



Experience of Faulty Goods and Services

Round Four Report: September/October 2022



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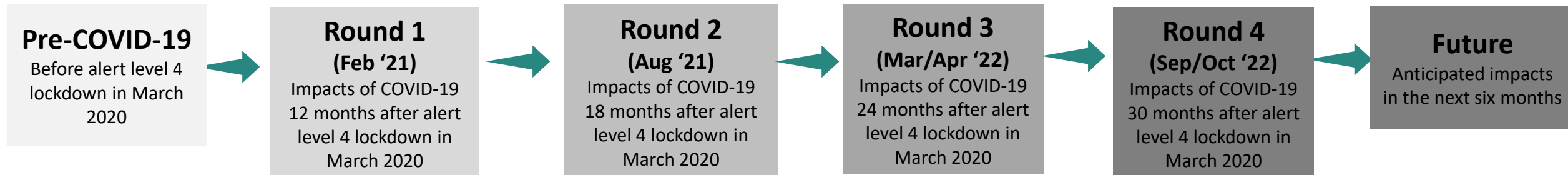
Background and objectives

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

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

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

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



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

Round Three Methodology

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 Three in March/April 2022 were re-contacted six months later in September/October 2022 and asked to participate in Round Four.

Round Four used a mixed-method approach based on the method respondents used to complete Rounds One to Three:

Round Three (Mar/Apr '22) Completed...	Round Four (September/October '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	Email	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		

Field and analysis overview



Fieldwork dates

Start date: 20th September 2022

End date: 18th October 2022



Sample size

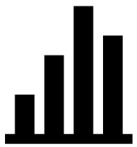
883 surveys were completed

Response rate: 55%



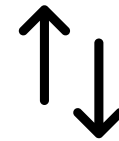
Weighting

The data for all four rounds 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, 2 and 3 presented in this report has been re-calculated to include only responses from the n=883 respondents who also participated in the Round 4 survey. Hence the Round 1, 2 and 3 data used for time series comparisons in this report will differ from the Round 1, 2 and 3 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.

Round 3 to Round 4 changes



With guidance from the Consumer Protection team, the fourth survey focused on the experience of faulty goods and services and seeking a resolution.

The questionnaire collected data on:

- Nature of the faulty good or service – type of product/service, recency, value, location and method of purchase, and payment method
- Resolution sought – action taken/reasons for not taking action, awareness and use of sources of advice/information, resolution status, and impact of faulty good/service on everyday life.

In line with the longitudinal nature of the project, the Round 4 survey retained questions on:

- Purchasing confidence
- Current income and employment

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 sizes for Rounds 3 and 4, 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

Faulty products - Summary

- Respondents reported issues with faulty goods/services across a **wide range of product/service types**. Faulty electronic goods/mobile phones, clothing, home appliances and food/drink were most common.
- Just less than half of faulty goods/services were **relatively low value (<\$100)**. However, 16% experienced issues with goods and services valued at more than \$1,000.
- Most faulty goods and services were **purchased in New Zealand**; only 10% were purchased overseas.
- Faulty goods were most likely to be **purchased in-store (50%)**. Two in five were purchased online from a New Zealand (31%) or overseas (10%) retailer.
- More than half of faulty goods/services (61%) were **purchased via debit transactions**; 36% were made on credit. Among those purchasing on credit, financially-secure consumers were over-represented among those using credit cards; **at-risk consumers** were significantly more likely to have used Buy Now, Pay Later services.

Faulty products - Summary

- 83% of respondents had taken some action to resolve their problem, most commonly **contacting the seller**. A perception that the **problem was not worth the effort** (e.g. a low value product) was by far the most common reason for not attempting to seek a resolution.
- In seeking a resolution, around **half looked for advice or information**, with the **seller/service provider the most commonly-used source**. Advice was also commonly sought from **family and friends**, especially by young people.
- Of the five information sources prompted on, **Consumer NZ (79%) and Consumer Protection (76%) were considered most useful**. Seventeen percent felt that the seller was not a useful information source.
- **Just over half** of faulty good/service problems had been **resolved to the respondent's satisfaction**; 18% remained unresolved, with overseas retailers over-represented in this group.
- **Eighty-one percent** reported that their faulty good/service problem had had **some impact on their everyday life**, including 12% who reported a significant impact. Those with problems with **internet/streaming services** were over-represented among those reporting a significant impact.
- When asked what could be done to **make it easier to resolve problems** with faulty goods/services, **consumer self-improvements were most commonly mentioned**, including seeking advice/information around their rights as consumers, keeping receipts, being more proactive about returning faulty products and being more assertive with sellers. Pasifika respondents were over-represented among this group.





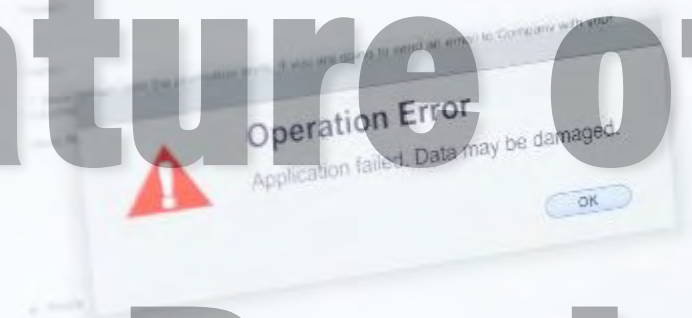
Employment, income - Summary **Consumer Protection**

- **Employment status is stable** from Round 3, with 92% of respondents in full-time employment in March/April '22 similarly employed six months later. In Round 4 only 4% are involuntarily unemployed, stable from 5% six months ago.
- **The impact of COVID-19 on working hours is declining.** Of the 38% who had experienced a change in working hours since Round 3, just 40% attributed this change to COVID-19 – down significantly from 67% in Round 3.
- One in five respondents report **working more hours than they want/need (21%)** than six months ago. **Only 14% now report working fewer hours than they want/need**, down from 24% in Round 3.
- Motivated by a desire for more income and/or more challenging work, a **third** of those currently working are **considering changing jobs** in the next six months.
- Overall, **personal incomes have increased** from Round 3, 33% having experienced an increase and 16% a decline, a net change of +17 percentage points, stable from +16 in Round 3.
- With 31% reporting an increase and 17% experiencing a decrease, the **net change in household income is positive (+14**, compared with -1 in Round 3).
- **The impact of COVID-19 on both personal and household income changes continues to decline.** Where COVID-19 is reported to have had an impact on income, this impact is significantly more likely to have resulted in a decrease. Among those who reported an increase in personal income, only 14% attributed this to COVID; in contrast, 53% of all declines in personal income over the last six months were attributed to the pandemic.

Purchasing confidence - Summary

- For the first time since monitoring began in March 2021, respondents are **more confident about their ability to pay** for necessities, regular and unexpected bills and large household items **than they were six months ago**. The increase in purchase confidence is most notable for large household items, the share confident in their ability to purchase up from 44% in March/April 22 to 57% in September/October 22.
- Most respondents are **confident about their ability to pay for necessities** such as food (90%) and **to meet their regular bill commitments** (90%). However, one in ten respondents continue to be at risk of not being able to pay for these essentials. 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 (57%).
- Whilst, for all five purchase types questioned on, respondents are less confident of their ability to pay over the coming six months, this **anticipated decline in confidence is considerably less than** what has been observed in **previous rounds**.
- For the first time since monitoring began, there has been an **increase in confidence** among respondents in their **ability to find the things they want/need**, and levels of confidence are notably higher than respondents expected they would be when asked six months ago. In addition, in contrast to previous rounds where respondents anticipated a significant decline in confidence in ability to find what they need over the following six months, looking forward to March/April 2023, respondents **anticipate that their ability to find what they want/need will remain stable**.

Nature of Faulty Products



Faulty products - Summary

- Respondents reported issues with faulty goods/services across a **wide range of product/service types**. Faulty electronic goods/mobile phones, clothing, home appliances and food/drink were most common.
- Just less than half of faulty goods/services were **relatively low value (<\$100)**. However, 16% experienced issues with goods and services valued at more than \$1,000.
- Most faulty goods and services were **purchased in New Zealand**; only 10% were purchased overseas.
- Faulty goods were most likely to be **purchased in-store (50%)**. Two in five were purchased online from a New Zealand (31%) or overseas (10%) retailer.
- More than half of faulty goods/services (61%) were **purchased via debit transactions**; 36% were made on credit. Among those purchasing on credit, financially-secure consumers were over-represented among those using credit cards; **at-risk consumers** were significantly more likely to have used Buy Now, Pay Later services.

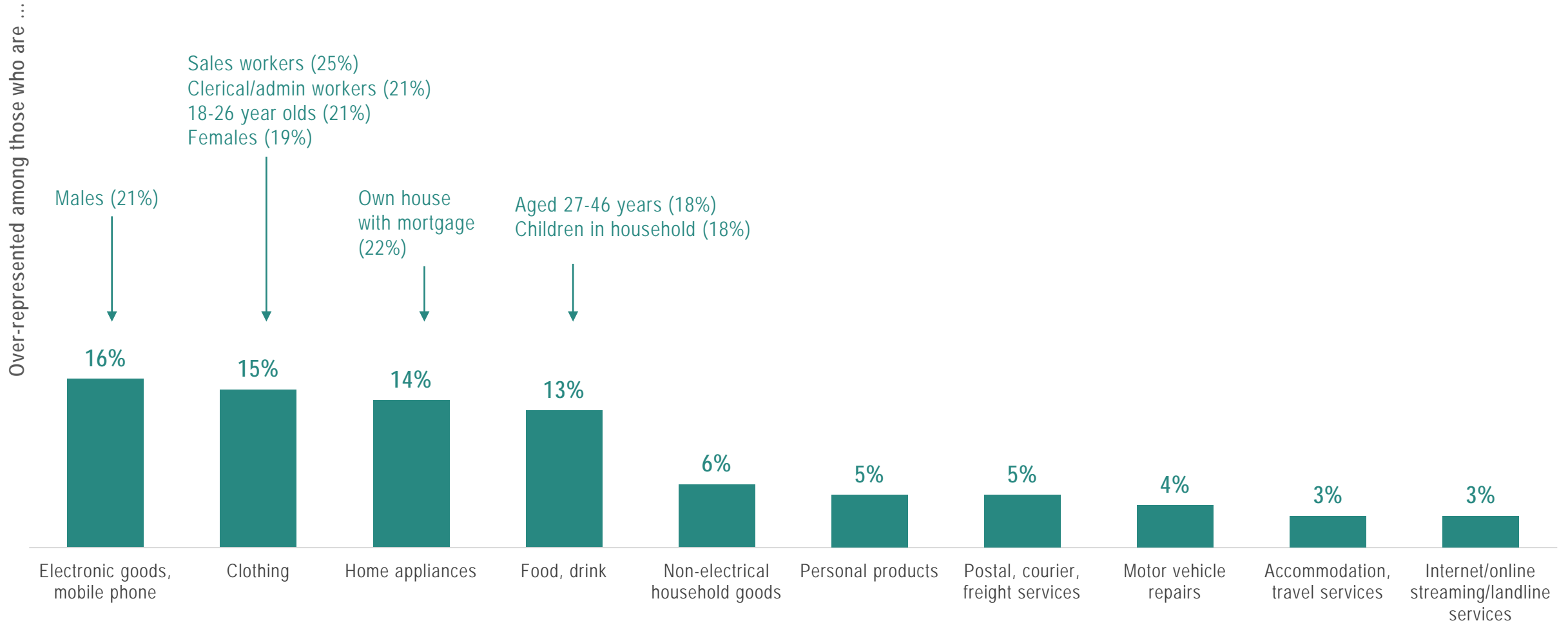
Faulty products - Summary

- 83% of respondents had taken some action to resolve their problem, most commonly **contacting the seller**. A perception that the **problem was not worth the effort** (e.g. a low value product) was by far the most common reason for not attempting to seek a resolution.
- In seeking a resolution, around **half looked for advice or information**, with the **seller/service provider the most commonly-used source**. Advice was also commonly sought from **family and friends**, especially by young people.
- Of the five information sources prompted on, **Consumer NZ (79%) and Consumer Protection (76%) were considered most useful**. Seventeen percent felt that the seller was not a useful information source.
- **Just over half** of faulty good/service problems had been **resolved to the respondent's satisfaction**; 18% remained unresolved, with overseas retailers over-represented in this group.
- **Eighty-one percent** reported that their faulty good/service problem had had **some impact on their everyday life**, including 12% who reported a significant impact. Those with problems with **internet/streaming services** were over-represented among those reporting a significant impact.
- When asked what could be done to **make it easier to resolve problems** with faulty goods/services, **consumer self-improvements were most commonly mentioned**, including seeking advice/information around their rights as consumers, keeping receipts, being more proactive about returning faulty products and being more assertive with sellers. Pasifika respondents were over-represented among this group.



