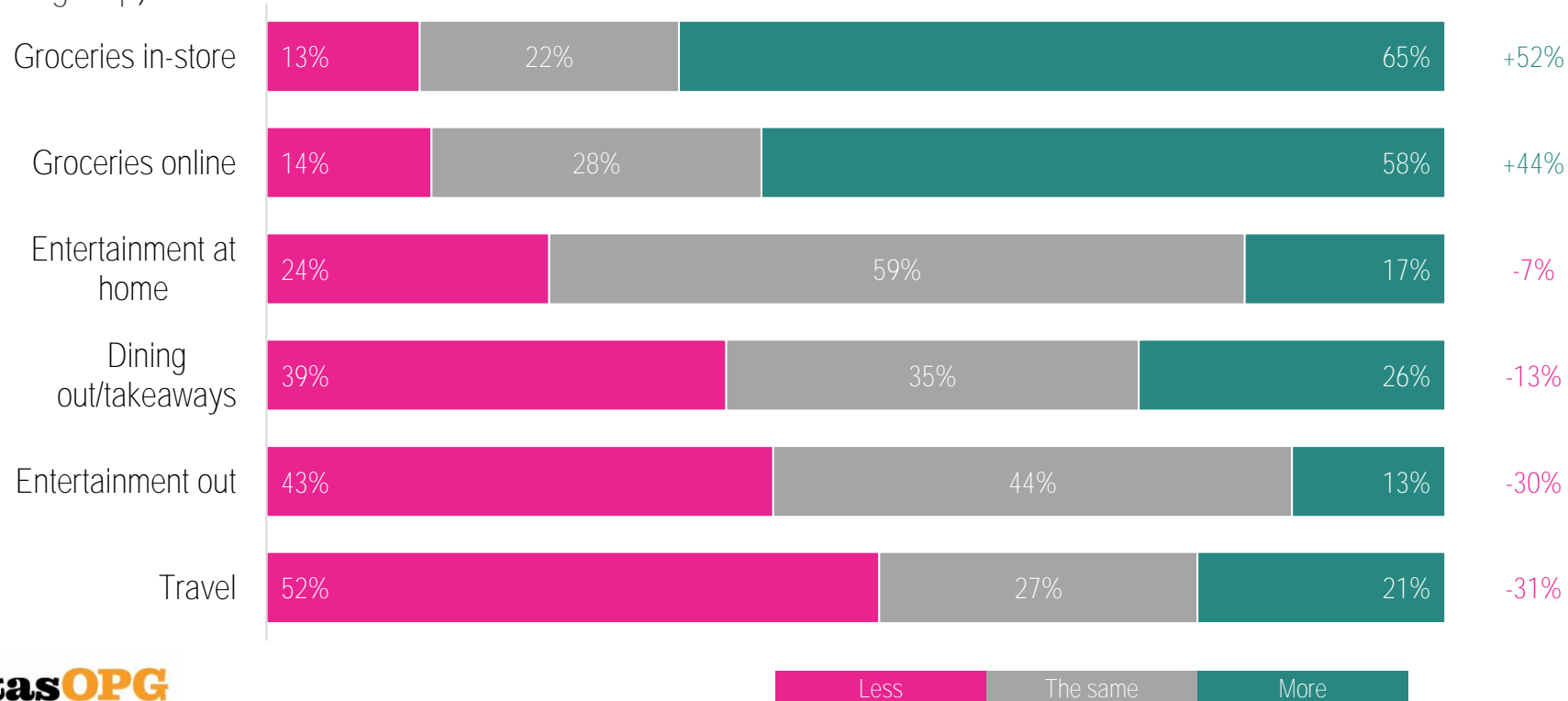
Spending – Food/entertainment

Spend on discretionary items such as entertainment, dining out and travel has continued to decline over the last six months – although not to the same extent as they did between Rounds 1 and 2. Whilst almost half of respondents still report spending less on travel than six months ago (52%), 21% report that their travel spend has increased since August '21, resulting in a net decrease of 31% (-35% among longitudinal panellists), significantly higher than -61% in August '21.

In contrast however, spending on groceries – both online and in-store – report a strong positive net change with 65% spending more on groceries in-store than in August '21 (and only 13% spending less) and 58% spending more online (14% spending less) compared with six months ago. 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 less available due to COVID restrictions.

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

(Combined group)



Net change (Longitudinal panellists)

	Round 1	Round 2	Round 3
Groceries in-store	-3%	+10%	+43%
Groceries online	-4%	+3%	+37%
Entertainment at home	-4%	-11%	-6%
Dining out/takeaways	-22%	-42%	-18%
Entertainment out	-36%	-40%	-33%
Travel	-60%	-61%	-35%

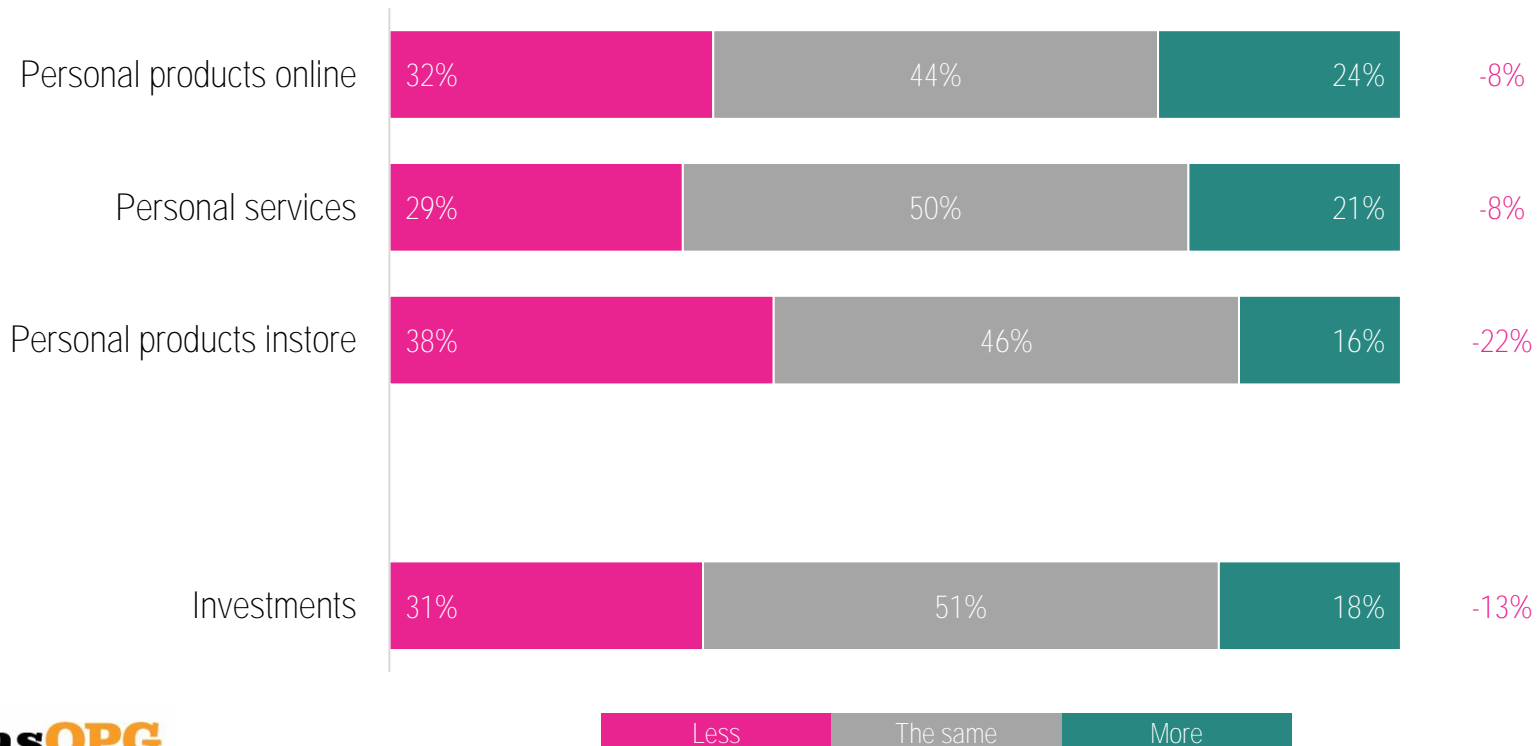
Spending - Personal items/investments

As in Rounds 1 and 2, 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, 38% of respondents reporting that their spend has declined since August '21; only 16% report an increase in personal products purchased in-store, yielding a net decline of 22%. However, among longitudinal panellists, whilst the net change over time remains negative, the change is smaller in Round 3 than in the previous two rounds.

Spending on investments also shows an overall net decline since August '21 – consistent with previous rounds.

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

(Combined group)



Net change (Longitudinal panellists)

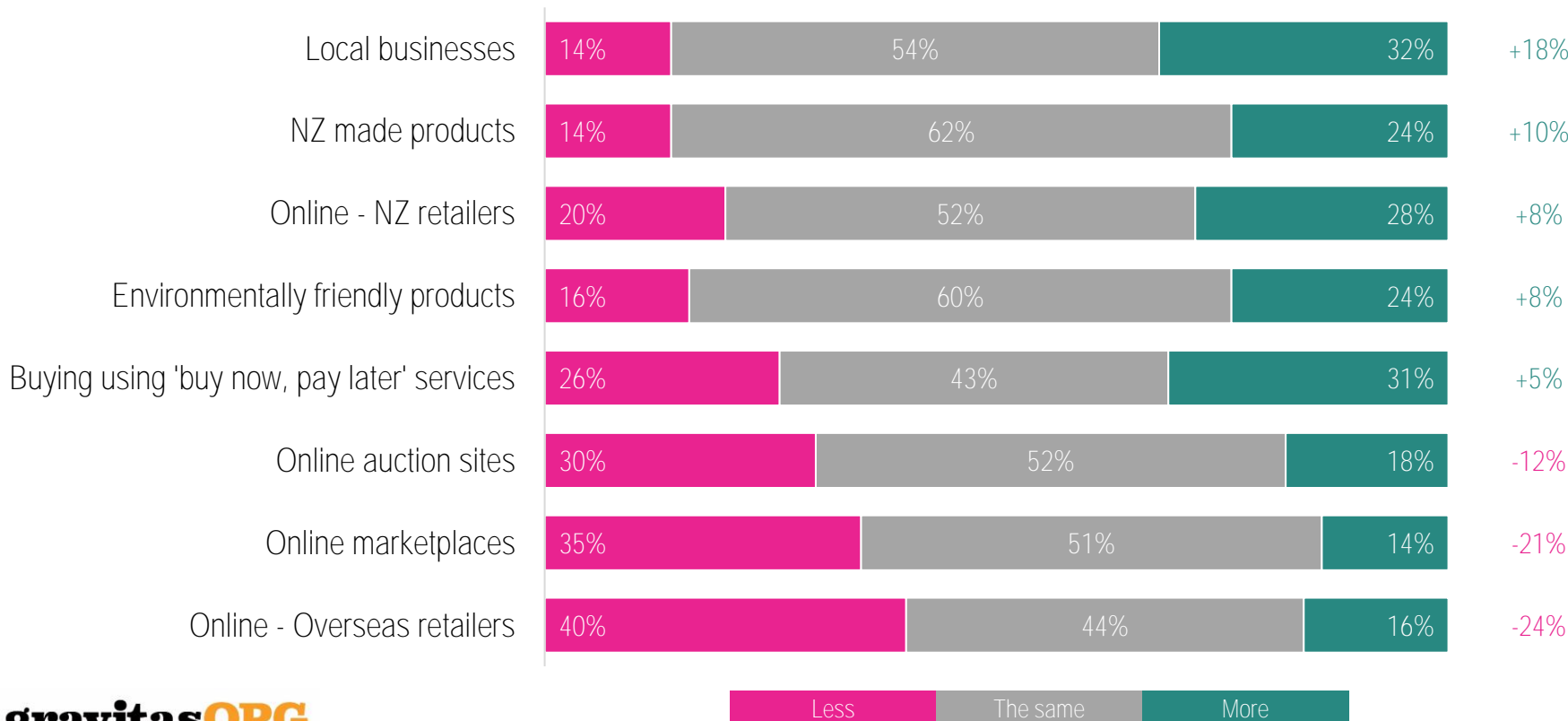
	Round 1	Round 2	Round 3
Personal products online	-5%	-15%	-11%
Personal services	-23%	-26%	-10%
Personal products instore	-34%	-34%	-25%
Investments	-13%	-14%	-16%

Purchase locations

Over the last six months, the shift away from online purchases from overseas retailers has continued, 40% reporting doing this less since August '21, and only 16 reporting doing this more, a net change of -24%. 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 32% of consumers reporting spending more at local businesses over the last six months, 28% purchasing more from New Zealand retailers online and 24% purchasing more NZ-made products since August '21. The most volatile movement in purchasing patterns has been for using 'buy now, pay later, services, 31% reporting purchasing this way more over the last six months whilst 26% have made less use of this payment option since August '21.

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

(Combined group)



Net change
(Longitudinal panellists)

	Round 1	Round2	Round 3
Local businesses	+26%	+22%	+14%
NZ made products	+22%	+17%	+7%
Online - NZ retailers	+16%	+18%	+5%
Environmentally friendly products	+12%	+8%	+7%
Buying using 'buy now, pay later' services	N/A	+5%	-2%
Online auction sites	-12%	-12%	-16%
Online marketplaces	-13%	-8%	-28%
Online - Overseas retailers	-33%	-21%	-30%

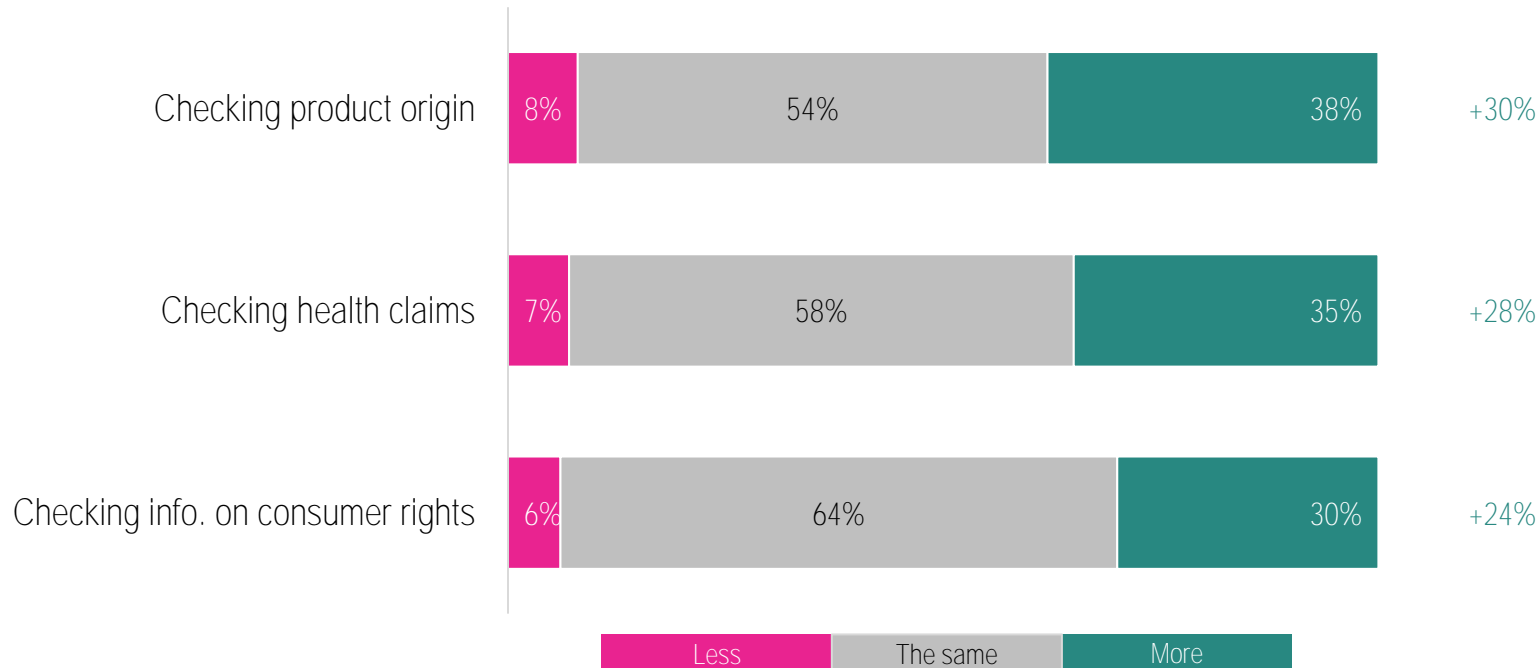
Checking products when spending

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 64% saying they have not changed how much they check information about consumer rights.

Those who said their behaviour has changed over the last six months are more likely to say they are checking the origin of products more (a net increase of 30%.

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

(Combined group)



Net change
(Longitudinal panellists)

	Round 1	Round 2	Round 3
Checking product origin	+33%	+24%	+28%
Checking health claims	+21%	+14%	+25%
Checking info. on consumer rights	+17%	+16%	+21%

Purchasing problems



Purchasing problems - Summary

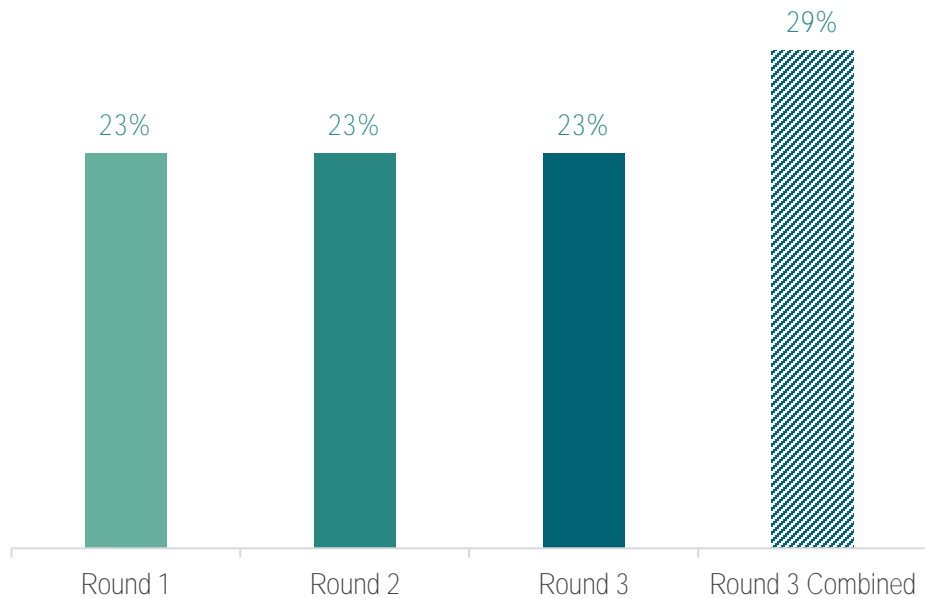
- Consistent with the previous rounds, in Round 3 23% reported experiencing a problem with something they had bought in the last six months (29% among the combined group), with problems with postal/courier/delivery services (25%), personal items (16%) and electronics/technology (15%) remaining most common. Between Rounds 2 and 3, the share citing problems with household appliances and furniture has increased – from 11% to 18%.
- Delivery delays (41%), faulty products (31%) and poor quality (26%) continue to be the most common problems experienced.
- Consistent with Round 2, 62% of problematic purchases had been made online, either from a New Zealand business (45%) or a business located overseas (17%).
- Whilst 73% of respondents reported contacting the business directly to see a resolution, 13% took no action to address their problem (compared with 20% in Round 2). A lack of action was particularly common for problems with delivery services (24%).
- Satisfactory resolution of purchase problems has remained at just over a third (36%). The share of problems where a resolution was unsatisfactory has increased – up 6 percentage points to 22%. One in five (20%) problems were unresolved in Round 3.
- The **impact of purchasing problems on respondents' everyday life has increased** over the last six months, with 16% of respondents in Round 3 describing the impact as *significant*, this share up from 10% in Round 2. Of the four most common products/services where problems were experienced, the purchase of household appliances/furniture were most likely to have had at least some impact (92%), 26% reporting the impact as *significant*.



Purchasing problems

Among the longitudinal panellists, 23% continue to report having experienced a problem with something they have bought over the last six months. Among the combined group, this share increases to 29%.

Problems experienced with anything purchased



29%

Those significantly more likely to experience a problem:

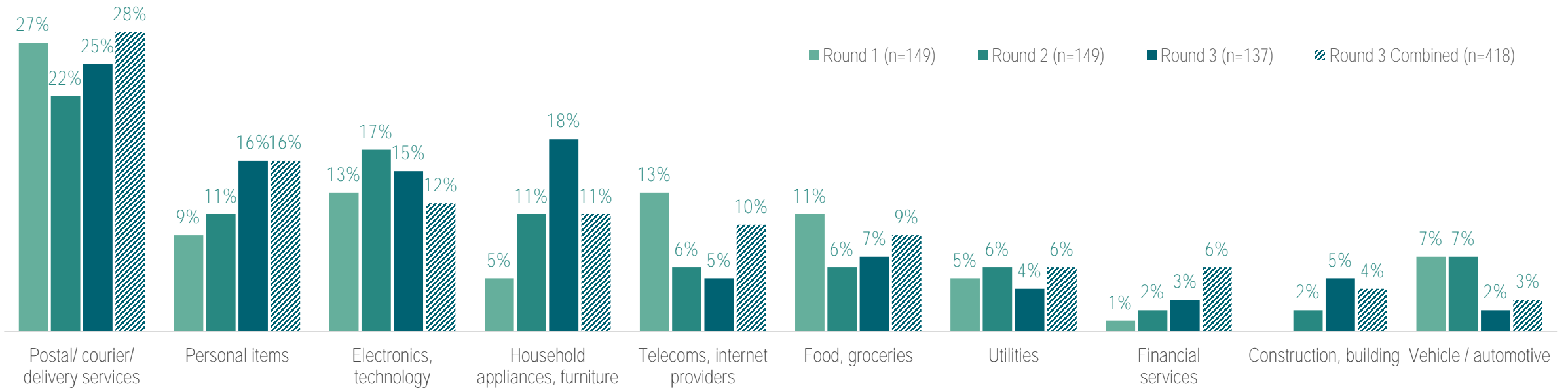
- Living in NZ <10 years (46%)
- 37-46 years (43%)
- HH income \$100-\$150K (40%); increased (37%) or decreased (35%) hh income
- Auckland residents (37%)
- Professionals (36%)
- Own home with mortgage (35%); children in hh (39%)
- Working fulltime (33%); working more (39%) or fewer (39%) hours

Purchasing problems

Among the 23% 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 (25% of those who experienced a problem). Problems with personal items (16%) and electronics (15%) also remain common. Between Rounds 2 and 3, the share citing problems with household appliances and furniture has increased – from 11% to 18% - whilst the frequency of mention of vehicle/automotive problems has declined – down from 7% to 2%.

Among the combined group, problems with postal/courier/delivery services is also the most common issue. This group is less likely to cite issues with household appliances (11%) but more likely to mention telecommunications and internet provider issues (10%).

Product/service most recently had problem with

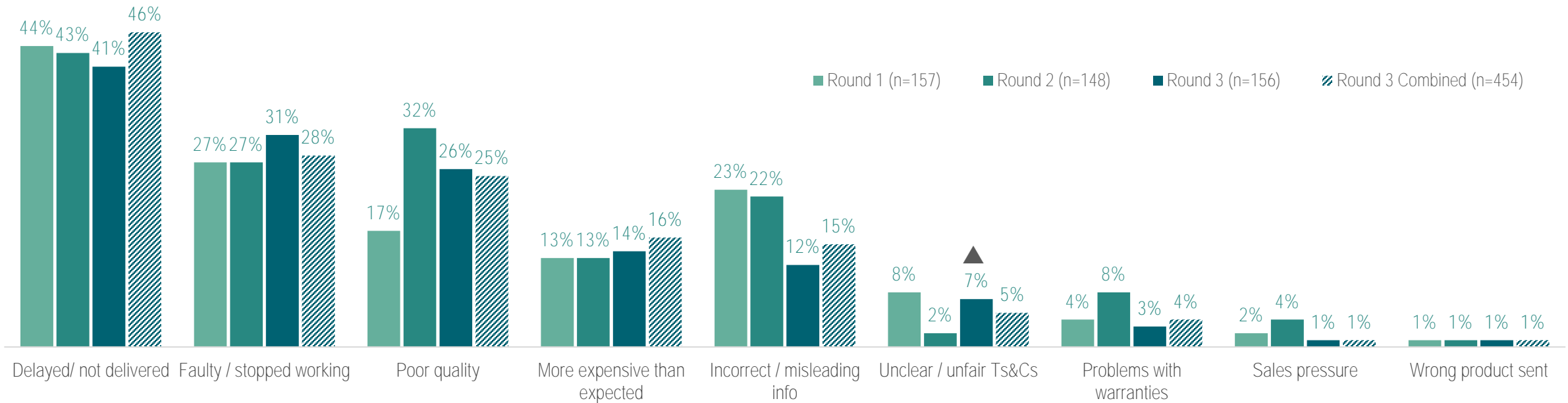


Purchasing problems – nature of problem

Of the 23% of respondents who reported a purchasing problems, the greatest share (41%) continue to describe the problem as delivery delays. The product being faulty/not working (31%) or being of poor quality (26%) also continue to be frequently mentioned problems. In Round 3 respondents are significantly more likely to cite problems with unclear or unfair terms and conditions (7%, up from 2% in Round 2).

The distribution of the nature of the problem is similar for combined respondents, although this group is more likely to cite problems with delivery delays. Faulty products/products stopping working is significantly more likely to be mentioned by those with a household income of <\$25K (50%)/personal income of <\$25K (40%). Young people (18-26 years) (29%), Māori (26%) and inner city residents (24%) are over-represented among those experiencing a purchase being more expensive than they expected. Māori (39%) are also over-represented among those experiencing problems with a poor quality product.

Nature of most recent problem with product/service



Purchasing problems – nature of problem

Among those whose most recent problem was with electronics and technology or household appliances/furniture, the most frequent problem was that the product was faulty or had stopped working (46% and 69% respectively). In contrast – but consistent with Round 2 - poor quality (36%) and delivery delays/non-delivery (45%) were the most common problem with personal items such as clothes. Those reporting a problem with misleading or incorrect information were most likely to have purchased electronics/technology (21%) or personal items/services (21%). As expected, for those purchasing postal, courier and delivery service, the key issue was delivery delays/non-delivery (91%).

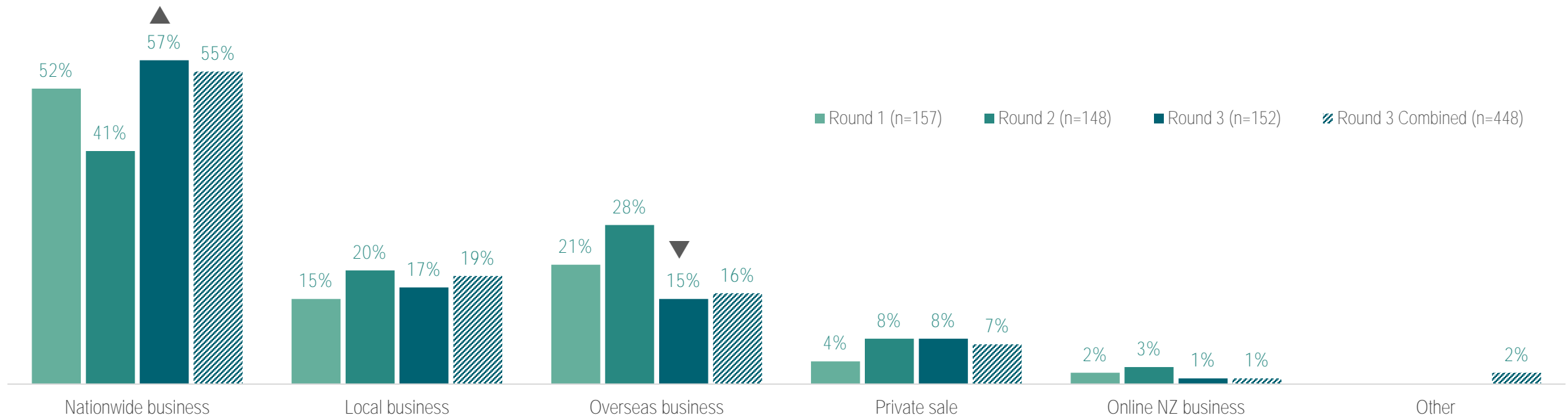
Nature of problem	Total <i>Of the 29% who had a problem:</i>	Postal, courier, delivery services	Electronics, technology	Personal items	Household appliances
	Round 3 (Combined)				
Delayed/not delivered	46%	91%	29%	45%	15%
Faulty/stopped working	28%	5%	46%	33%	69%
Poor quality	25%	7%	32%	36%	36%
More expensive than expected	16%	4%	12%	12%	3%
Incorrect/misleading information	15%	4%	21%	21%	11%
Unclear/unfair Ts & Cs	5%	1%	5%	5%	2%
Problems with warranties, guarantees	4%	0%	4%	2%	0%
Sales pressure	1%	0%	0%	2%	2%
Wrong product sent	1%	1%	2%	2%	0%
Base:	N=454	n=115	n=52	n=68	n=45

Purchasing problems – business types

Of the 23% who experienced a problem with a product/service they have purchased over the last six months, more than half (57%) had made their purchase from a nationwide retailer – this share up significantly from Round 2 (41%). In contrast, the share having made their problematic purchase from an overseas business has declined significantly over the last six months, down from 28% to 15%.