Most recent faulty product/service

Respondents are most likely to have experienced faulty electronic goods including mobile phone (16% of those who had experienced a faulty good/service; 13% of all respondents), faulty clothing (15%), home appliances (14%) or food and drink (13%).

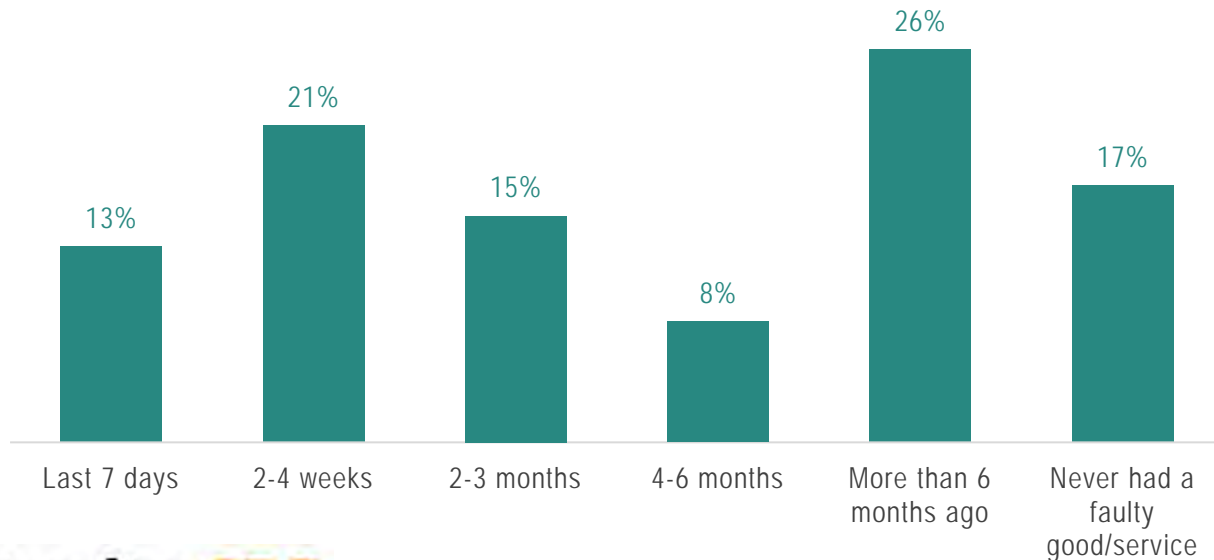


Recency of faulty goods/services experience

A third of respondents (34%) reported having experienced a problem with faulty goods or services in the last month, including 13% in the last seven days. In contrast, 26% had experienced their faulty goods issue more than six months ago. Seventeen percent of respondents could not recall an experience with faulty goods or services, this group over-represented among those aged 67 years + (42%), those who were unemployed at the time of the survey (29%) and those with a household income of \$50K or less (27%)

Excluding those who have never experienced faulty goods/services, the median recency is 2-3 months.

When was the most recent time you had a problem with faulty goods/services



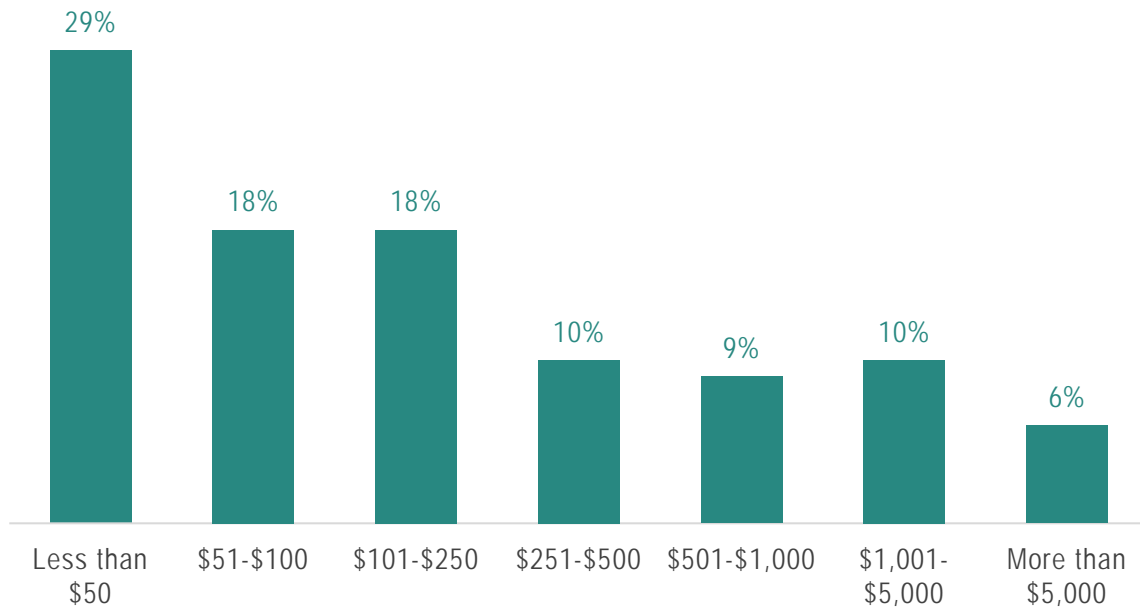
Product/Service	Median recency
Accommodation or travel services	4-6 months ago
Banking, credit or finance	2-3 months ago
Clothing	2-3 months ago
Commercial goods and services	2-4 weeks ago
Construction and trade services	2-4 weeks ago
Electronic goods and mobile phones	4-6 months ago
Food and drinks	2-4 weeks ago
Health products	2-4 weeks ago
Home appliances e.g. TV, refrigerator, dryer, toaster	4-6 months ago
Internet/online streaming service/landline phone service	4-6 months ago
Motor vehicle repairs	2-3 months ago
Non-electrical household goods e.g. plates and cutlery, furniture	2-4 weeks ago
Personal products	2-3 months ago
Postal, courier and freight services	2-4 weeks ago

Table includes products/services mentioned by 2% or more of respondents who had experienced a problem with a faulty good or service.

Value of recent faulty product/ service

Just less than half of recent faulty goods and services (47%) were of relatively low value (\$100 or less). Females were over-represented in this group (55%). However, 16% experienced issues with goods or services valued at more than \$1,000. The median value is \$101-\$500. Construction and trade services and motor vehicle repairs had the highest value faulty products and services (median of \$1,001 - \$5,000).

Value of the faulty product/service

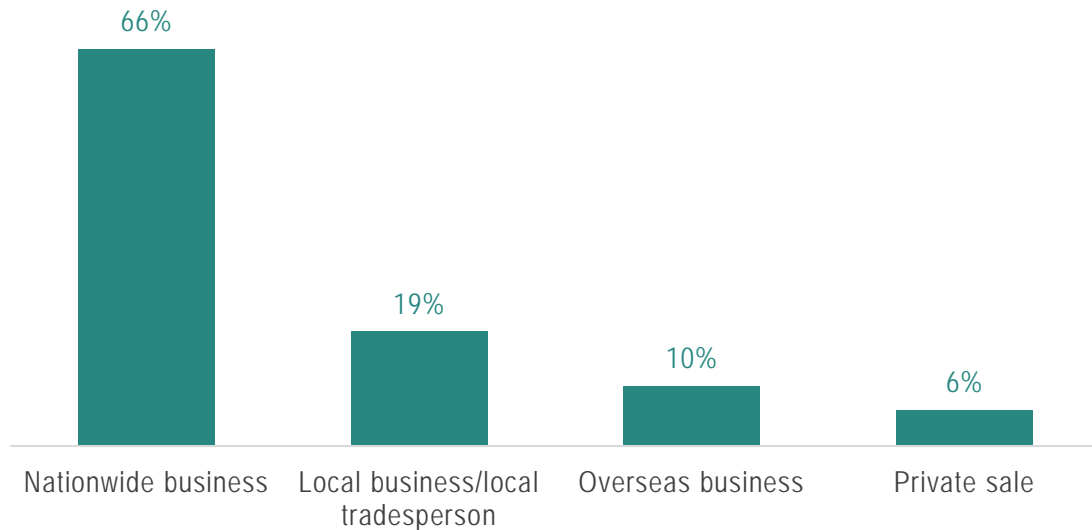


Product/Service	Median value
Food and drinks	Less than \$50
Clothing	\$51-\$100
Non-electrical household goods e.g. plates and cutlery, furniture	\$51-\$100
Personal products	\$51-\$100
Postal, courier and freight services	\$51-\$100
Health products	\$51-\$100
Accommodation or travel services	\$101-\$250
Banking, credit or finance	\$101-\$250
Commercial goods and services	\$101-\$250
Internet/online streaming service/landline phone service	\$101-\$250
Electronic goods and mobile phones	\$251-\$500
Home appliances e.g. TV, refrigerator, dryer, toaster	\$251-\$500
Construction and trade services	\$1,001-\$5,000
Motor vehicle repairs	\$1,001-\$5,000

Type of business faulty goods/services purchased from

The greatest share of respondents (66%) had purchased their faulty good or service from a nationwide business (i.e. a business that has stores/branches throughout New Zealand). Seventeen percent reported purchasing their faulty good/service from a local business or local tradesperson. Ten percent reported their faulty good or service having been purchased overseas. Faulty home appliances (83%), electrical goods (73%) and non-electrical household items (72%) were over-represented among those purchased from nationwide businesses. In contrast, faulty motor vehicle repairs (55%) and faulty construction and trade services (68%) were most commonly delivered by local businesses.

What type of business/retailer did you make the purchase from?



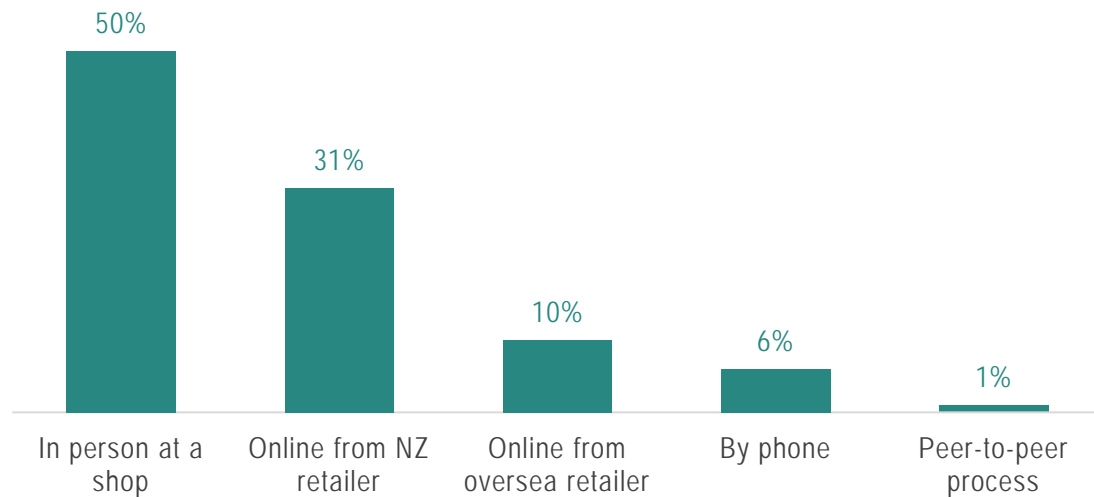
Product/Service	Nationwide business	Local business	Overseas business	Private sale
Banking, credit or finance	84%	8%	8%	0%
Home appliances e.g. TV, refrigerator, dryer, toaster	83%	7%	3%	6%
Electronic goods and mobile phones	73%	12%	7%	5%
Non-electrical household goods e.g. plates and cutlery, furniture	72%	16%	8%	4%
Personal products	70%	5%	15%	15%
Internet/online streaming service/landline phone service	68%	27%	0%	5%
Health products	66%	25%	9%	0%
Food and drinks	67%	27%	1%	5%
Clothing	63%	11%	21%	5%
Postal, courier and freight services	61%	5%	22%	11%
Commercial goods and services	45%	26%	29%	0%
Accommodation or travel services	38%	29%	28%	5%
Motor vehicle repairs	30%	55%	0%	15%
Construction and trade services	9%	68%	0%	23%

Pink highlighting denotes share significantly higher than for all other products/services

Method of purchase of faulty goods/services

Half of respondents reported having purchased their faulty good or service in-person at a shop (including 75% experiencing faulty food and drinks and 66% experiencing faulty home appliances). Forty-one percent had made their purchase online, either from a New Zealand retailer (31%) or a retailer based overseas (10%). Accommodation/travel (32%) and postal services (35%) were over-represented among faulty services purchased online from an overseas retailer. Six percent of faulty goods/services were purchased over the phone, including 39% of faulty internet/online streaming services.

How was the purchase made?



Product/Service	In person at shop	Online , NZ retailer	Online, overseas retailer	Phone
Food and drinks	75%	16%	0%	4%
Home appliances e.g. TV, refrigerator, dryer, toaster	66%	22%	5%	7%
Commercial goods and services	65%	10%	25%	0%
Motor vehicle repairs	64%	11%	3%	22%
Construction and trade services	62%	19%	7%	5%
Electronic goods and mobile phones	57%	32%	9%	1%
Non-electrical household goods e.g. plates and cutlery, furniture	50%	47%	3%	0%
Personal products	49%	26%	18%	6%
Clothing	43%	35%	21%	0%
Health products	29%	54%	12%	4%
Banking, credit or finance	19%	60%	6%	15%
Postal, courier and freight services	13%	51%	35%	0%
Internet/online streaming service/landline phone service	10%	38%	4%	39%
Accommodation or travel services	2%	55%	32%	8%

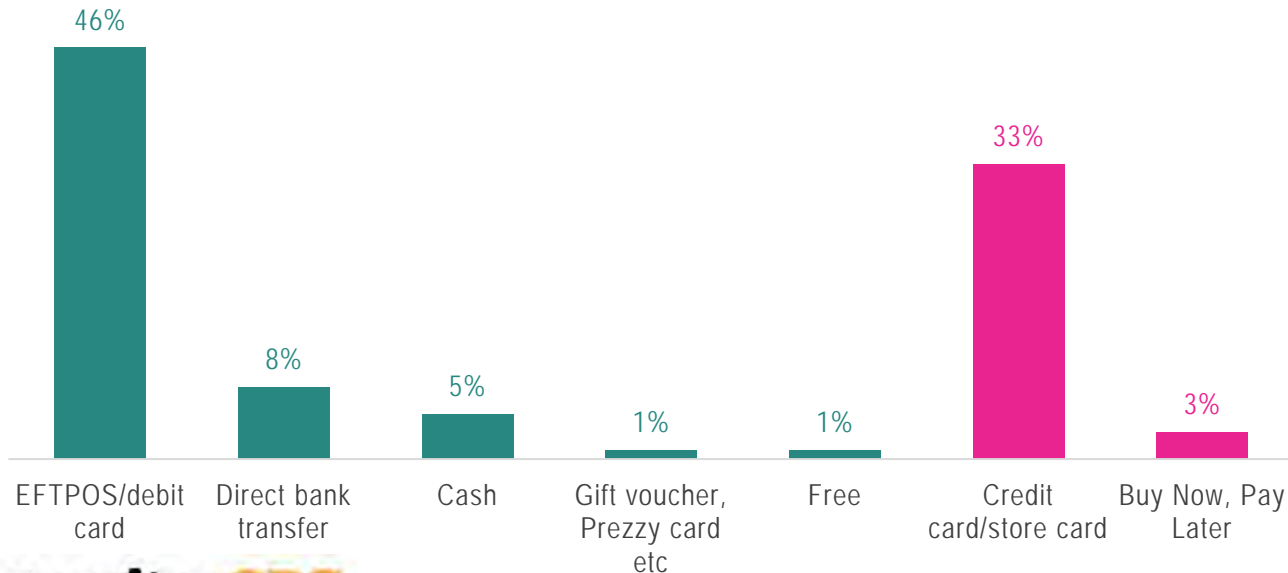
Pink highlighting denotes share significantly higher than for all other products/services

Method of paying for faulty goods/services

More than half of all faulty goods and services (61%) were debit transactions (that is, payment was made at the point of sale), including 46% that were paid for via EFTPOS/debit card. Young people (67%), those with the lowest household incomes (64%), renters (55%) and females (53%) were over-represented among those paying by EFTPOS/debit card.

In contrast, 36% were paid for using some form of credit, typically credit or store cards (33%). Financially-secure consumers were over-represented among those paying via credit card. However, Buy Now Pay Later was significantly more likely to be used by at-risk consumers, particularly renters/those living in a flatting situation (8%), those who have experienced an increase in income over the last six months (7%) and/or those with children in the household (6%). More than half of all faulty personal products (53%) and non-electrical household items (66%) were purchased on credit.

How was the faulty good/service paid for?



Product/Service	Debit	Credit
Construction and trade services	81%	19%
Food and drinks	80%	20%
Motor vehicle repairs	78%	22%
Health products	75%	25%
Accommodation or travel services	71%	29%
Banking, credit or finance	64%	36%
Clothing	64%	36%
Electronic goods and mobile phones	60%	40%
Home appliances e.g. TV, refrigerator, dryer, toaster	59%	41%
Internet/online streaming service/landline phone service	58%	42%
Commercial goods and services	56%	44%
Postal, courier and freight services	53%	47%
Personal products	47%	53%
Non-electrical household goods e.g. plates and cutlery, furniture	34%	66%

Pink highlighting denotes share significantly higher than for all other products/services

A woman with short brown hair and glasses is talking on a black mobile phone. She is wearing a blue denim button-down shirt and a gold necklace. She is sitting at a desk with a laptop in front of her. The background shows an office environment with a window and blinds.

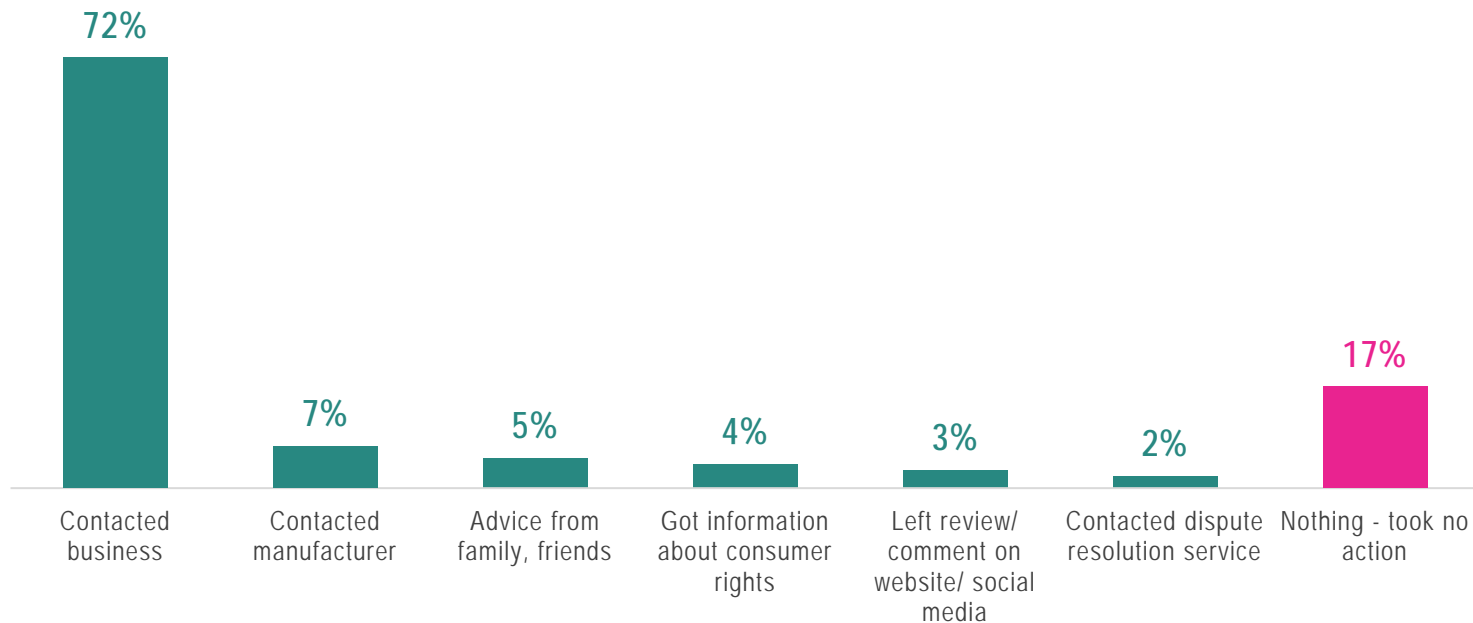
Seeking a resolution

Actions Taken To Resolve Faulty Good/Service Issue

When asked what they did to attempt to solve their most recent problem with faulty goods/services, three-quarters (72%) reported having contacted the business directly (this share particularly high for faulty construction and trade services - 93%). A further 7% contacted the manufacturer, this action significantly more likely to be mentioned by those working as machinery operators and drivers. Getting advice from family and friends about what to do (5%) and getting information about consumer rights (4%) were less frequently mentioned. Those with a personal income of more than \$150,000 (14%) and/or working in the financial services sector (14%) were over-represented among those contacting a dispute resolution service.

Seventeen percent reported not having taken any action. (Note that no demographic sub-groups are over-represented in this group.)

Steps Taken To Try To Solve Problem With Faulty Products



More likely to be:

- Commercial goods and services (33%), postal/freight services (30%) or food and drinks (28%) purchases
- Low value product/service (\$50 or less) (32%)
- Products/services purchased via private sale (32%)
- Products/services purchased from overseas retailer (22%)
- Cash sales (28%)

Actions Taken To Resolve Faulty Good/Service Issue

Product/Service	Contacted Business	Did Nothing
Internet/online streaming service/landline phone service	86%	2%
Construction and trade services	93%	7%
Home appliances e.g. TV, refrigerator, dryer, toaster	71%	10%
Motor vehicle repairs	78%	11%
Electronic goods and mobile phones	74%	16%
Accommodation or travel services	75%	17%
Health products	77%	19%
Clothing	74%	19%
Personal products	73%	19%
Banking, credit or finance	69%	20%
Non-electrical household goods e.g. plates and cutlery, furniture	77%	22%
Food and drinks	64%	28%
Postal, courier and freight services	52%	30%
Commercial goods and services	59%	33%

Product/Service Value	Contacted Business	Did Nothing
\$50 or less	60%	32%
\$51 - \$250	79%	13%
\$251 - \$1,000	78%	11%
\$1,000 - \$5,000*	74%	6%
More than \$5,000**	81%	1%

* 24% contacted the manufacturer; 13% got advice from family/friends

** 12% got advice from family/friends; 11% got advice about consumer rights

Payment Method	Contacted Business	Did Nothing
Cash	68%	28%
EFTPOS/debit card	70%	21%
Total debit	70%	19%
Buy Now, Pay Later	68%	21%
Credit card	75%	15%
Total credit	74%	16%

Actions Taken To Resolve Faulty Good/Service Issue

Type of Business Purchased From	Contacted Business	Did Nothing
Nationwide business	75%	16%
Local business	79%	14%
Overseas business	65%	21%
Private sale	44%	32%

Purchase Method	Contacted Business	Did Nothing
In person at a shop	72%	21%
Online from NZ retailers	78%	11%
Online from overseas retailer	63%	22%
By phone	74%	12%
By peer-to-peer process*	31%	7%