The distribution of purchases by business type are similar for the combined group. **Māori** (30%) and males (26%) are over-represented among those making a problematic purchase from a local business. Asian respondents (19%) and those aged 27-36 years (14%) are over-represented among those making a problematic purchase via a private sale.

Type of business/retailer purchased from



Purchasing problems – business types

Purchased from ...	Total <i>Of the 29% who had a problem ...</i>	March/April '22			
		Delivery services	Personal items/services	Electronics/technology	Household appliances
	Round 3 (Combined)				
Nationwide business	55%	52%	43%	37%	49%
Local business	19%	17%	18%	22%	32%
Overseas business	16%	24%	23%	22%	9%
Private sale	7%	5%	10%	14%	4%
Online NZ business	1%	<1%	4%	1%	6%
Base	N=406	n=113	n=66	n=49	n=45

For all four of the most common products/services where problems occurred, purchases were most likely to have been made from nationwide business. – including 52% of all problematic purchases related to delivery services. A quarter of delivery service problems (24%) were associated with purchases from overseas businesses.

Products/services being more expensive than expected (e.g. hidden fees or unexpected charged) (33%) or of poor quality (28%) are significantly more likely to have been purchased from a local business. In contrast to Round 2, where delivery issues were problematic across all business types, in Round 3 delivery delays are significantly more likely to be mentioned in relation to overseas businesses (25%).

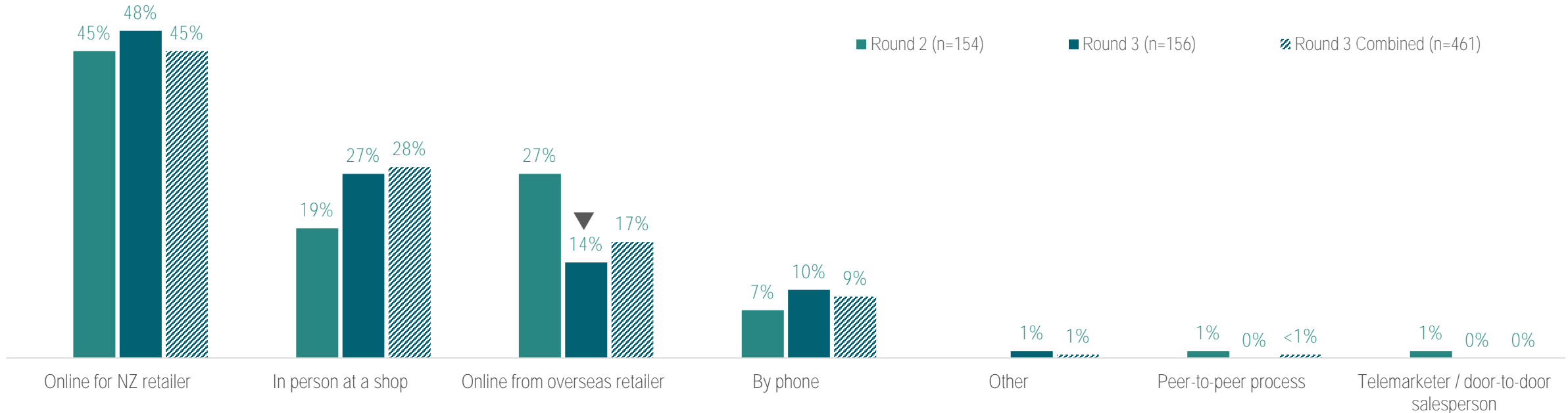
Purchased from ...	Delivery issues	Faulty	Poor quality	More expensive
Nationwide business	51%	59%	47%	58%
Overseas business	25%	9%	13%	5%
Local business	16%	24%	28%	33%
Private sale	6%	6%	10%	4%
Online NZ business	1%	3%	2%	0%
Base	n=207	n=122	n=112	n=72

Purchasing problems – purchase types

Of the 23% of respondents who experienced a purchase problem over the six months to March/April '22, the greatest share (48%) had made the purchase online from a New Zealand retailer, this share similar to Round 2. In total, 62% of problematic purchases has been made online – down from 70% in Round 2. (due to a significant decline in the share of problematic purchased from overseas online retailers – down 13 percentage points to 14%). Just over a quarter of problematic purchases (27%) had been made in person in a retail store.

Results for the combined group are similar. Those with a household income of \$25-\$50K (43%) and males (35%) are over-represented among those who made a problematic purchase in person at a shop, whilst those with a personal income of <\$25K (20%), Māori (17%) and females (13%) are over-represented among those making a problematic purchase by phone. Asians are over-represented among those making a problematic purchase online from an overseas retailer or marketplace (26%).

How purchase was made



Purchasing problems – purchase types

With the exception of household appliances and furniture, for the other three most common products/services where problems occurred, purchases were most likely to have been made online, including 83% of all problematic purchases related to delivery services. More than half of problematic purchases of household appliances and furniture (58%) had been made in person in a retail store.

Purchased from ...	Total <i>Of the 29% who had a problem ...</i>	Delivery services	Personal items/services	Electronics/ technology	Household appliances
Online from an NZ retailer	45%	63%	55%	38%	25%
Online from overseas retailer	17%	20%	24%	21%	10%
<i>Total online</i>	<i>62%</i>	<i>83%</i>	<i>79%</i>	<i>59%</i>	<i>35%</i>
In person at a shop	28%	11%	21%	38%	58%
By phone	9%	3%	1%	3%	8%
Peer-to-peer process	<1%	0%	0%	0%	0%
<i>Base</i>	<i>N=461</i>	<i>n=44</i>	<i>n=29</i>	<i>n=27</i>	<i>n=45</i>

Purchasing problems – purchase types

Delivery issues continue to be most problematic for products/services purchased online, 78% of all respondents with postal/delivery issues reporting having made their purchase this way. In contrast, issues with products being faulty/stopping working, being of poor quality or more expensive than anticipated were significantly more likely to occur with products/services purchases in-store from a person (almost half of faulty products being purchased this way).

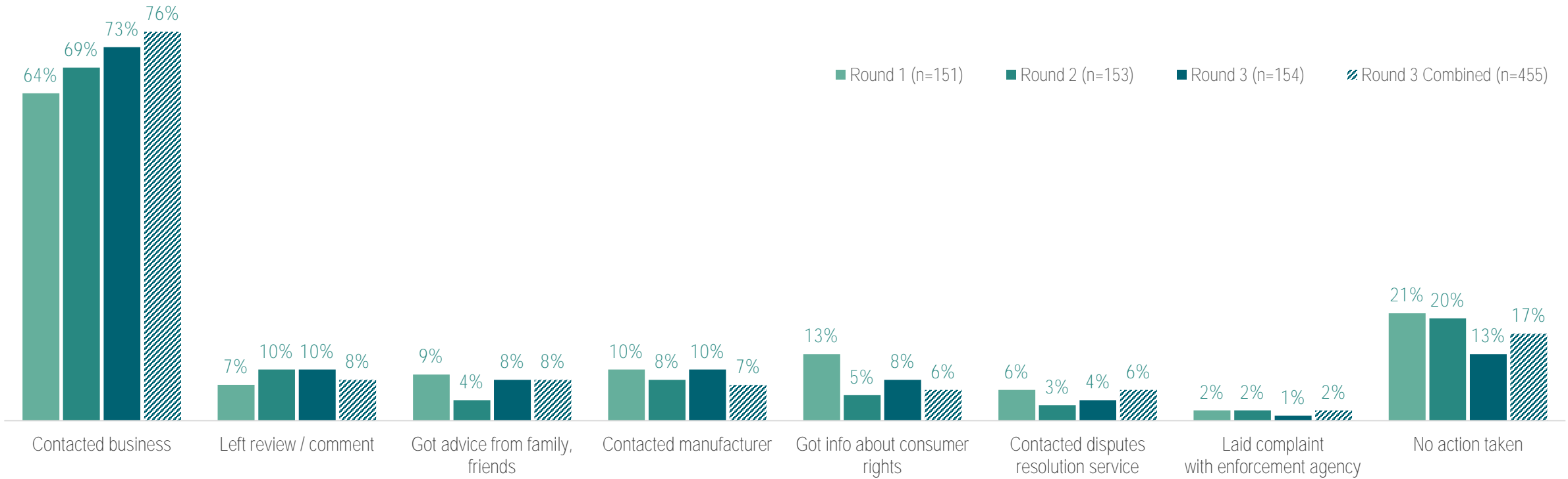
Purchased from ...	Total <i>Of the 29% who had a problem ...</i>	Delivery issues	Faulty	Poor quality	More expensive
Online from an NZ retailer	45%	54%	29%	32%	35%
Online from overseas retailer	17%	24%	8%	15%	7%
<i>Total online</i>	<i>62%</i>	78%	37%	47%	42%
In person at a shop	28%	14%	49%	46%	43%
By phone	9%	6%	14%	7%	13%
Peer-to-peer process	<1%	0%	0%	0%	2%
<i>Base</i>	<i>N=461</i>	<i>n=210</i>	<i>n=127</i>	<i>n=115</i>	<i>n=72</i>

Purchasing problems – action taken

Of the 23% of respondents who reported a problem with a purchase in the six months to March/April '22, by far the greatest share (73%) reported that they contacted the business directly. Ten percent reported contacting the manufacturer, 8% got advice from family or friends and a further 8% sought information about consumer rights. In Round 3, 13% of respondents with a problematic purchase reported taking no action, this share down from 20% six months earlier.

The distribution of actions taken is similar for the combined group. Pacific respondents reported being significantly more likely to contact the manufacturer (29%), get advice from family and friends (23%) and get information about their rights as a consumer (18%). Māori (16%) and those aged 37-46 years (14%) are over-represented among those who left a review or comment on a website or social media.

Action(s) taken to try to solve problem



Purchasing problems – action taken

For all four 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 (80%) (this is consistent with Round 2). Those experiencing a problem with household appliances or furniture were significantly more likely to contact a manufacturer (19%). As in Round 2, of the four most common products/services, those whose problem was related to postal or delivery services were most likely to have not taken any action towards as a resolution (24%).

Action taken ...	Total Of the 29% who had a problem:	Postal, courier, delivery services	Electronics, technology	Personal items	Household appliances
	Round 3 (Combined)				
Contacted business directly	76%	74%	80%	73%	74%
Left review/comment	8%	7%	11%	13%	5%
Got advice from family, friends	8%	5%	10%	6%	6%
Contacted manufacturer	7%	2%	4%	9%	19%
Got info about consumer rights	6%	3%	8%	1%	10%
Contacted disputes resolution service	6%	2%	7%	4%	4%
Laid complaint with enforcement agency	2%	<1%	2%	0%	0%
No action taken	17%	24%	14%	13%	14%
Base:	N=455	n=115	n=52	n=68	n=45

Purchasing problems – action taken

For each of the four most common purchasing problems, respondents are most likely to contact the business directly, with those experiencing a faulty product/a product that stopped working being significantly more likely to do this (85%). Getting advice from family/friends is particularly common among those who experienced a product/service more expensive than they expected (17%). Respondents experiencing quality issues are over-represented among those seeking information about consumer rights (12%). Of the four most common purchasing problems, respondents who had experienced a product/service more expensive than expected were most likely to have taken no action at all (21%).

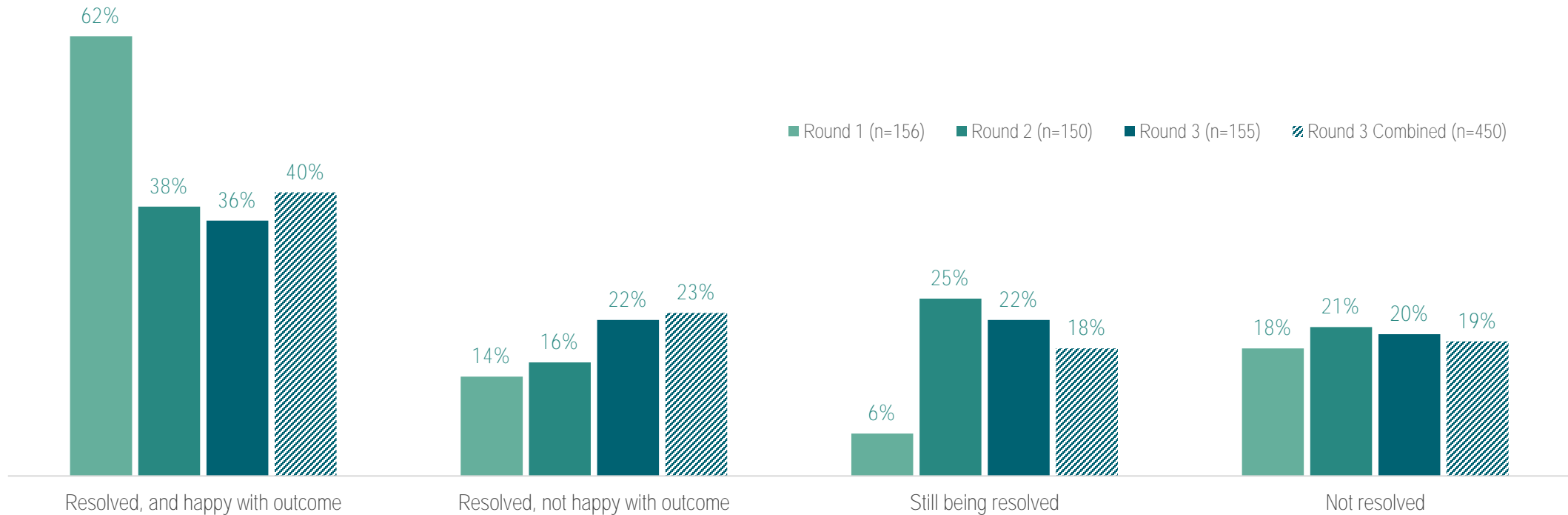
Action taken ...	Total Of the 29% who had a problem:	Delivery issues	Faulty	Poor quality	More expensive
	Round 3 (Combined)				
Contacted business directly	76%	78%	85%	69%	72%
Left review/comment	8%	11%	3%	12%	13%
Got advice from family, friends	8%	10%	9%	13%	17%
Contacted manufacturer	7%	7%	12%	12%	10%
Got info about consumer rights	6%	5%	6%	12%	11%
Contacted disputes resolution service	6%	7%	5%	8%	5%
Laid complaint with enforcement agency	2%	1%	<1%	2%	5%
No action taken	17%	17%	11%	19%	21%
Base:	N=455	n=209	n=127	n=115	n=72

Purchasing problems – resolution status

The extent to which problems have been resolved to the satisfaction of the purchaser has remained stable over the last six months, 36% reporting that their problematic purchase had been resolved and that they were happy with the outcome. A further 22% reported that their problem had been resolved but they were not happy with the outcome. A further 22% were still awaiting a resolution.