* 48% contacted the manufacturer; 21% left a review or comment on website/social media

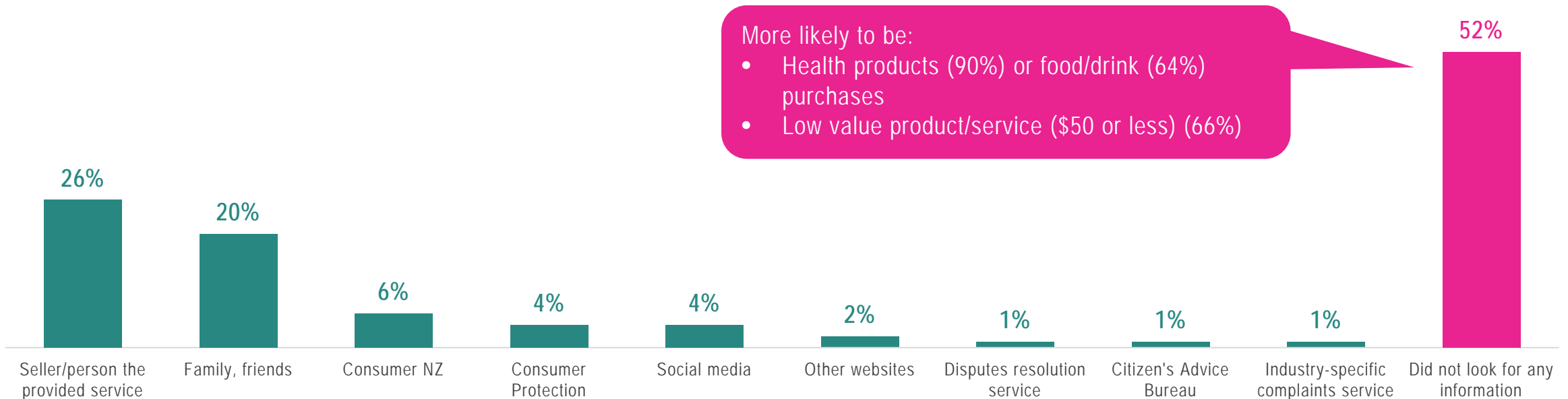


Information Sources Used

Getting advice or information from the seller (or the organisation/person who delivered the service) was the most common source of information sought when trying to solve problems with a faulty good or service (26%). Twenty percent had sought advice and information from family and friends, with young people over-represented among those using this channel for information (29% of those aged 18-26 years). Notably smaller shares had looked for advice from consumer protection organisations - 6% sourced information from Consumer NZ, 4% from Consumer Protection and 1% from Citizen's Advice Bureau. Those working in managerial and professional occupations were over-represented among those making contact with Consumer NZ (8%). Social media is used as a source of information by younger people in particular (7% of those 18-36 years)

However, more than half of those with a faulty good or service reported not having sought any information or advice. (Note that no demographic sub-groups are over-represented in this group.)

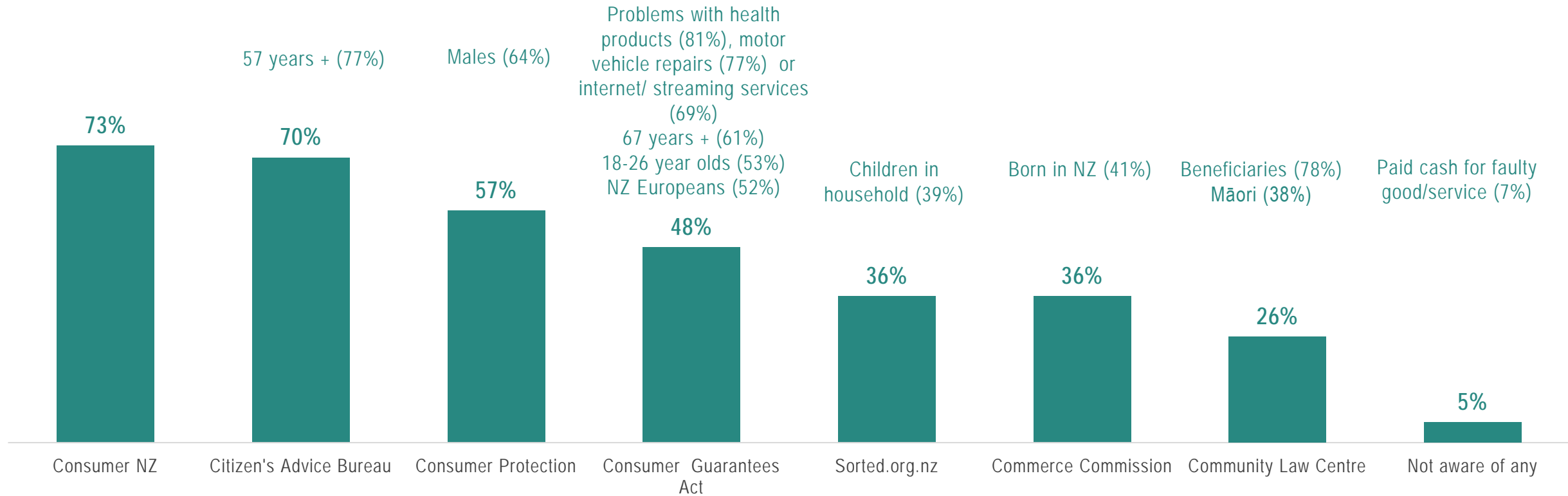
Advice or Information Used When Trying To Solve Problem With Faulty Goods/Services



Awareness Of Advice/Information About Faulty Products

Of the seven organisations prompted on, awareness was highest for Consumer NZ (73%) and Citizen’s Advice Bureau (70%). Respondents were least likely to be aware of the Community Law Centre (26%), although awareness of the Community Law Centre was high among beneficiaries (78%) and Māori (38%). Five percent of respondents reported not being aware of any of the information sources prompted on.

Prompted Awareness Of Advice/Information About Faulty Products And Services



Information Sources Used

Product/Service	Seller	Family/friends	No information
Internet/online streaming service/landline phone service	32%	28%	28%
Accommodation or travel services	35%	37%	29%
Construction and trade services	46%	20%	32%
Banking, credit or finance*	44%	17%	34%
Commercial goods and services	24%	30%	46%
Electronic goods and mobile phones	29%	19%	47%
Postal, courier and freight services	42%	29%	48%
Motor vehicle repairs	19%	30%	49%
Clothing	25%	24%	55%
Personal products	27%	13%	56%
Non-electrical household goods e.g. plates and cutlery, furniture	21%	14%	57%
Home appliances e.g. TV, refrigerator, dryer, toaster	27%	13%	58%
Food and drinks	10%	23%	64%
Health products	5%	5%	90% ▲

* 19% sought information from Consumer NZ

Product/Service Value	Seller	Family/friends	No information
\$50 or less	20%	14%	66% ▲
\$51 - \$100	18%	17%	56%
\$101 - \$250	33%	22%	45%
\$251 - \$1,000	26%	29%	43%
\$1,000 - \$5,000*	34%	19%	54%
More than \$5,000**	43%	18%	30%

Payment Method	Seller	Family/friends	No information
EFTPOS/debit card	25%	23%	53%
Cash	10%	37%	41%
Total debit	26%	22%	51%
Credit card	26%	16%	53%
Buy Now, Pay Later	43%	35%	48%
Total credit	27%	18%	53%

Information Sourced Used

Type of Business Purchased From	Seller	Family/ friends	No information
Private sale*	32%	18%	32%
Local business	29%	28%	42%
Overseas business	23%	20%	53%
Nationwide business	26%	18%	56%

* 17% contacted Consumer Protection team

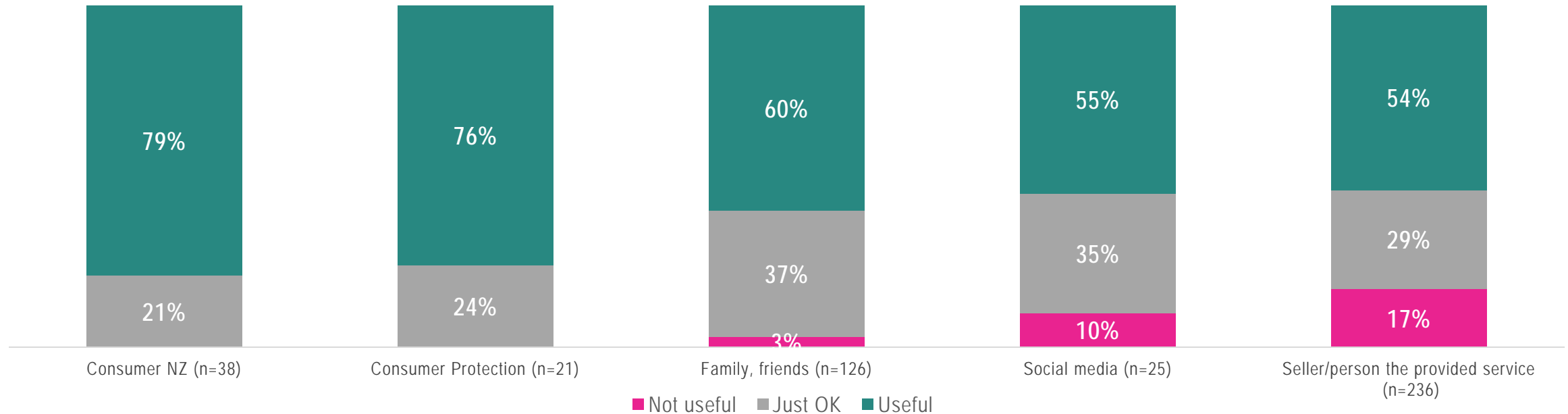
Purchase Method	Seller	Family/ friends	No information
By phone	38%	27%	36%
By peer-to-peer process	59%	7%	41%
Online from NZ retailers	25%	21%	51%
Online from overseas retailer	28%	21%	51%
In person at a shop	25%	19%	55%



Perceived Usefulness of Information Sources

Of the five most frequently used advice/information sources, the consumer protection organisations were perceived as the most useful. Seventy-nine percent rated Consumer NZ as useful, with 76% rating Consumer Protection similarly. Making contact with the seller/the organisation or person who provided the service was least likely to be considered useful (54%); 17% of users described this source of information as not useful. (Those who had experienced issues with insurances were over-represented among those describing making contact with the seller as not useful). Young people in particular were over-represented among those describing the seller as not a useful source of information (32%). The usefulness of contacting the seller declines with the value of the product/service, ranging from 63% useful for products/services \$50 or less to just 14% where the value is more than \$5,000.

Perceived Usefulness of Advice or Information Used When Trying To Solve Problem With Faulty Goods/Services



Current Status of Problem

Just over half of problems with faulty goods or services had been resolved and the respondent was happy with the outcome. Problems with health products (70%) and postal/courier/freight services (69%) and products/services purchased via a peer-to-peer process (79%) were most likely to be resolved to the respondents' satisfaction. A further 12% were in the process of being resolved (24% among those whose most recent problem was less than a month ago). Problems with construction and trade services (29%) and non-electrical household items (29%) were over-represented among issues in the process of being resolved, as were items of more than \$1,000 (25% still in the process of being resolved.)

Thirty percent of problems with faulty goods or services had not been resolved to the respondent's satisfaction, either because they were not happy with the outcome (12%) or no resolution had been received (18%, including 31% whose purchase was from an overseas business). Respondents who had had problems with motor vehicle repairs were most likely to report that they were not happy with the resolution (43%). Problems with accommodation and travel were least likely to be resolved (39%); faulty clothing is also over-represented among problems not resolved (25%). The lowest value items are also over-represented among those not resolved (27%) as are purchased made from overseas businesses (31%). Three percent were unsure as to the resolution status of their problem.

Current Status Of Most Recent Problem With Faulty Goods/Services



Current Status Of Problem

Product/Service	Resolved, happy	Still in progress	Resolved, not happy	Not resolved
Health products	70%	16%	0%	14%
Postal, courier and freight services	69%	2%	19%	10%
Electronic goods and mobile phones	65%	8%	6%	19%
Home appliances e.g. TV, refrigerator, dryer, toaster	59%	9%	17% ▲	14%
Personal products	59%	16%	1%	18%
Food and drinks	57%	5%	9%	21%
Construction and trade services	54%	29% ▲	14%	3%
Banking, credit or finance	52%	10%	16%	7%
Clothing	51%	14%	9%	25% ▲
Commercial goods and services	50%	8%	26% ▲	16%
Internet/online streaming service/landline phone service	49%	20%	27% ▲	2%
Non-electrical household goods e.g. plates and cutlery, furniture	46%	29% ▲	3%	21%
Accommodation or travel services	43%	8%	10%	39% ▲
Motor vehicle repairs	35%	18%	43% ▲	4%

Product/Service Value	Resolved, happy	Still in progress	Resolved, not happy	Not resolved
\$50 or less	57%	5%	6%	27% ▲
\$51 - \$100	59%	12%	11%	16%
\$101 - \$250	53%	18%	12%	16%
\$251 - \$1,000	56%	10%	18% ▲	16%
\$1,000 - \$5,000*	51%	22% ▲	19% ▲	8%
More than \$5,000	43%	31% ▲	15%	11%

Payment Method	Resolved, happy	Still in progress	Resolved, not happy	Not resolved
Cash	57%	11%	11%	20%
EFTPOS/debit card	55%	10%	10%	22%
Total debit	55%	12%	11%	20%
Buy Now, Pay Later	75%	2%	10%	9%
Credit card	56%	12%	14%	16%
Total credit	57%	11%	14%	15%

Current Status Of Problem

Type of Business Purchased From	Resolved, happy	Still in progress	Resolved, not happy	Not resolved
Private sale	60%	11%	12%	15%
Nationwide business	58%	13%	10%	17%
Local business	46%	18%	18%	17%
Overseas business	46%	9%	13%	31% ▲

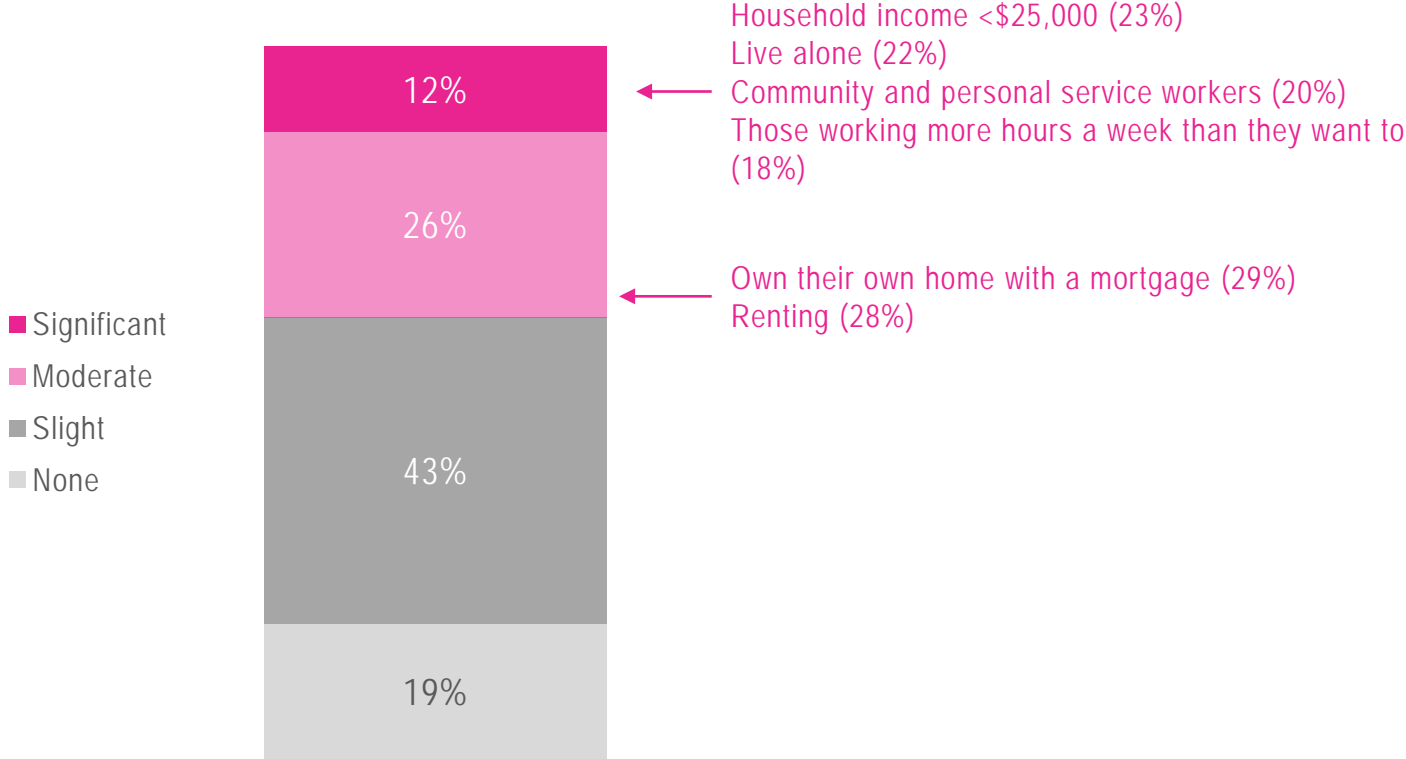
Purchase Method	Resolved, happy	Still in progress	Resolved, not happy	Not resolved
By peer-to-peer process	79%	0%	7%	14%
Online from NZ retailers	61%	13%	12%	14%
In person at a shop	55%	11%	10%	21% ▲
Online from overseas retailer	45%	11%	15%	27% ▲
By phone	40%	25%	26%	4%



Impact of Faulty Good/Service On Everyday Life

Eighty-one percent of respondents reported that their problem with a faulty good or service had had some impact on their everyday life. The greatest single share (43%) described their problem as having a slight impact on their everyday life, while 12% reported that the impact of the problem had been significant. Only 19% said that the problem had had no impact.

Impact Of Faulty Good/Service On Everyday Life



Impact of Faulty Good/Service On Everyday Life

Product/Service	None	Slight	Moderate	Significant
Internet/online streaming service/landline phone service	8%	19%	30%	43% ▲
Motor vehicle repairs	6%	41%	34%	19%
Electronic goods and mobile phones	11%	39%	33%	17%
Banking, credit or finance	17%	38%	32%	13%
Home appliances e.g. TV, refrigerator, dryer, toaster	2%	48%	37%	13%
Accommodation or travel services	51% ▲	24%	13%	12%
Clothing	23%	56%	13%	8%
Construction and trade services	41% ▲	12%	40%	7%
Personal products	38% ▲	45%	10%	7%
Postal, courier and freight services	31% ▲	46%	17%	6%
Postal, courier and freight services	31% ▲	46%	17%	6%
Commercial goods and services	22%	48%	25%	5%
Non-electrical household goods e.g. plates and cutlery, furniture	30% ▲	34%	31%	5%
Health products	19%	62%	16%	3%
Food and drinks	27% ▲	49%	21%	3%

Product/Service Value	None	Slight	Moderate	Significant
\$50 or less	33% ▲	47%	17%	3%
\$51 - \$100	14%	57% ▲	16%	13%
\$101 - \$250	18%	44%	27%	11%
\$251 - \$1,000	11%	36%	38% ▲	15% ▲
\$1,000 - \$5,000*	8%	23%	41% ▲	28% ▲
More than \$5,000	1%	27%	53% ▲	19% ▲

Payment Method	None	Slight	Moderate	Significant
Cash	20%	39%	30%	11%
EFTPOS/debit card	21%	45%	23%	11%
Total debit	20%	41%	26%	13%
Buy Now, Pay Later	19%	36%	39%	6%
Credit card	19%	47%	26%	8%
Total credit	19%	45%	27%	9%

Impact of Faulty Good/Service On Everyday Life

Type of Business Purchased From	None	Slight	Moderate	Significant
Private sale	26%	30%	28%	16%
Local business	20%	37%	27%	16%
Overseas business	30%	51%	8%	11%
Nationwide business	16%	44%	30% ▲	10%

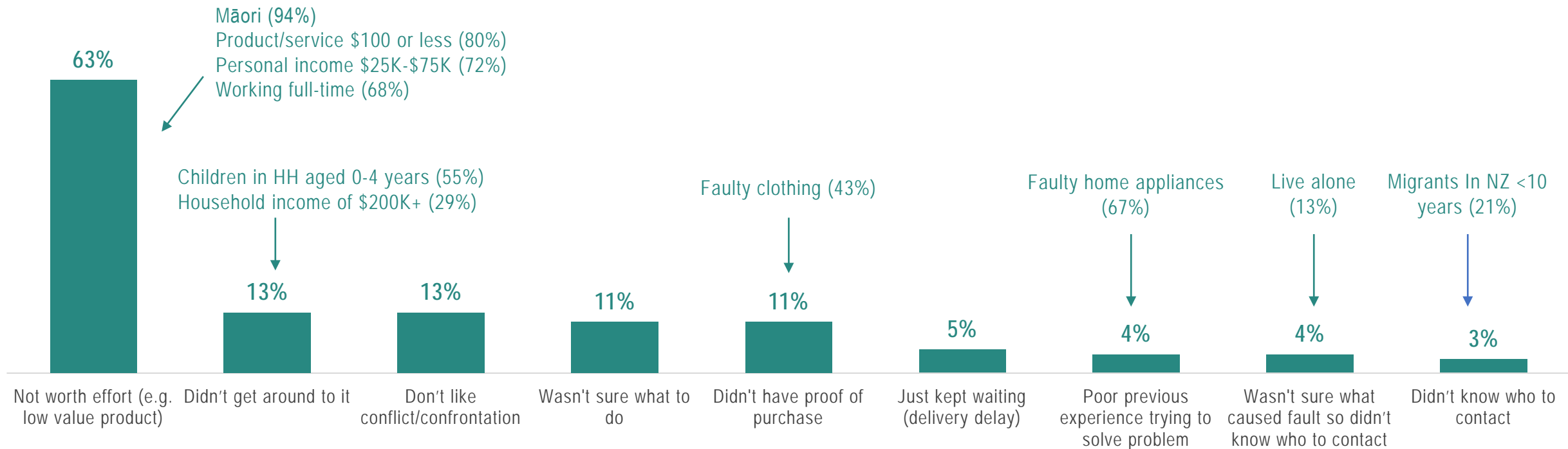
Purchase Method	None	Slight	Moderate	Significant
By phone	16%	36%	18%	30% ▲
Online from overseas retailer	25%	46%	15%	14%
Online from NZ retailers	22%	41%	27%	10%
In person at a shop	17%	45%	29%	9%
By peer-to-peer process	11%	27%	62%	0%



Why No Action To Solve Was Taken

A perception that it is not worth the effort to try to seek a resolution (for example, because of the low value of the good/service) is the most common reason for not taking any actions to solve the problem (63%). Procrastination is also a barrier to taking action, with 13% of those who didn't try to solve the problem citing not haven't gotten around to it. A further 13% reported not having taken action because they don't like conflict or confrontation. A lack of understanding of what to do (11%) and no longer having proof of purchase (for example, having lost the receipt) (11%) are also barriers to seeking a resolution.

Reasons For Not Taking Action To Solve Problem With Faulty Good Or Service?