Results for the combined group are similar.

Purchase problem resolution status



Purchasing problems – resolution status

Resolution status	Total Of the 29% who had a problem:	Postal, courier, delivery services	Electronics, technology	Personal items	Household appliances
	Round 3 (Combined)				
Resolved, and happy with outcome	40%	54%	21%	42%	42%
Resolved, not happy with outcome	23%	19%	20%	11%	25%
Still being resolved	18%	10%	37%	21%	13%
Not resolved	19%	16%	22%	26%	20%
Base:	N=450	n=109	n=48	n=68	n=45

With the exception of electronics/technology, the greatest share of purchase problems are resolved and respondents were happy with the outcome. Postal/delivery services are significantly more likely to have been positively resolved (54%). However, 37% of those with problematic electronics/technology purchases report that no resolution has yet been achieved. Those with issues with personal items are over-represented among those reporting no resolution has been achieved.

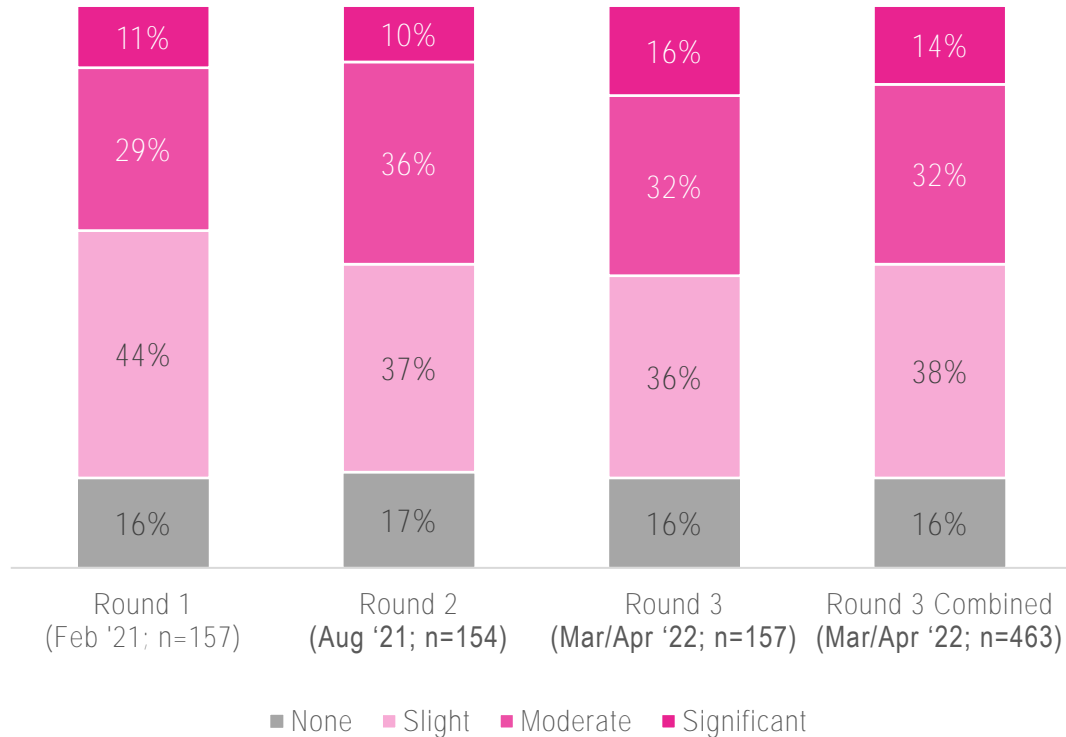
Rates of positive resolution are similar across the four most common purchase problems with the exception of poor quality (only 33% resolved to the respondent's satisfaction). In contrast, poor quality issues were significantly more likely to have achieved a negative resolution (31%) or to have achieved no resolution at all (22%)

Resolution status	Total Of the 29% who had a problem:	Delivery issues	Faulty	Poor quality	More expensive
	Round 3 (Combined)				
Resolved, and happy with outcome	40%	43%	49%	33%	42%
Resolved, not happy with outcome	23%	21%	18%	31%	31%
Still being resolved	18%	17%	19%	14%	11%
Not resolved	19%	19%	14%	22%	16%
Base:	N=450	n=202	n=125	n=115	n=72

Purchasing problems – impact on everyday life

The impact of purchasing problems on **respondents'** everyday life has increased over the last six months, with 16% of respondents in Round 3 describing the impact as significant, this share up from 10% in Round 2. Of the four most common products/services where problems were experienced, the purchase of household appliances/furniture were most likely to have had at least some impact (92%).

Impact of purchase problem on everyday life



Purchased from ...	Postal, courier, delivery services	Electronics, technology	Personal items	Household appliances
Significant	8%	8%	<11%	26%
Moderate	24%	44%	37%	37%
Slight	46%	37%	47%	29%
<i>At least some impact</i>	78%	89%	84%	92%
None	22%	11%	16%	8%
Base:	n=115	n=52	n=68	n=45

Purchased from ...	Delivery issues	Faulty	Poor quality	More expensive
Significant	12%	16%	12%	23%
Moderate	29%	38%	35%	41%
Slight	39%	35%	38%	27%
<i>At least some impact</i>	80%	89%	85%	91%
None	20%	11%	15%	9%
Base:	N=210	n=127	n=115	n=73



Wellbeing



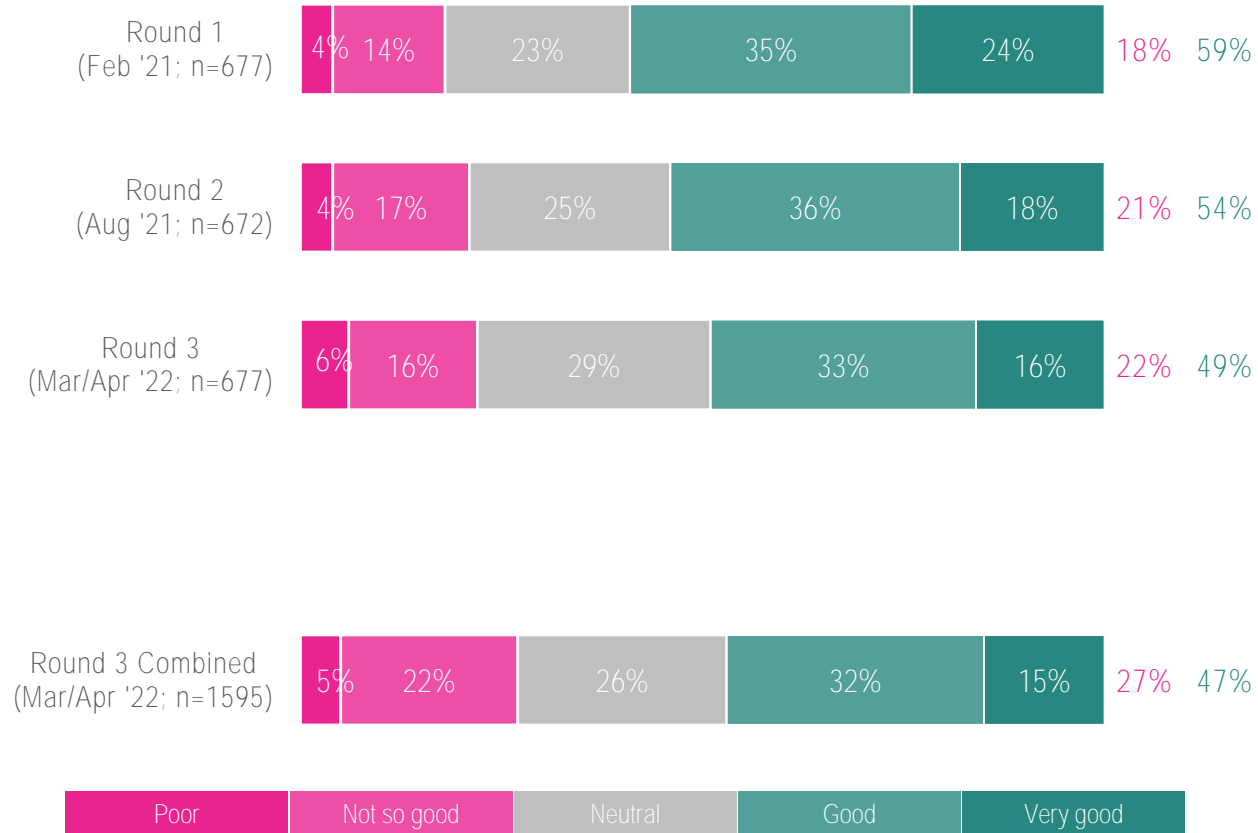
Wellbeing – Summary



- Of the three wellbeing indicators considered, perceptions of financial wellbeing have declined most notably over the last six months, now less than half of respondents (44%) describing their financial wellbeing positively. Almost a third (30%) rate their financial wellbeing as *not so good* or *poor*, with **‘at risk consumers’** over-represented among this group.
- Perceptions of overall life satisfaction (48% *good* or *very good*) have also declined from six months ago (54%). Almost a quarter of respondents (23%) now describe their overall life satisfaction as *not so good* or *poor*, compared with 16% in Round 1 and 19% in Round 2. Among the combined group, the share rating their overall life satisfaction negatively is higher – at 27%.
- This round, only half of respondents (49%) rate their mental wellbeing positively, positive perceptions declining over the last six months – down from 54% in Round 2. Around one in five (22%) continue to rate their overall mental wellbeing as *not so good* or *poor*. Among the combined group, the share rating their mental wellbeing negatively is even higher, at 27%.
- As in Round 2, in Round 3 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 improvements to their mental wellbeing and overall life satisfaction over the next six months, the extent of these changes is more muted than in Rounds 1 and 2. For the first time since monitoring began, respondents are less optimistic about their financial wellbeing, the net anticipated change being a 3 percentage point shift to being worse off. The increased pessimism about financial wellbeing is even more evident for the combined group, the net anticipated change being a 10 percentage point decline in financial wellbeing over the next six months.

Mental wellbeing

This round, only half of respondents (49%) rate their mental wellbeing positively, positive perceptions of mental wellbeing declining over the last six months – down from 54% in Round 2. Similar to Round 2, more than one in five (22%) rate their overall mental wellbeing as *not so good* or *poor*. Among the combined group, whilst the share describing their mental wellbeing positively is similar (47%), a significantly higher share (27%) rate their mental wellbeing negatively.



27%

Those significantly more likely to be not so good/poor:

- Looking for work (50%)
- Taranaki residents (45%)
- Decrease in hh (39%), personal (37%) income
- Renting (33%)

Mental wellbeing over time – by Round 2 response

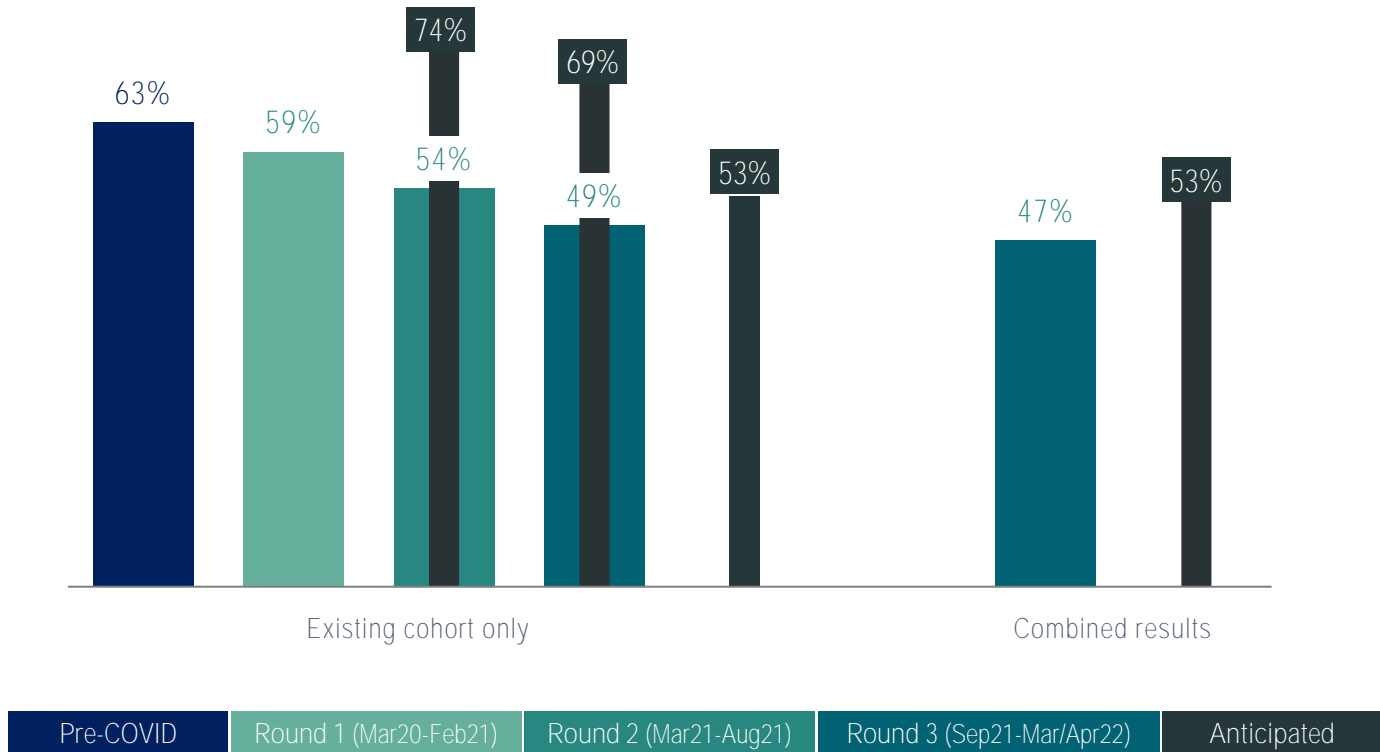
Current mental wellbeing

Round Three (March/April '22)	Round Two (August '21)					Total positive (n=364)	Total negative (n=138)
	Very good (n=124)	Good (n=240)	Neutral (n=169)	Not so good (n=113)	Poor (n=25)		
Increase from Wave 2		19% (7%)	30% (8%)	42% (7%)	62% (1%)		41% (9%)
Stable from Wave 2	47% (9%)	44% (16%)	47% (12%)	41% (7%)	38% (2%)	71% (38%)	59% (12%)
Decrease from Wave 2	53% (10%)	37% (13%)	23% (6%)	17% (3%)		29% (16%)	

Mental wellbeing over time

Positive perceptions of mental wellbeing have declined 14 percentage points from prior to the first COVID-19 lockdown in March '20 to March/April '22. Despite considerable optimism in Rounds 1 and 2 that their mental wellbeing would improve over the coming six months, in reality, mental wellbeing has declined round-on-round. Whilst respondents are optimistic that their mental wellbeing will improve over the six months to October '22, the net anticipated change (+4 percentage points) is considerably lower than in Rounds 1 (+15) and 2 (+15).