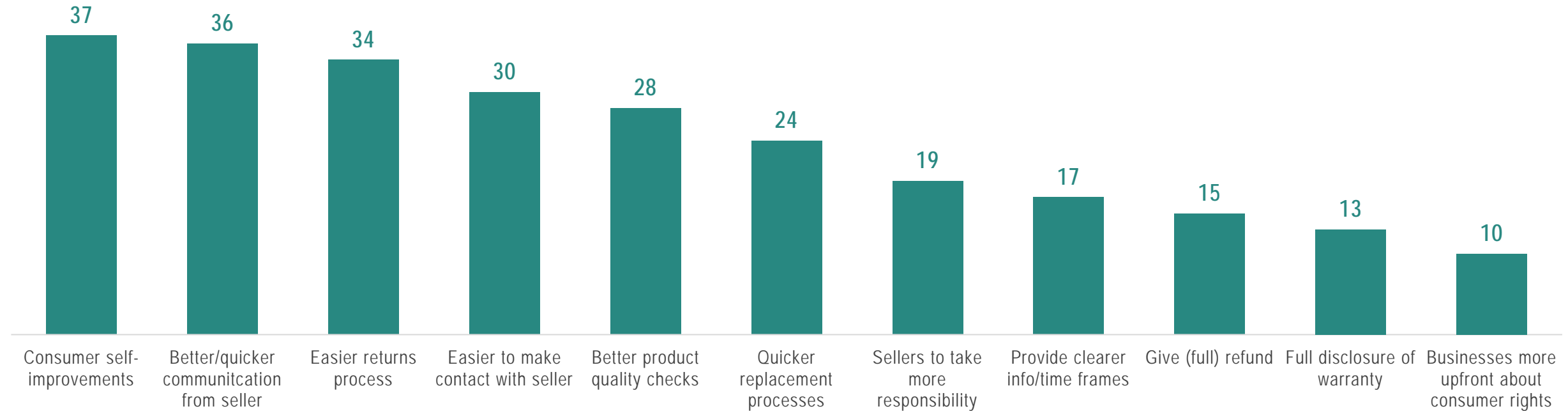
What would make it easier to resolve problems?

When asked what would make it easier for them personally to resolve problems with faulty products and services, the greatest share of respondents (46%, including 52% of males) stated that nothing further needed to be done. A further 18% were unsure.

Among those who offered suggestions, the most frequently mentioned related to improvements respondents felt that they could/should make to themselves as consumers, including seeking advice/information around their rights as consumers, keeping receipts, being more proactive about returning faulty products and being more assertive with sellers (n=37 responses). Pasifika respondents were over-represented in this group. Better/more timely communication from sellers (n=36) and making the returns/replacement process easier (n=34) were also frequently mentioned.

Going forward, what could be done to make it easier for you to resolve problems with faulty products or services?

(Number of responses)





Income & employment



Employment, income - Summary **Consumer Protection**

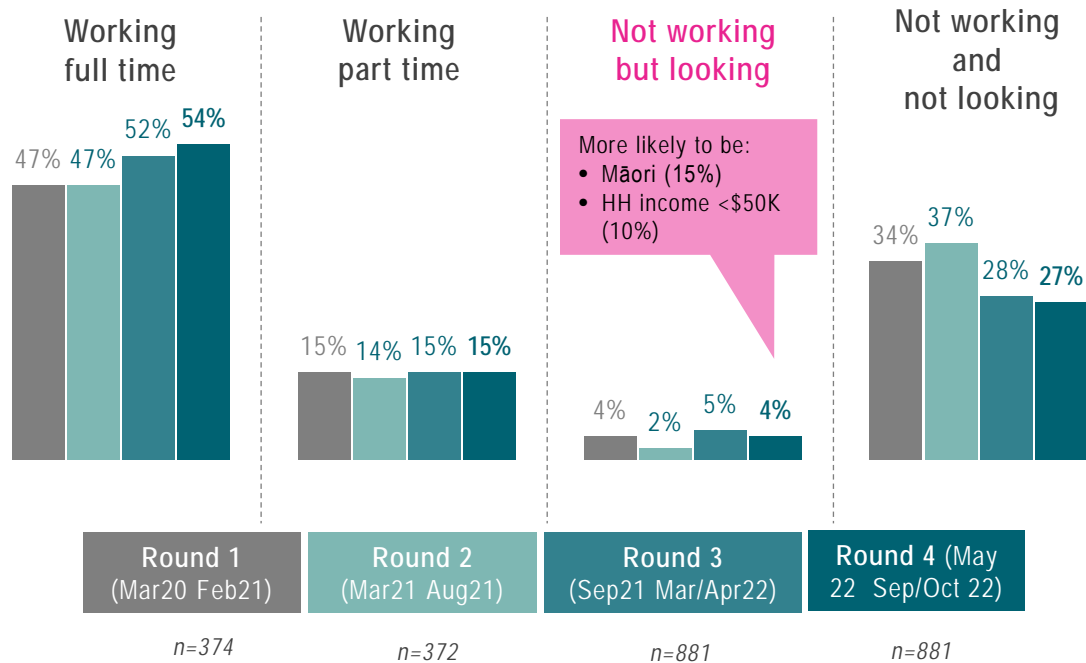
- **Employment status is stable** from Round 3, with 92% of respondents in full-time employment in March/April '22 similarly employed six months later. In Round 4 only 4% are involuntarily unemployed, stable from 5% six months ago.
- **The impact of COVID-19 on working hours is declining.** Of the 38% who had experienced a change in working hours since Round 3, just 40% attributed this change to COVID-19 – down significantly from 67% in Round 3.
- One in five respondents report **working more hours than they want/need (21%)** than six months ago. **Only 14% now report working fewer hours than they want/need**, down from 24% in Round 3.
- Motivated by a desire for more income and/or more challenging work, a **third** of those currently working are **considering changing jobs** in the next six months.
- Overall, **personal incomes have increased** from Round 3, 33% having experienced an increase and 16% a decline, a net change of +17 percentage points, stable from +16 in Round 3.
- With 31% reporting an increase and 17% experiencing a decrease, the **net change in household income is positive (+14**, compared with -1 in Round 3).
- **The impact of COVID-19 on both personal and household income changes continues to decline.** Where COVID-19 is reported to have had an impact on income, this impact is significantly more likely to have resulted in a decrease. Among those who reported an increase in personal income, only 14% attributed this to COVID; in contrast, 53% of all declines in personal income over the last six months were attributed to the pandemic.

Employment status

Respondents' employment status is stable from Round 3 with 69% employed either full-time (54%) or part-time (15%). In Round 4, 4% report being actively seeking employment, stable from Round 3 (5%) but up significantly from Round 2 (2%).

Employment status over the last six months is most stable for those who were working full-time in Round 3, 92% still employed full-time six months later (this group representing 51% of the total sample). Four percent working full-time in Round 3 reported having moved to part-time employment and 2% were no longer working but looking for work. Sixty-five percent of respondents who had been working part-time in Round 3 were still doing the same; the largest share of part-time workers who experienced a change in employment had moved to full-time work (20%). Among those who were actively seeking employment in Round 3, 49% report in Round 4 that they are in employment, 31% in full-time employment and 18% working part-time. However, 33% of respondents involuntarily unemployed in Round 3 (2% of the total sample) were still in the same position six months' later. This compares with 48% between Rounds 2 and 3.

Current employment status



Change in employment status since Round3

		Round 3 (Mar/Apr '22)			
		Full-time	Part-time	Not working, looking	Not working, not looking
Round 4 (Sep/Oct '22)	Full-time	92% (51%)	20% (3%)	31% (1%)	4% (1%)
	Part-time	4% (2%)	65% (11%)	18% (1%)	9% (2%)
	Not working, looking	2% (1%)	3% (<1%)	33% (2%)	5% (1%)
	Not working, not looking	2% (2%)	12% (2%)	18% (1%)	82% (19%)
Base		n=478	n=144	n=38	n=206

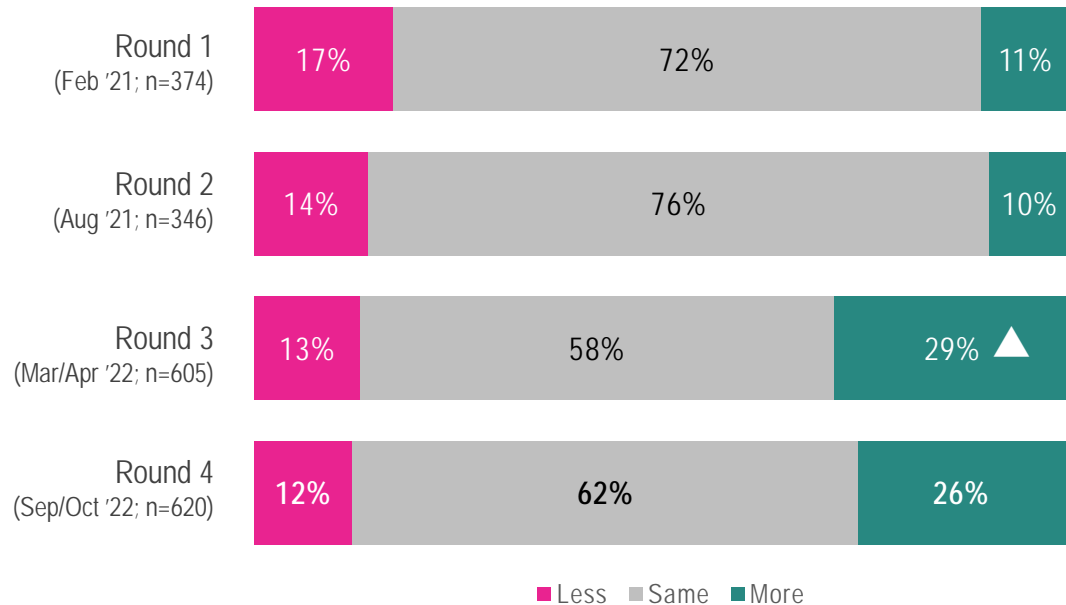
Figures in brackets based on total sample

Change in working hours

The greatest share of panellists (62%) report that their working hours have remained unchanged from six months ago; this share up slightly from Round 3 (58%). In Round 4, 26% reported having increased their working hours over the last six months, this share stable from Round 3, but up significantly from Round 2 (10%). Twelve percent report having reduced their working hours since March/April '22, this share over-represented among those with a personal income less than \$25K (30%) or working part-time (26%). Community and personal service workers (42%) and machinery operators/drivers (41%) are also significantly more likely to report working fewer hours than six months ago.

Of the 38% of longitudinal panellists who had experienced a change in working hours since Round 3, 40% attributed this change to COVID-19, either completely (21%) or partly (19%). This share is down significantly from the previous rounds (compares with 67% in Round 3 and 71% in Round 1).

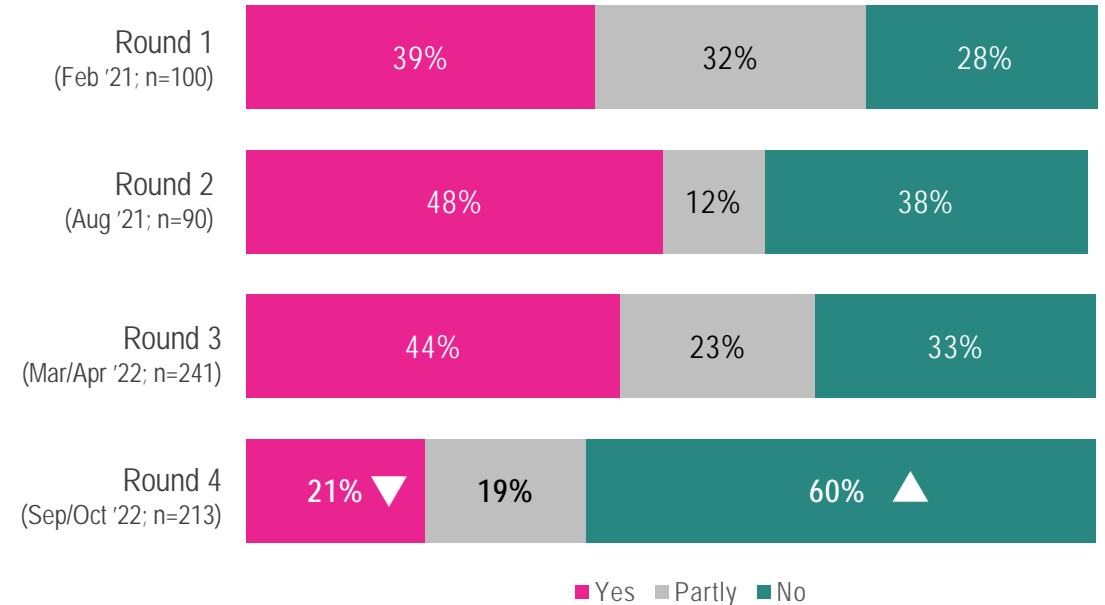
Compared with 12/6 months ago, I am currently working...