Among the combined group, the overall anticipated net change is also positive, 53% anticipating rating their mental wellbeing as *good* or *very good* in six **months'** time.



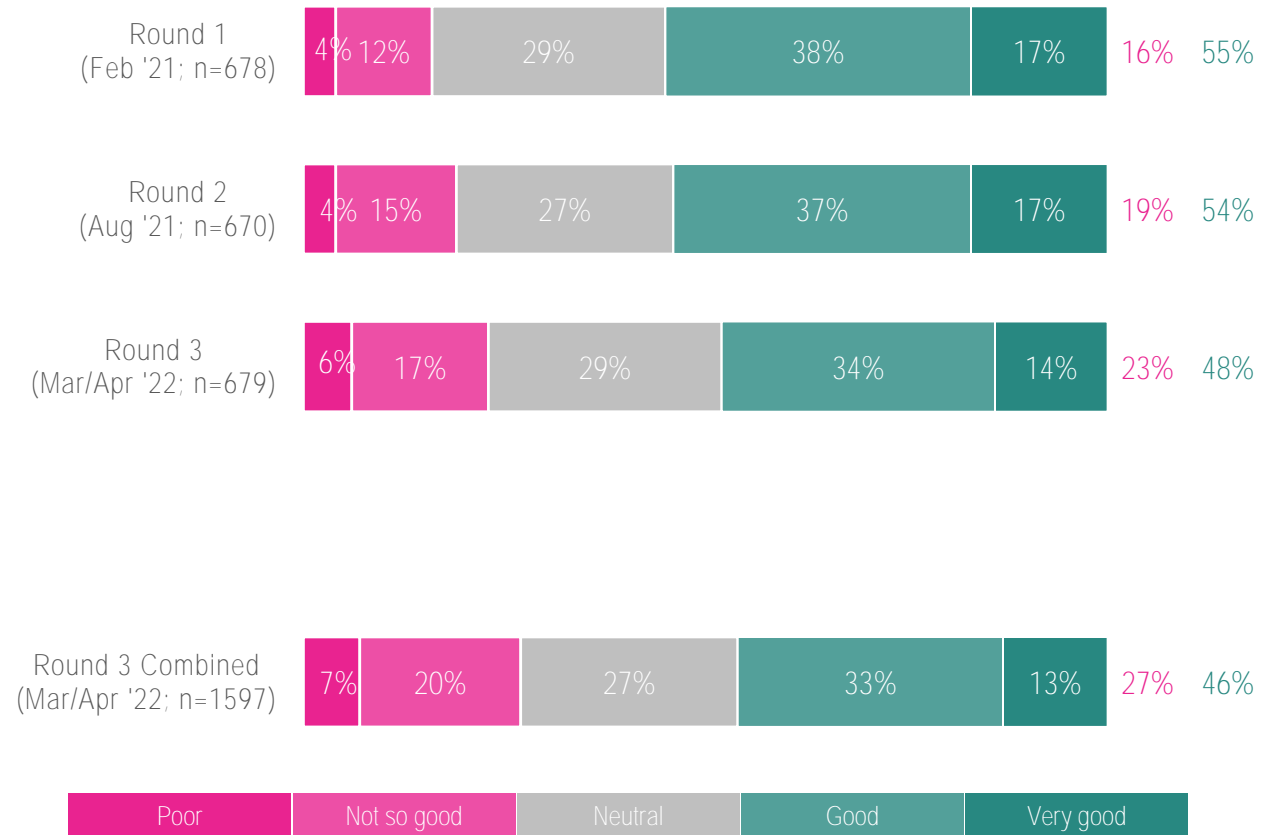

Who is most likely to anticipate improved mental wellbeing in Oct '22?
(26% of all respondents)


Who is most likely to anticipate worse mental wellbeing in Oct '22?
(20% of all respondents)

- ✓ Information/media workers (48%), administrative and support service workers (47%), accommodation, food service workers (43%)
- ✓ Lived in NZ <10 years (43%)
- ✓ Increase in hh, personal income (38%)
- ✓ 27-36 years (34%)
- ✓ Renting (34%)/flatting (35%)
- ✓ Auckland residents (33%)
- ✓ Clerical workers (36%), professionals (33%)
- ✓ Working more hours (33%)
- ✓ Work fulltime (31%)
- ✓ Females (30%)
- ✗ Decrease in hh (33%), personal (32%) income
- ✗ Working fewer hours (31%)
- ✗ Managers (29%)
- ✗ Taranaki (38%) and Canterbury (27%) residents
- ✗ Own home with mortgage (24%)
- ✗ Males (23%)

Overall life satisfaction

This round, less than half of respondents (48%) describe their overall life satisfaction positively, this share having declined significantly from 54% six months ago. Almost a quarter of respondents (23%) now describe their overall life satisfaction as *not so good* or *poor*, compared with 16% in Round 1 and 19% in Round 2. Among the combined group, the share rating their overall life satisfaction negatively is higher – at 27%.



26%

Those significantly more likely to be not so good/poor:

- Looking for work (59%); working fewer hours (38%)
- Labourers (43%)
- Renting (37%)
- HH income <\$50K (34%)/personal income <\$25K (34%); decrease in hh, personal income (40%)
- Asian (33%)
- Living with adult family members (32%)

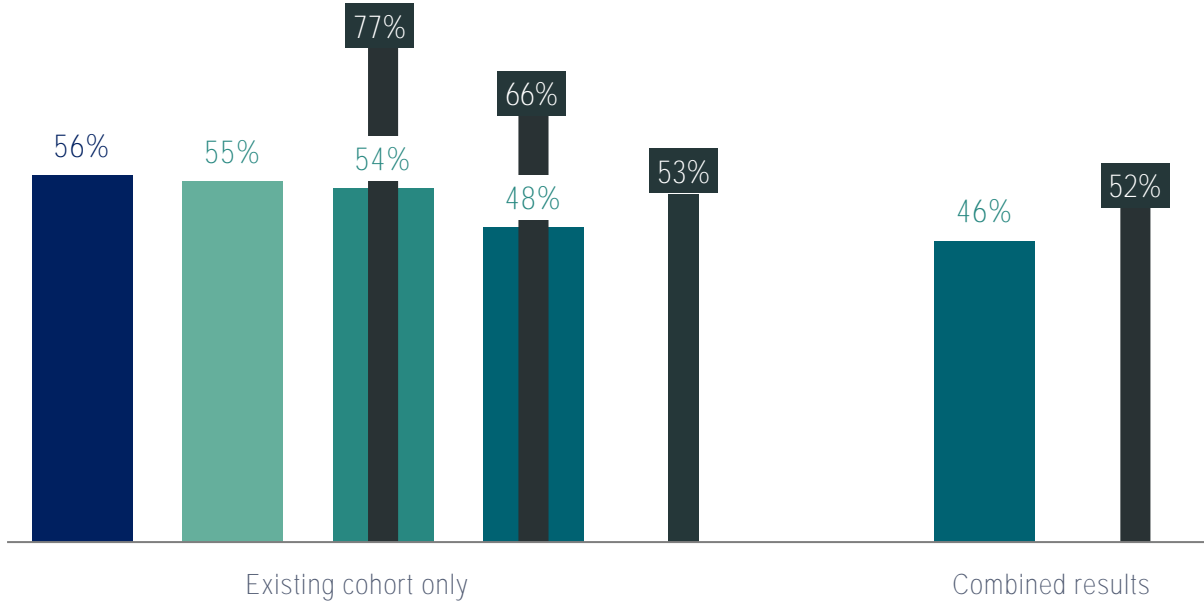
Overall life satisfaction over time – by Round 2 response

Current overall life satisfaction

		Round Two (August '21)							
		Very good (n=111)	Good (n=250)	Neutral (n=181)	Not so good (n=100)	Poor (n=27)	Total positive (n=361)	Total negative (n=127)	
Round Three (March/April '22)	Increase from Wave 2		15% (5%)	23% (6%)	43% (6%)	64% (3%)		39% (7%)	
	Stable from Wave 2	44% (7%)	52% (20%)	50% (13%)	39% (6%)	36% (2%)	72% (39%)	61% (12%)	
	Decrease from Wave 2	56% (9%)	33% (12%)	27% (7%)	18% (3%)		28% (15%)		

Overall life satisfaction over time

Despite considerable optimism round-on-round, actual positive perceptions of overall life satisfaction have declined over time, falling 8 percentage points from prior to the first COVID-19 lockdown in March '20 to March/April '22. However, respondents continue to be optimistic that their overall life satisfaction will improve over the next six months – although this optimism is considerably more muted than in previous rounds. Results are similar for the combined group, this group also anticipating a net positive change in overall life satisfaction, 52% anticipating giving a *good* or *very good* rating by October '22.



Who is most likely to anticipate improved life satisfaction in Oct '22? (25% of all respondents)

- ✓ Flating (37%)
- ✓ Increase in hh (37%), personal (35%) income
- ✓ Retail trade workers (36%)
- ✓ 18-26 years (33%)
- ✓ Working more hours (33%)
- ✓ HH income \$100-\$150K (31%)
- ✓ Females (30%)
- ✓ Working fulltime (30%)
- ✓ Auckland residents (30%)
- ✓ Renting (30%)



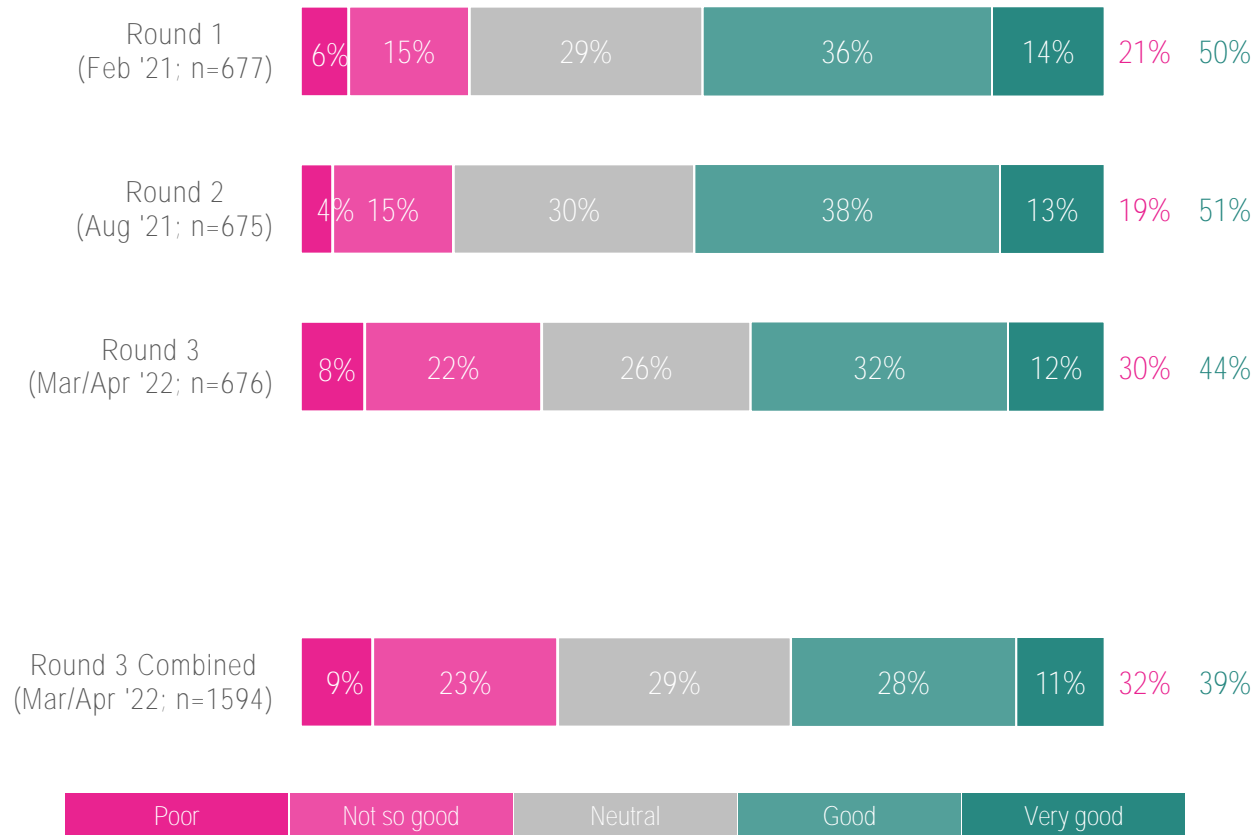
Who is most likely to anticipate worse life satisfaction in Oct '22? (19% of all respondents)

- ✗ Taranaki (41%) and Northland (35%) residents
- ✗ Decrease in hh (33%), personal (32%) income
- ✗ Looking for work (31%)
- ✗ Managers (28%)
- ✗ Asian (26%)
- ✗ Own home with mortgage (23%)

Pre-COVID Round 1 (Mar20-Feb21) Round 2 (Mar21-Aug21) Round 3 (Sep21-Mar/Apr22) Anticipated

Financial wellbeing

Perceptions of overall financial wellbeing have declined significantly over the last six months, now less than half of respondents (44%) describing their financial wellbeing positively. Almost a third (30%) rate their financial wellbeing as *not so good* or *poor*. Among the combined group, perceptions of financial wellbeing are even less positive, only 39% giving a rating of *good* or *very good*. 'At risk consumers' are over-represented among those describing their financial wellbeing negatively.



32%

Those significantly more likely to be not so good/poor:

- Looking for work (67%)
- HH income <\$50K (48%)/personal income <\$25K (48%); decrease in personal (50%), hh (49%) income
- Renting (47%), flatting (41%); children in hh (42%)
- Working fewer hours (46%)
- Māori (45%), Pacific Peoples (45%)
- 18-26 years (40%)
- Females (35%)

Financial wellbeing over time – by Round 2 response

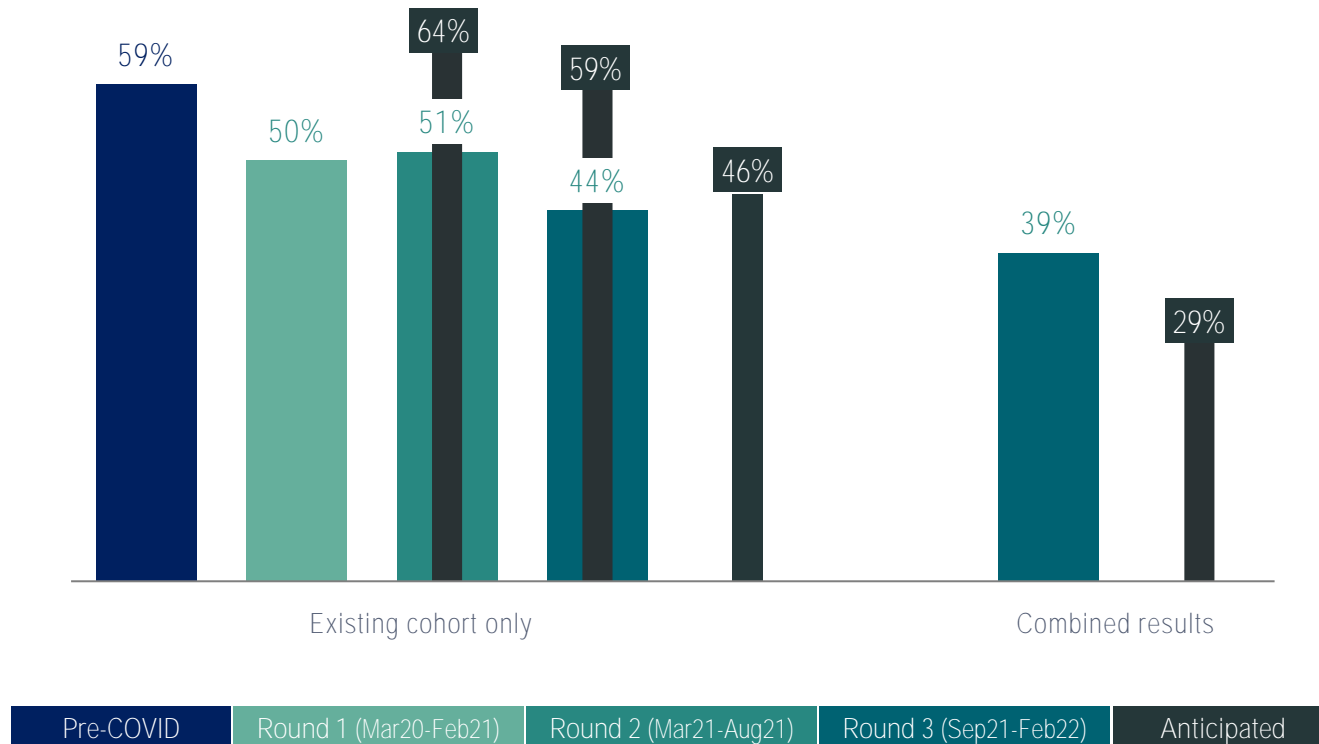
Current financial wellbeing

		Round Two (August '21)							
		Very good (n=91)	Good (n=256)	Neutral (n=204)	Not so good (n=98)	Poor (n=25)	Total positive (n=347)	Total negative (n=123)	
Round Three (March/April '22)	Increase from Wave 2		10% (4%)	19% (6%)	27% (4%)	48% (1%)		23% (4%)	
	Stable from Wave 2	59% (8%)	56% (21%)	41% (12%)	53% (8%)	52% (2%)	73% (38%)	77% (14%)	
	Decrease from Wave 2	41% (6%)	34% (13%)	40% (12%)	20% (3%)		27% (14%)		

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* falling 15 percentage points from prior to the first COVID lockdown to March/April '22. Despite considerable optimism in Rounds 1 and 2 that financial wellbeing would improve over the following six months, in reality, the share who describe their financial wellbeing positively has declined, especially over the last six months.

Similar to the other two measures, while respondents continue to be optimistic that their overall financial wellbeing will improve over the next six month, this optimism is considerably more muted than in previous rounds. The increased pessimism about financial wellbeing is also evident for the combined group, the net anticipated change being a 10 percentage point decline in financial wellbeing over the next six months.



Who is most likely to anticipate improved financial wellbeing in Oct '22?
(20% of all respondents)

- ✓ Administrative, support service workers (35%), retail trade workers (30%)
- ✓ Increase in 55 (34%), personal (31%) income
- ✓ 18-36 years (28%)
- ✓ Renting (25%)
- ✓ Working fulltime (23%)
- ✓ Females (22%)



Who is most likely to anticipate worse financial wellbeing in Oct '22?
(29% of all respondents)

- ✗ Decrease in hh (47%), personal (46%) income
- ✗ Working fewer hours (40%)
- ✗ HH income \$25-\$50K (39%)

Consumer concerns

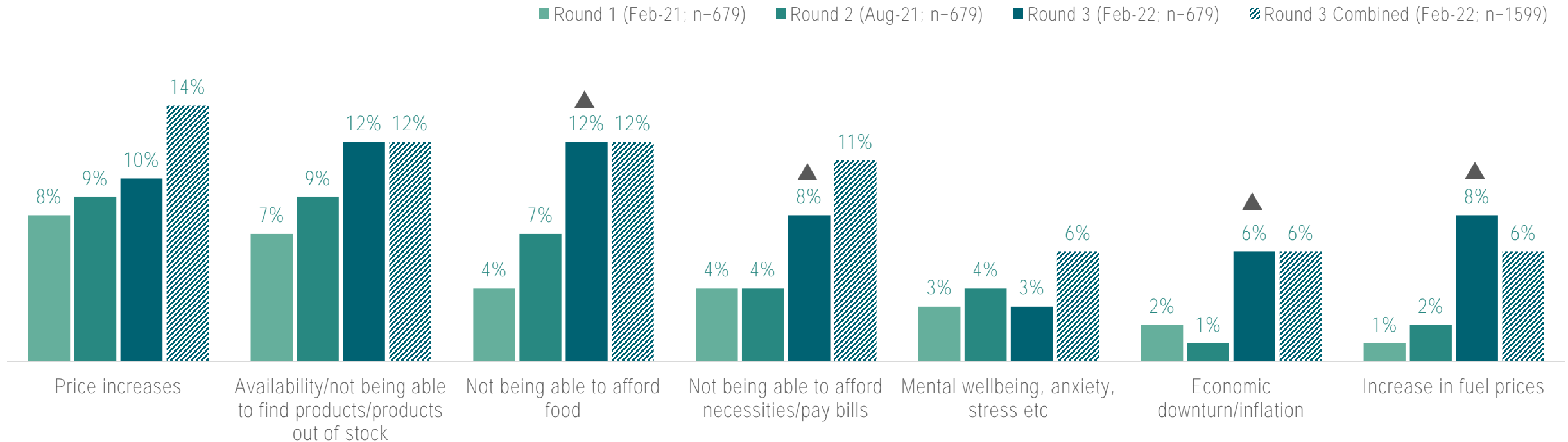
Consumer concerns

When asked unprompted what their biggest concern as a consumer is currently, the greatest share (41%) said that they do not have any concerns (27% - down from 33% in Round 2) or could not think of any (14%).

Among the longitudinal panellists, the most frequently mentioned concerns are product availability (12%) and not being able to afford food (12% - mention up significantly from 7% in Round 2). In Round 3 panellists are also significantly more likely to mention concerns related to not being able to afford necessities/pay bills (8%, up from 4% in Round 2), increasing fuel prices (8%, up from 2%) and the economic downturn generally/inflation (6%, up from 1%). In contrast, respondents are less concerned about another COVID lockdown (from 3% in Round 1 to less than 1% in Round 3) and fears associated with over-spending and impulse purchasing (3% in Round 1 down to 1% in Round 3).

Among the combined group, price increases is the most frequently mentioned concern (14%), with mental wellbeing also being notably more likely to be mentioned by the combined group (6%).

As a consumer, my biggest concern is ...



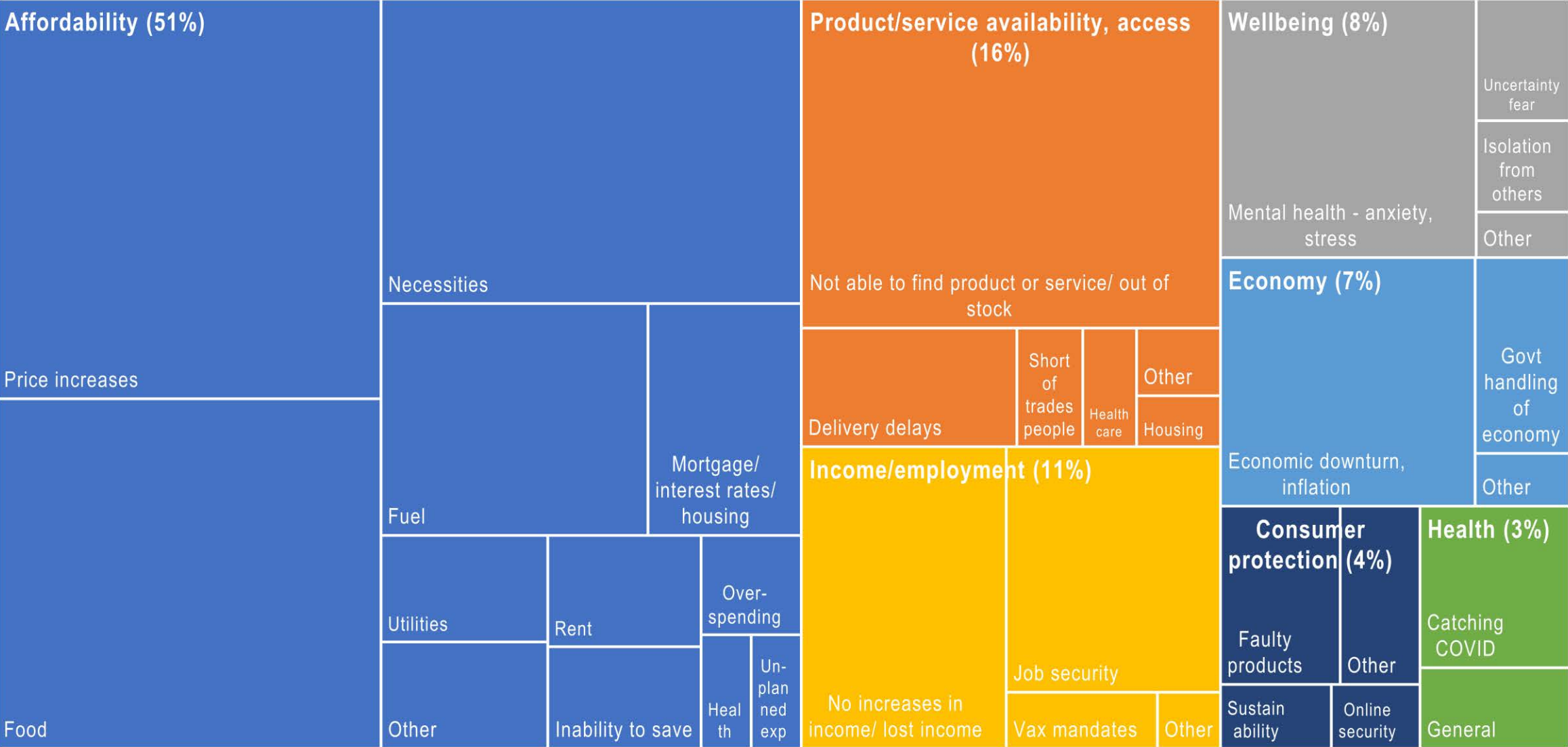
Consumer concerns

Who is more likely to be concerned about particular issues? (Combined group)

	% concerned	Significantly higher for:
Price increases	14%	Professionals (19%)
Product availability	12%	HH income \$150K+ (20%) Increased hh, personal income (18%) Professionals (16%)
Food affordability	12%	67 years + (18%); not working, not looking for work (18%) HH income <\$25K (18%)/personal income <\$25K (17%) Females (14%)
Affordability of necessities, pay bills etc	11%	Labourers (26%), agricultural/forestry/fishing workers (21%) Personal income <\$25K (17%) Females (14%)
Mental wellbeing	6%	Living with adult family members (9%); children in hh (9%) Females (8%)
Economic downturn, inflation	6%	Asian (10%) HH income \$150K+ (10%)/personal income \$100-\$150K (14%) Professionals (9%)
Fuel cost increases	6%	Rural dwellers (10%) Māori (10%)
Wages, salaries not increasing	5%	Public administration (13%), agriculture/forestry/fishing (12%), manufacturing (11%) workers Pacific Peoples (10%) Personal income \$75-\$100K (9%)
Job security	5%	Pacific Peoples (10%) Decreased personal (9%), hh (8%) income

Consumer concerns - themes

For the combined group, each of the consumer concerns raised has been grouped into seven over-arching themes. The graph shows the relative frequency of mention of the key themes in Round 3, and most commonly-raised concerns within each. In Round 3 more than half of all concerns relate to affordability (51%).