Base: All respondents who answered this question

- ▲ Denotes statistically significant increase from previous round
- ▼ Denotes statistically significant decline from previous round

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

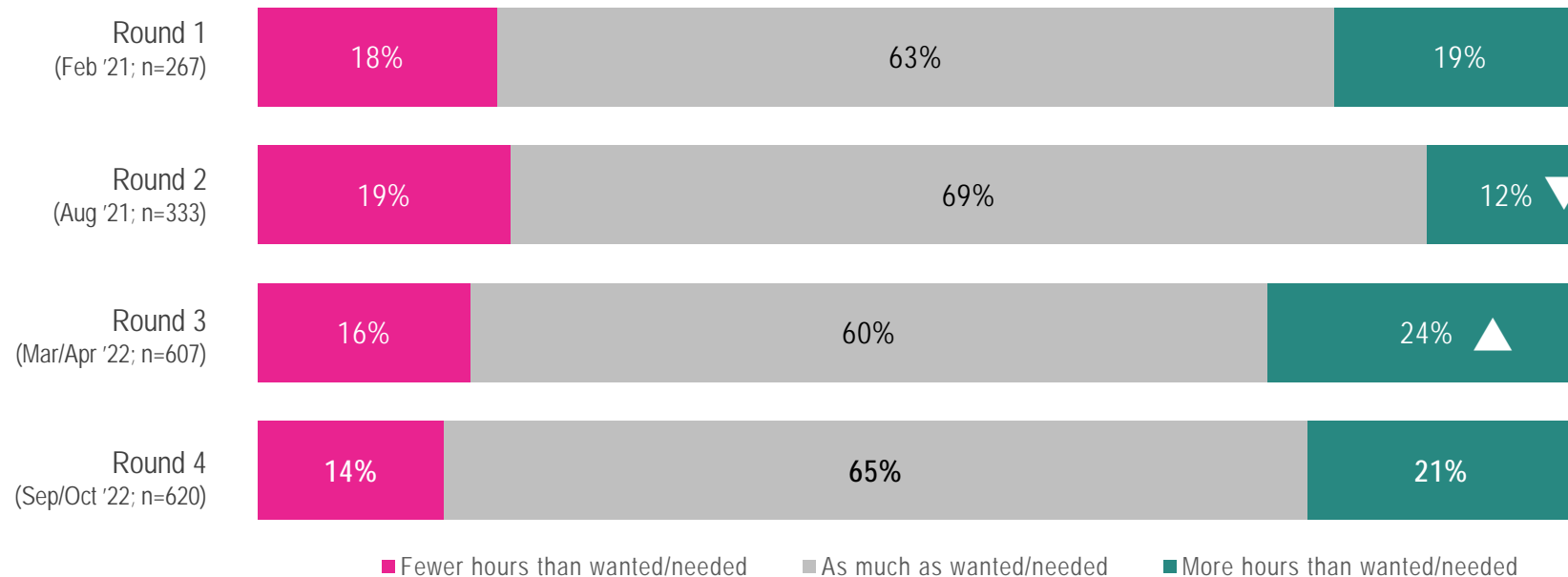


Base: All respondents whose working hours had changed and who answered this question Slide 42

Suitability of current working hours

Whilst the greatest share of respondents continue to be satisfied with the number of hours they work, 21% report working more hours than they want/need (stable from 24%, but up significantly from Round 2 - 12%). Only 14% now report working fewer hours than they need. Respondents with a household (36%) or personal (33%) income of less than \$50,000, part-time workers (35%), those living alone (29%) and Māori (25%) over-represented among those working fewer hours than they want to.

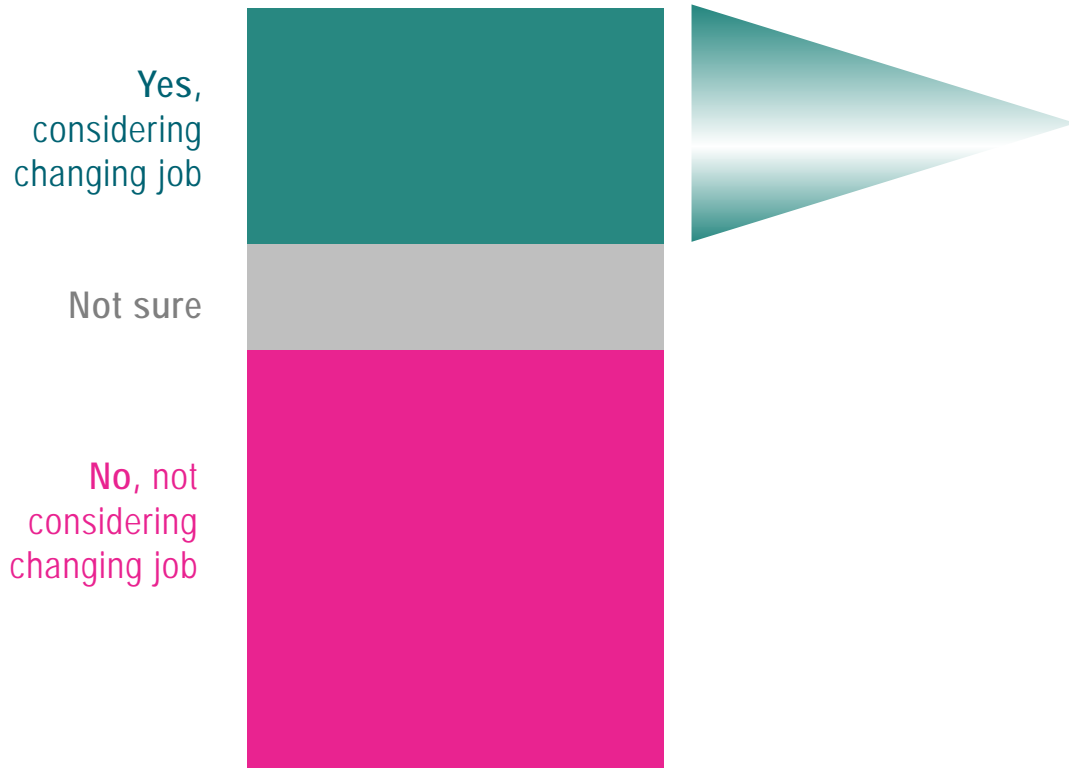
Compared to how many hours I would like to be working, I am currently working ...



Consideration of job change

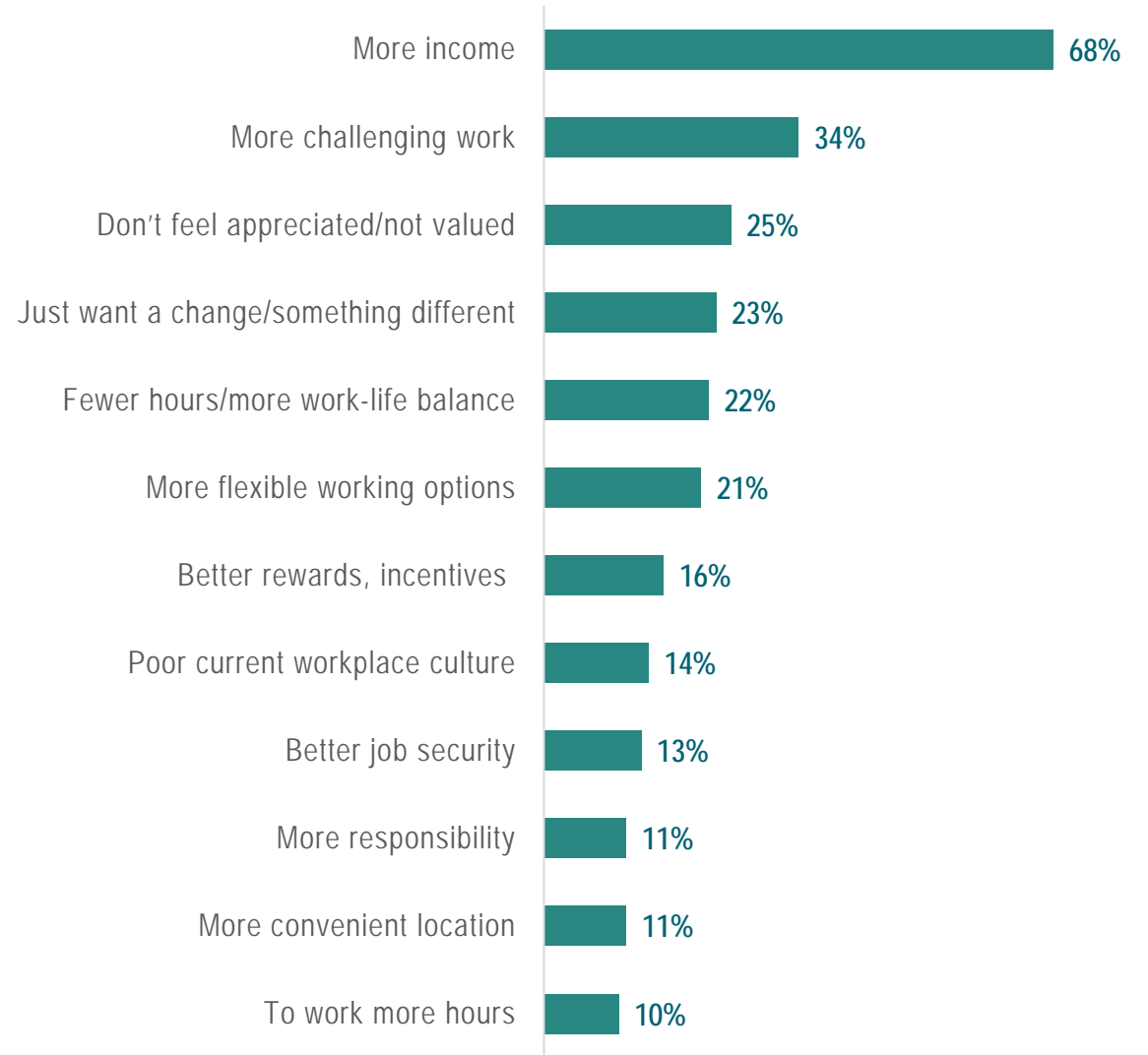
Just less than a third of respondents currently working either full or part-time (31%) are considering changing jobs in the next six months. With the exception of New Zealand Europeans being significantly more likely to be not considering a change (59%), there are no significant differences in consideration of job change by sub-group. Wanting to increase income and seeking more challenging work are the main reasons for considering a job change.

Are you considering changing job in the next six months?