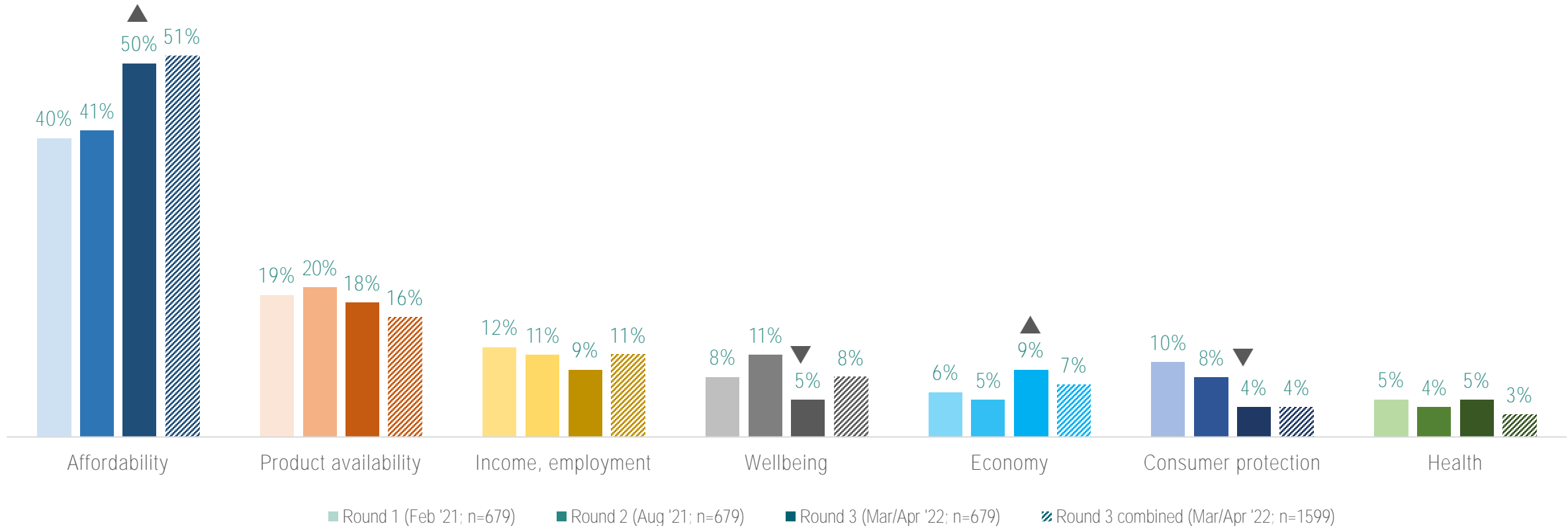


Consumer concerns – changes in themes over time

As in previous rounds, longitudinal panellists are most likely to have concerns about affordability – including price increases generally, their ability to pay for food and other necessities, and increases in the cost of fuel (50%). The share citing affordability concerns has increased significantly (by 9 percentage points) from six months ago. The share expressing concerns related to the economy (the economic downturn/inflation and the **government's** handling of the economy) has also increased since August '21 – up from 5% to 9% of respondents. In contrast, longitudinal panellists are significantly less likely to mention wellbeing or consumer protection-related concerns in Round 3.

The frequency of mention of themes is similar for the combined group, except that this group is significantly more likely to express concerns about wellbeing (mental health, anxiety, stress, sense of isolation etc).

Themes in consumer concerns

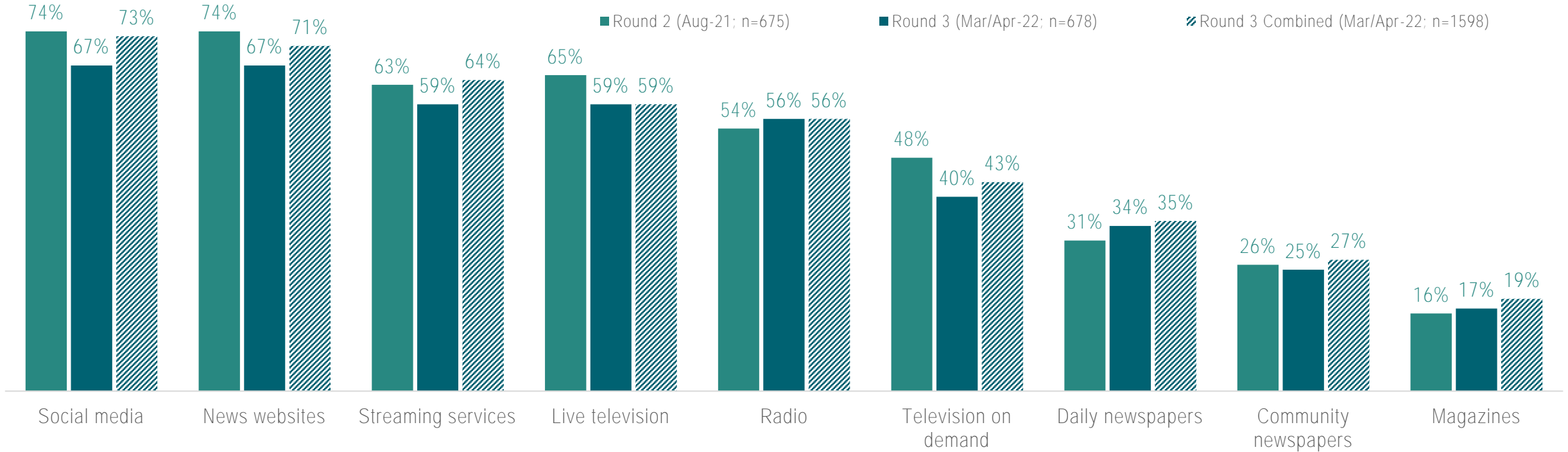


Media use

Media use

Social media (73%) and news websites (71%) are the media most frequently used by respondents. More than half reported having viewed streaming services (64%) or live television (59%) or listening to the radio (56%) 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? (Combined group)

	% using	Significantly more likely:	Significantly less likely:
Social media	73%	<ul style="list-style-type: none"> • Flating (90%) • Retail trade (89%), professional/scientific/technical (86%) • Pacific Peoples (86%) • Renting (85%) • 18-56 years (84%) • Children in HH (84%) • Education/training (84%) • Females (83%) • HH income \$100K+ (82%) • Work fulltime (79%) 	<ul style="list-style-type: none"> • Rural dwellers (64%) • Males (63%) • HH income <\$50K (63%) • Couple only (60%) • Bay of Plenty (59%) and Northland (58%) residents • Not working, not looking for work (57%) • Own home, no mortgage (49%) • 57 years + (48%)
News websites	71%	<ul style="list-style-type: none"> • Public admin (87%) • Wellington residents (81%) • Personal income \$75-\$150K (81%) • HH income \$75K+ (80%) • Income in HH income (77%) • Own home with mortgage (76%) 	<ul style="list-style-type: none"> • Renting (67%) • Not working, not looking for work (66%) • Māori (64%) • Live alone (61%) • HH income <\$25K (59%) • 67 years + (58%) • Waikato residents (56%)
Streaming services	64%	<ul style="list-style-type: none"> • Financial services (88%) • Flating (82%) • HH income \$100K+ (77%) • 18-36 years (75%) • Children in HH (75%) • Increase in HH income (74%) • Renting (70%) • Females (69%) • Work fulltime (68%) • New Zealand European (67%) 	<ul style="list-style-type: none"> • Males (58%) • Not working, not looking for work (57%) • Rural dwellers (56%) • HH income <\$50K (52%) • Live alone (52%) • Own home, no mortgage (49%) • 57 years + (47%)

Media use

Who is more/less likely to be using particular media? (Combined group)

	% using	Significantly more likely:	Significantly less likely:
Live television	59%	<ul style="list-style-type: none"> • Own home, no mortgage (82%) • 47 years + (77%) • Not working, not looking for work (72%) • Live alone (69%) • HH income \$25-\$50K (68%) • Couple only (68%) • Males (64%) • New Zealand European (64%) • Inner city dwellers (52%) 	<ul style="list-style-type: none"> • Females (54%) • Own home with mortgage (54%) • Work fulltime (54%) • Auckland residents (52%) • Renting (48%) • Renting (46%) • HH with children 0-4 years (45%) • Retail trade (45%) • 18-46 years (43%) • Professional/scientific/technical (41%) • Asian (40%) • Flatting (34%)
Radio	56%	<ul style="list-style-type: none"> • Own home, no mortgage (72%) • Construction (72%) • 47 years + (67%) • Canterbury residents (65%) • Live alone (65%) • New Zealand European (62%) • Couple only (61%) 	<ul style="list-style-type: none"> • Auckland residents (51%) • 18-46 years (46%) • Flatting (46%) • Asian (37%)
Television on demand	43%	<ul style="list-style-type: none"> • Females (47%) • New Zealand European (47%) 	<ul style="list-style-type: none"> • Males (39%) • Asian (24%)

Media use

Who is more/less likely to be using particular media? (Combined group)

	% using	Significantly more likely:	Significantly less likely:
Daily newspapers	35%	<ul style="list-style-type: none"> • 67 years + (58%) • Own home, no mortgage (53%) • Agriculture, forestry, mining (48%) • Couple only (42%) • Not working, not looking for work (42%) • Males (39%) 	<ul style="list-style-type: none"> • Females (31%) • Asians (27%) • Renting (26%) • 18-36 years (25%) • Retail trade (20%)
Community newspapers	27%	<ul style="list-style-type: none"> • Own home, no mortgage (46%) • 47 years + (42%) • Not working, not looking for work (41%) • Rural dwellers (38%) • HH income \$25-\$50K (37%) • Live alone (34%) • Personal income <\$25K (33%) • Couple only (31%) • New Zealand European (30%) • Males (30%) 	<ul style="list-style-type: none"> • Females (24%) • Auckland residents (21%) • Work fulltime (21%) • HH income \$150K+ (18%) • Renting (18%) • Increase in working hours (18%) • Asians (17%) • Flatting (17%) • 18-46 years (14%) • Retail trade, professional/scientific/technical (11%)
Magazines	19%	<ul style="list-style-type: none"> • 67 years + (39%) • Own home, no mortgage (33%) • HH income \$25-\$50K (25%) • Not working, not looking for work (25%) • Couple only (24%) • New Zealand European (22%) 	<ul style="list-style-type: none"> • Work fulltime (16%) • Renting (13%) • Asian (11%) • Increase in working hours (11%) • 27-46 years (10%)

Appendices



Appendix 1 - Questionnaire

COVID-19 Impacts Survey: Round Three – What’s New?

Thank you for taking part in the Ministry of Business, Innovation and Employment (MBIE)’s COVID-19 Impacts Study. This third 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.

Your confidence as a consumer

Q1a 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 <i>(e.g. food, rent, mortgage)</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pay regular bills and credit repayments <i>(e.g. insurance, telephone)</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buy a major household item <i>(e.g. large appliances, vehicles)</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buy things that your child(ren) need <i>(e.g. school/daycare fees, uniforms, sports gear)</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pay an unexpected bill/payment of \$250 <i>(e.g. medical bills, car repairs)</i>	<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"/>

Q1b 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

Q2a 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"/>

Q2b 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 September 2021

Q3a Over the last 6 months (so since September 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 <i>(e.g. rent/mortgage/insurance)</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Paused/decreased regular bill payments <i>(e.g. rent/mortgage/insurance)</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Brought forward/increased bill regular payments <i>(e.g. rent, mortgage)</i>	<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 <i>(e.g. benefit/subsidy/allowance. This includes the wage subsidy)</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cancelled ongoing subscriptions/services <i>(e.g. Sky TV, Netflix)</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Postponed purchasing a major item <i>(e.g. whiteware/vehicle/renovations)</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Brought forward purchasing a major item <i>(e.g. whiteware/vehicle)</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Spent more on investments <i>(e.g. rental property, stocks, shares)</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Accessed community help <i>(e.g. foodbanks)</i>	<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 <i>(e.g. food)</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bought something using 'buy now, pay later' <i>(e.g. AfterPay, Humm)</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q3b

Over the **last 6 months** (so since September 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 Q3d

Q3c

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

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

Q3d

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

Your spending behaviour

Q4a

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

Q4b

Thinking about the products you buy and where you buy them from, since September 2021 are you doing more or less of the following? Please tick one per row

	More	Less	About the same	NA/Never done this
Buying online from New Zealand retailers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buying online from overseas retailers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buying online from marketplaces (e.g. NZSale/Amazon)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buying online from auction sites (e.g. TradeMe/eBay)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buying New Zealand-made products	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buying from local businesses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buying environmentally-friendly/sustainable products	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buying using 'buy now, pay later' services (e.g. AfterPay, Humm)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q4c Compared with September 2021, are you doing more or less of the following?
Please tick one per row

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

Q4d Since September 2021, 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 (for no apparent reason)	<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"/>

Q4e Since September 2021, 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 (for no apparent reason)	<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

Q5a Over the last 6 months (so since September 2021), 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 Q6a

Q5b 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

Q5c Thinking about your most recent problem, what type of business/retailer did you make the purchase from? Please tick one only

Private sale Local business – including a local tradesperson (that is, only has a store/office in your local area)

Nationwide business (that is, has stores/offices/branches throughout NZ) Business located overseas

Other (Please specify)

Don't know

Q5d Thinking about your most recent problem, how was this purchase made?
Please tick one only

In person at a shop By phone - Arranged the purchase or service

Online from New Zealand retailer, marketplace, deal site or booking site (eg. Noel Leeming, Air New Zealand, Trademe) Online from overseas retailer, marketplace, deal site or booking site (eg. ASOS, Book Depository, Expedia, eBay)

A peer-to-peer process (eg. Uber, AirBnB) A telemarketer/door-to-door salesperson who contacted you

Other (Please specify)

Q5e Thinking about your most recent problem, was the problem because the product/service ...
Please tick one only

Was faulty/stopped working Was poor quality

Was more expensive than expected (e.g. hidden fees or unexpected charges) Was delayed/not delivered

Had incorrect/misleading information (product not as advertised/described) Had unclear/unfair terms and conditions

Had problems with warranties/guarantees Was sold by a salesperson who used high-pressure sales tactics

Other (Please specify)

Don't know

Q5f 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"/> 5 I contacted a dispute resolution service	<input type="checkbox"/> 6 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	

Q5g 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	

Q5h 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
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Your current income and employment

Q6a Which of the following best describes you?
Please tick one only

<input type="checkbox"/> 1 Working full time (More than 30 hours a week)	<input type="checkbox"/> 3 Working part time (Less than 30 hours a week)
<input type="checkbox"/> 2 Not working – looking for work	<input type="checkbox"/> 4 Not working – not looking for work (e.g. retired, full time student, stay at home parent)
<input type="checkbox"/> 5 Other (Please specify)	

If you are not working, please go to Question 6h

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

Q6b Are you doing the same job you were doing six months ago?
Please tick one only

<input type="checkbox"/> 1 No – I have a new job (or started my first job)	<input type="checkbox"/> 2 Yes – same job	<input type="checkbox"/> 3 Not sure
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Skip to Q6e

If you have changed jobs or started your first job over the last six months, please answer this question:

Q6c 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 have changed jobs or started your first job over the last six months, please answer this question:

Q6d And 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"/> 1 Agriculture, forestry, fishing or mining	<input type="checkbox"/> 3 Manufacturing
<input type="checkbox"/> 2 Electricity, gas, water and waste services	<input type="checkbox"/> 4 Construction
<input type="checkbox"/> 5 Wholesale trade	<input type="checkbox"/> 6 Retail trade
<input type="checkbox"/> 7 Accommodation and food services	<input type="checkbox"/> 8 Transport, post and warehousing
<input type="checkbox"/> 9 Information, media, telecommunications	<input type="checkbox"/> 10 Finance and insurance services
<input type="checkbox"/> 11 Rental, hiring and real estate services	<input type="checkbox"/> 12 Professional, scientific and technical services
<input type="checkbox"/> 13 Administrative and support services	<input type="checkbox"/> 14 P [No Title] stration and safety
<input type="checkbox"/> 15 Health care and social assistance	<input type="checkbox"/> 16 Education and training
<input type="checkbox"/> 17 Arts and recreation services	<input type="checkbox"/> 18 Other (Please specify)

Q6e Compared with 6 months ago (so since September 2021), are you now ...
Please tick one only

<input type="checkbox"/> 1 Working more hours per week	<input type="checkbox"/> 3 Working fewer hours per week
<input type="checkbox"/> 2 The same	<input type="checkbox"/> 4 Not sure

If your hours haven't changed, skip to Q6g

Q6f Are you now working more/less because of COVID-19?
Please tick one only

<input type="checkbox"/> 1 Yes	<input type="checkbox"/> 2 No	<input type="checkbox"/> 3 Partly	<input type="checkbox"/> 4 Not sure
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Q6g 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	

Q6h 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			

Q6i Compared with 6 months ago (so since September 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 Q6k *Skip to Q6l*

Q6j 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			

Q6k 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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Q6l 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

Q6m Compared with 6 months ago (so since September 2021), has your **household** 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 Q6o *Skip to Q7a*

Q6n Did your **household** 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			

Q6o Did your **household** 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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Your concerns

Q7a Thinking about all the interactions you have had and things you have done as a consumer, what is your one biggest concern?
This could include your ability to find and pay for products or services, your spending behaviour, your job and income security, or your mental wellbeing as a result of your situation.

Write in here

About you

Q8a Which of the following best describes you?
Please tick one only

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

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

<input type="radio"/> I own the house where I live with a mortgage	<input type="radio"/> I own the house I live in without a mortgage (freehold)
<input type="radio"/> I rent the house where I live	<input type="radio"/> I live in a group setting (e.g. boarding house, hostel)
<input type="radio"/> 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="radio"/> Other (Please specify)

Q8c How often do you use the internet?
Please tick one only

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

Q8d Which of the following have you used, listened to or looked at the last 7 days?
Please tick all that apply

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

Q8e Do you live ...
Please tick all that apply

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

Q8f Are decisions on purchases for your household mainly made by ...
Please tick one only

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

Q8g Would you describe the area where you live as ...
Please tick one only

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

Q8h Which region of New Zealand do you live in?
Please tick one only

<input type="radio"/>	Northland	<input type="radio"/>	Auckland
<input type="radio"/>	Waikato	<input type="radio"/>	Bay of Plenty
<input type="radio"/>	Gisborne	<input type="radio"/>	Hawke's Bay
<input type="radio"/>	Taranaki	<input type="radio"/>	Manawatu-Whanganui
<input type="radio"/>	Wellington	<input type="radio"/>	Tasman
<input type="radio"/>	Nelson	<input type="radio"/>	Marlborough
<input type="radio"/>	West Coast	<input type="radio"/>	Canterbury
<input type="radio"/>	Otago	<input type="radio"/>	Southland

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 or call 0508 RESEARCH.

Appendix 2 – Products/Services Had Problems With

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

Product/Service	Existing Cohort			Combined Respondents
	Round 1	Round 2	Round 3	Round 3
Postal/courier/delivery services e.g. not delivered, lost, delays	27%	22%	28%	28%
Personal items/services e.g. clothing, shoes, sporting goods, books, toys	9%	11%	17%	16%
Electronic/technology good	13%	17%	15%	12%
Household appliances/furniture	5%	11%	18%	11%
Telecommunications services/internet provider	13%	6%	6%	10%
Food goods/grocery items	11%	6%	6%	9%
Utilities	5%	6%	4%	6%
Financial services	1%	2%	5%	6%
Construction/building services/landscaping	<1%	2%	4%	4%
Vehicle/automotive services/vehicle accessories	7%	7%	1%	3%
Home fittings and fixtures e.g. carpet, curtains, lighting	6%	0%	1%	3%
Healthcare services/health-related products	1%	2%	2%	2%
Maintenance services	0%	<1%	<1%	2%
Landlords e.g. rent increases	<1%	1%	0%	1%
Travel/airline services	3%	0%	0%	<1%
Real estate	<1%	0%	0%	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	Existing Cohort Only			Combined Respondents
	Round 1	Round 2	Round 3	Round 3
Price increases	8%	9%	10%	14%
Availability/not being able to find products/products out of stock	7%	9%	12%	12%
Not being able to afford food	4%	7%	12%	12%
Not being able to afford necessities/pay bills	4%	4%	8%	11%
Mental wellbeing, anxiety, stress etc	3%	4%	3%	6%
Economic downturn/inflation	2%	1%	6%	6%
Increase in fuel prices	1%	2%	8%	6%
Job security	5%	5%	3%	5%
Wages/salaries not increasing	0%	<1%	4%	5%
Delivery/shipping delays, slow couriers etc	3%	3%	4%	2%
Fear of catching COVID-19, people not obeying COVID restrictions	2%	1%	3%	2%
Government not handling the economy well	1%	1%	2%	2%
Increasing mortgage/interest rates	1%	0%	1%	2%
Faulty products/lack of quality control	1%	1%	1%	2%
Increase in cost/use of electricity (esp. due to working from home)	<1%	1%	2%	2%
Rent increases	1%	1%	1%	2%

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	Existing Cohort Only			Combined Respondents
	Round 1	Round 2	Round 3	Round 3
Over-spending, impulse purchasing, spending behaviour	3%	3%	<1%	1%
Online security, internet fraud, theft of personal information	2%	2%	1%	1%
Being separated from family, friends/can't visit those overseas	1%	2%	1%	1%
General health concerns (not specified)	<1%	1%	1%	1%
How COVID-19 is changing the world/uncertainty/fear	1%	1%	1%	1%
Difficulties finding tradespeople	1%	1%	1%	1%
Affordability of healthcare	<1%	0%	1%	1%
Increase in house prices/decline in housing affordability	1%	<1%	1%	1%
Difficulties saving money	<1%	1%	3%	1%
Access to medical services/healthcare	1%	<1%	1%	1%
Vaccine mandates and impact on work	0%	0%	1%	1%
Climate change/environmental impact of product/trying to buy sustainable products	1%	1%	1%	1%
Impact of COVID-19 on personal income	1%	<1%	1%	1%
Being able to afford unplanned expenses	<1%	<1%	1%	1%
Poor customer service	0%	<1%	1%	1%

Appendix 2 – Consumer concerns (3)

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

Concern	Existing Cohort Only			Combined Respondents
	Round 1	Round 2	Round 3	Round 3
Not being able to afford tertiary education	<1%	0%	<1%	<1%
Increases in shipping costs	<1%	0%	<1%	<1%
Retailers being untruthful on consumer rights e.g. not giving full refunds	<1%	<1%	0%	<1%
Difficulties using technology e.g. for online shopping or online bill payment	<1%	0%	<1%	<1%
Cost of meeting rental regulations e.g. Healthy Homes	0%	0%	0%	<1%
Finding employees	0%	<1%	0%	<1%
Lockdown/COVID rules for various services	<1%	2%	<1%	<1%
Finding employment/a higher paid job	1%	<1%	<1%	<1%
Banks closing down	<1%	0%	<1%	<1%
Personal safety	0%	0%	1%	<1%
Banks declining loan requests	<1%	0%	0%	<1%
Increase in Council rates	<1%	1%	<1%	<1%
Impact of closed borders on income	<1%	0%	<1%	<1%
Fear of another COVID outbreak/lockdown	3%	1%	<1%	<1%
Trying to source/buy New Zealand-made products	1%	1%	<1%	<1%

Appendix 2 – Consumer concerns (4)

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

Concern	Existing Cohort Only			Combined Respondents
	Round 1	Round 2	Round 3	Round 3
Housing availability	1%	<1%	<1%	<1%
Difficulties communicating with government departments	<1%	0%	0%	<1%
Paying off debt	1%	<1%	0%	<1%
Getting refunds on travel, redeeming travel credits etc	<1%	0%	<1%	<1%
Forgetting to cancel free trials and being charged	0%	0%	0%	<1%
War in Ukraine	0%	0%	1%	<1%
Ability to travel freely	0%	0%	<1%	<1%
Abuse from customers	0%	0%	<1%	<1%
Difficulties communicating with overseas/online retailers	<1%	1%	0%	0%
Can no longer pay via cheque	<1%	1%	0%	0%
Negative impacts of COVID-19 on others e.g. lost job, business lost income	<1%	1%	0%	0%
Queuing for products, services, availability of online grocery slots	<1%	<1%	0%	0%
Disability access to retail stores	0%	0%	0%	0%
Being forced to take leave	0%	0%	0%	0%
Personal events being cancelled due to lockdowns e.g. weddings, holidays, funerals	<1%	0%	0%	0%
Food/product safety	<1%	0%	0%	0%
Misleading product information/lack of product information	1%	0%	0%	0%

Appendix 3 – Sample profile

	Existing Cohort Only			Combined Respondents
	Round 1	Round 2	Round 3	Round 3
Age				
18-26	16%	16%	16%	16%
27-36	19%	19%	19%	19%
37-46	18%	18%	18%	18%
47-56	17%	17%	17%	17%
57-66	14%	14%	14%	14%
67+	17%	16%	16%	16%

	Round 1	Round 2	Round 3	Round 3
Gender				
Female	51%	51%	51%	50%
Male	49%	49%	49%	49%
Gender diverse	<1%	<1%	<1%	1%

	Round 1	Round 2	Round 3	Round 3
Ethnicity				
European	60%	60%	61%	61%
Māori	15%	15%	15%	15%
Asian	11%	11%	14%	14%
Pasifika	8%	8%	7%	7%
Other	2%	2%	3%	3%

	Existing Cohort Only			Combined Respondents
	Round 1	Round 2	Round 3	Round 3
Home ownership				
Own – Mortgage	29%	31%	30%	33%
Own – No mortgage	24%	25%	25%	23%
Rent	37%	32%	34%	32%
Free (e.g. live with parents)	3%	6%	6%	7%
Group setting (e.g. boarding)	7%	6%	5%	5%

	Round 1	Round 2	Round 3	Round 3
Purchases choices				
A combination	51%	54%	51%	57%
Me – alone	45%	40%	43%	38%
Someone else	4%	6%	6%	5%

	Round 1	Round 2	Round 3	Round 3
Household makeup				
Live alone	13%	14%	15%	14%
Flatting	10%	9%	10%	11%
Family – Children 0-4	11%	10%	10%	11%
Family – Children 5-12	14%	14%	14%	15%
Family – Children 13-17	11%	10%	10%	9%
Family – Adults	23%	25%	24%	23%

Appendix 3 – Sample profile

Migration status	Existing Cohort Only			Combined Respondents
	Round 1	Round 2	Round 3	Round 3
Born in New Zealand	NA	70%	71%	70%
Born overseas, lived in NZ for less than 2 years	NA	1%	1%	<1%
Born overseas, lived in NZ for 2-5 years	NA	1%	1%	3%
Born overseas, lived in NZ for 6-10 years	NA	5%	4%	5%
Born overseas, lived in NZ for 11-20 years	NA	12%	11%	9%
Born overseas, lived in NZ for more than 20 years	NA	11%	12%	13%

Internet use	Round 1	Round 2	Round 3	Round 3
Daily	91%	89%	89%	92%
A few times a week	4%	6%	5%	4%
Once a week	1%	<1%	1%	1%
Every 2-3 weeks	1%	2%	2%	1%
Once a month or less	3%	3%	3%	3%

Occupation/Labour Market Status	Existing Cohort Only			Combined Respondents
	Round 1	Round 2	Round 3	Round 3
Professional	NA	23%	22%	23%
Manager	NA	13%	11%	10%
Technician, trade worker	NA	8%	7%	9%
Community, personal services worker	NA	9%	8%	6%
Clerical, administrative workers	NA	6%	5%	8%
Labourers	NA	6%	6%	4%
Sales workers	NA	4%	6%	4%
Machinery operators, drivers	NA	3%	3%	3%
Working full-time	51%	54%	52%	55%
Working part-time	16%	20%	19%	16%
Not working, not looking for work (e.g. retired, full-time student, stay-at-home parent, ACC)	25%	24%	24%	24%
Not working – looking for work	7%	2%	5%	5%

Appendix 3 – Sample profile

Industry	Existing Cohort Only			Combined Respondents
	Round 1	Round 2	Round 3	Round 3
Health care, social assistance	NA	11%	10%	11%
Education and training	NA	12%	11%	10%
Professional, scientific, technical services	NA	9%	9%	9%
Retail trade	NA	9%	11%	9%
Construction	NA	7%	7%	8%
Manufacturing	NA	6%	7%	7%
Agriculture, forestry, fishing, mining	NA	6%	7%	7%
Transport, post, warehousing	NA	6%	6%	7%
Information, media, telecoms	NA	6%	6%	6%
Accommodation, food services	NA	8%	5%	5%
Public administration, safety	NA	7%	7%	5%
Finance, insurance services	NA	4%	5%	5%
Administrative, support services	NA	3%	3%	5%
Wholesale trade	NA	1%	1%	2%
Arts, recreation services	NA	1%	1%	2%
Electricity, gas, water, waste water	NA	2%	2%	1%
Rental, hiring, real estate services	NA	1%	1%	1%

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

Type of location	Round 1	Round 2	Round 3	Round 3
Urban	NA	32%	26%	28%
Suburban	NA	53%	59%	59%
Rural	NA	15%	15%	13%