Base: All respondents working full or part-time who answered this question
 Note that this question was asked for the first time in Round Four so no comparative results are available

Reasons for considering changing jobs



Graph depicts reasons given by 10% or more of respondents considering a job change. A full list of reasons is provided in the Appendix

Consideration of job change

Reason for change	All respondents considering job change	Significantly more likely to be mentioned by ...
More income	68%	<ul style="list-style-type: none"> • Those aged 27-46 years (76%) • Females (75%)
Don't feel appreciated/not valued by current employer	25%	<ul style="list-style-type: none"> • Aged 57-66 years (38%) or 27-36 years (32%) • Females (33%)
Work fewer hours/more work-life balance	22%	<ul style="list-style-type: none"> • Aged 67 years + (85%) • Working in construction industry (65%)
More flexible working options	21%	<ul style="list-style-type: none"> • Aged 18-26 years (31%) or 27-36 years (28%)
Better rewards, incentives	16%	<ul style="list-style-type: none"> • Live in a HH with children aged 0-4 years (52%) • Own the house where they live with a mortgage (25%)

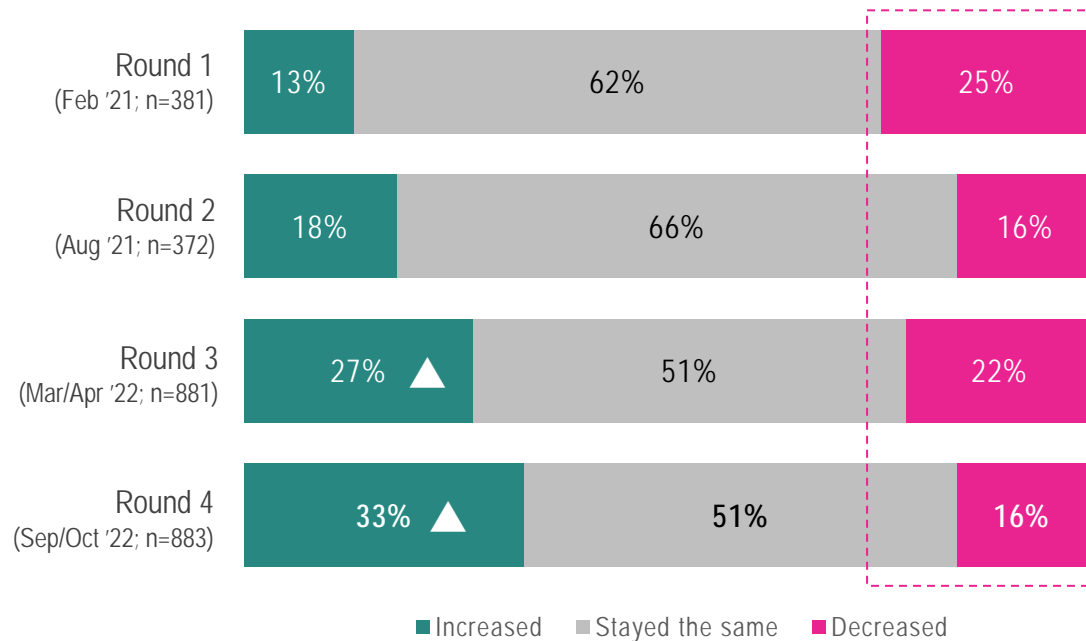
Change in personal income

The share panellists reporting an increase in personal income in the six months to September/October '22 (33%) has increased significantly from six months ago (27% in March/April). Those who have experienced an increase in personal income are significantly more likely to be working in manufacturing (53%), professional services (51%), public administration (49%) or information/telecoms (48%), be working as a professional (51%), have a personal income of \$75-\$150K (49%), household income of \$100K or more (48%), be working full-time (47%) or be aged 18-36 years (46%),

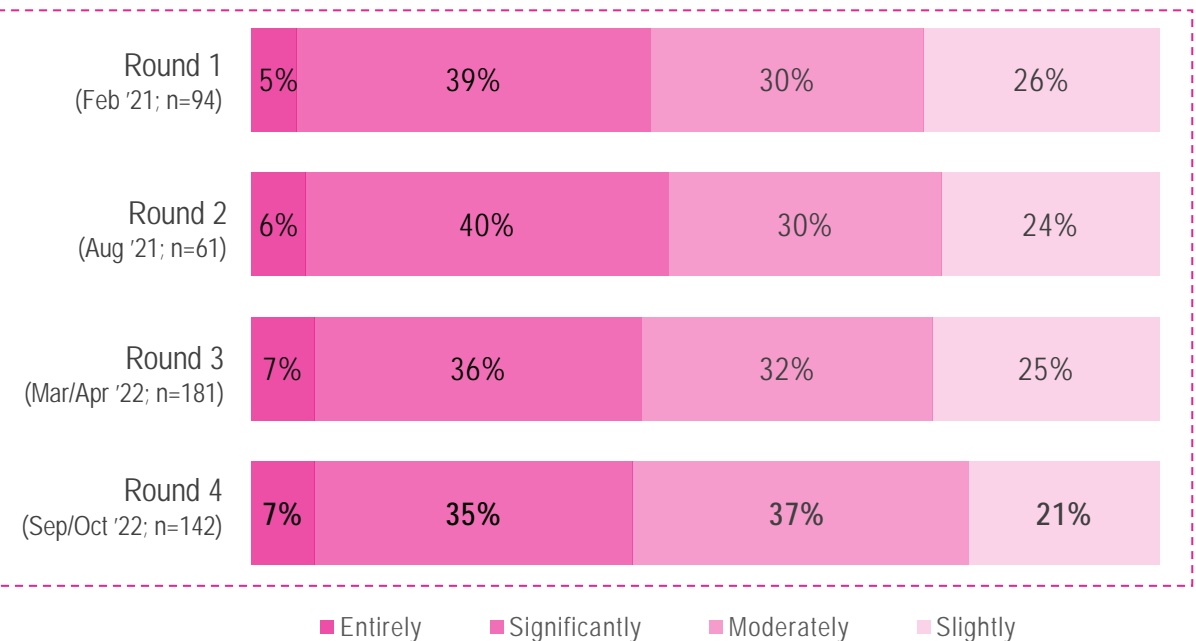
In contrast, those who experienced a decline in personal income over the last six months (16% of respondents), are significantly more likely to be those working in community and personal services (33%), females (21%) and those with a personal income of less than \$50K (21%).

The extent of panellists' decline in income has remained stable over the last six months, 42% reporting having experienced a significant (35%) or entire (7%) decline in personal income in the six months to September/October 2022, compared with 43% in March/April 2022. Males are over-represented among those reporting an entire loss of personal income (14%).

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

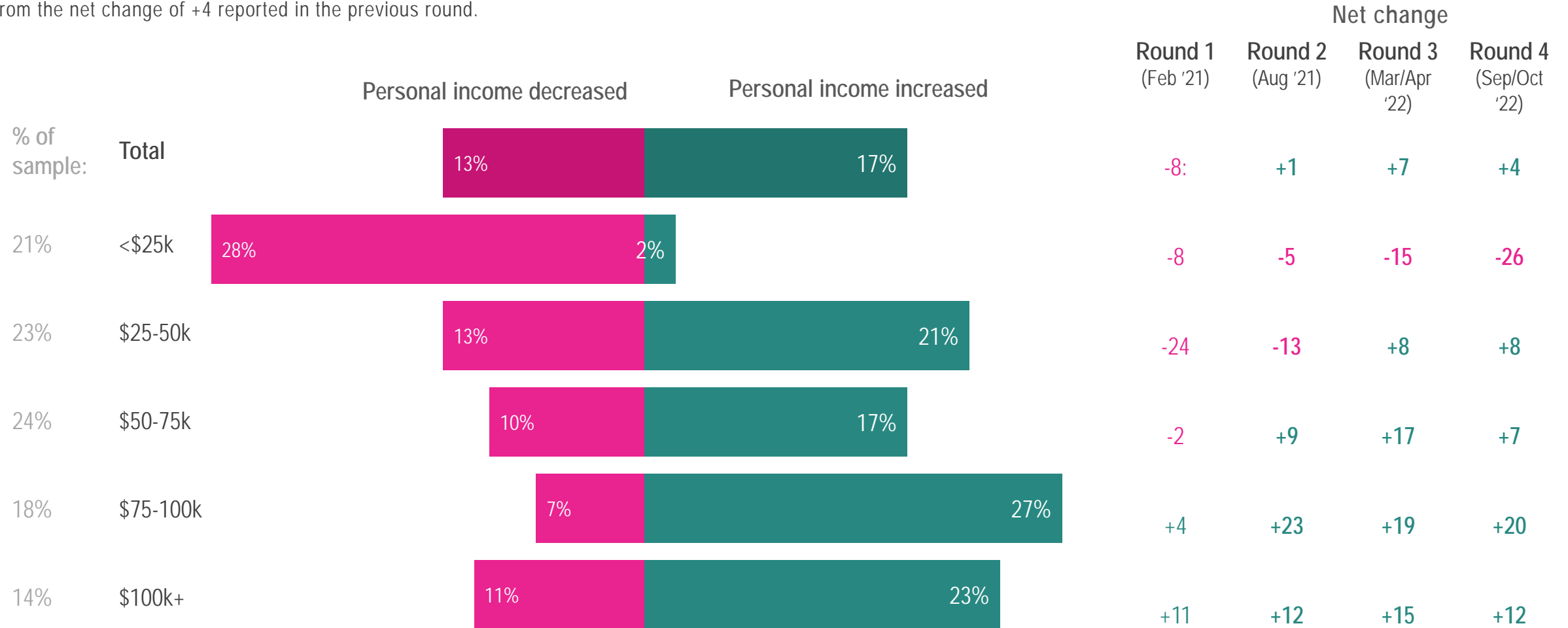


My income has decreased...



Change in personal income

As in previous rounds, in Round 4, 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 27% earning more, a net positive change of +20). Consistent with Round 3, only those with a personal income less than \$25K report a net decrease in personal income (-26). With 13% of all respondents reporting a decrease in personal income and 17% reporting an increase, the net change in Round 4 is +4. This is stable from the net change of +4 reported in the previous round.



Change in personal income by income band

The greatest share of respondents (71%) report being in the same income band in Round 4 as they had been in Round 3, this share stable from 72% in Mar/Apr 2022. Just less than three quarters (70%) of respondents in the lowest income band (<\$25,000) in Round 3 remained in this band in Round 4. Eighteen percent of respondents increased their personal income sufficiently to move into the next band (compared with 17% in the previous Round) whilst 11% reported a lower income in Round 4 than Round 3 (stable from Mar/Apr 2022)..

Change in personal income since Round 3

Round 3 (Mar/Apr '22)

	\$25,000 or less (n=166)	\$25,001-\$50,000 (n=173)	\$50,001-\$75,000 (n=201)	\$75,001-\$100,000 (n=130)	More than \$100,000 (n=101)
Round 4 (Sep/Oct '22)					
\$25,000 or less	70% (15%)	15% (3%)	6% (1%)	2% (<1%)	2% (<1%)
\$25,001-\$50,000	23% (5%)	68% (15%)	11% (3%)	1% (<1%)	0% (0%)
\$50,001-\$75,000	5% (1%)	13% (3%)	67% (18%)	11% (2%)	4% (1%)
\$75,001-\$100,000	1% (<1%)	3% (1%)	15% (4%)	70% (12%)	13% (1%)
More than \$100,000	1% (<1%)	1% (<1%)	<1% (<1%)	16% (3%)	81% (11%)

Increase in personal income band from Round 3

Personal income stable from Round 3

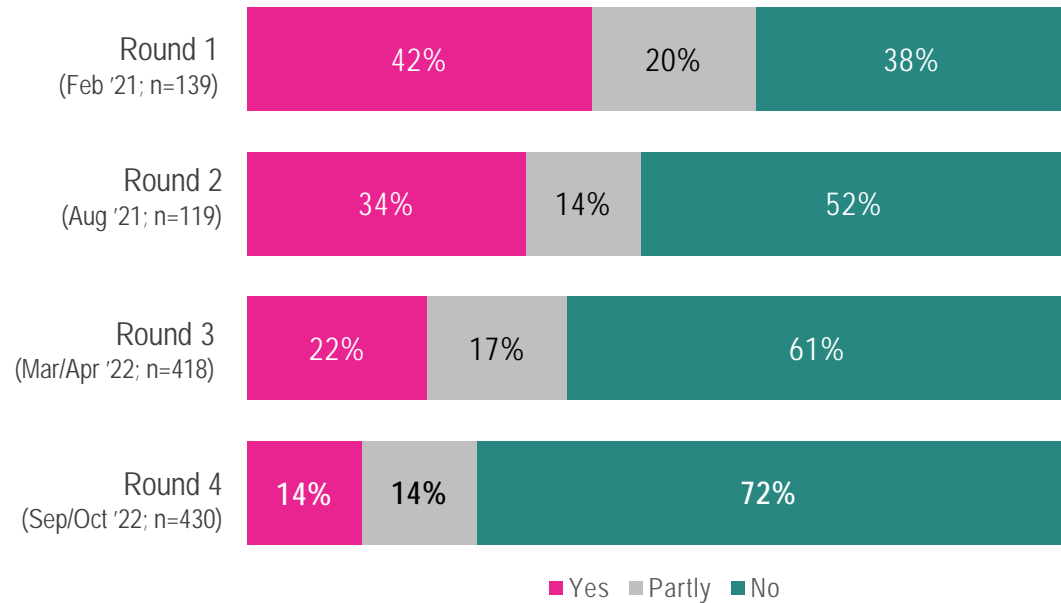
Decrease in personal income band from Round 3

Impact of COVID-19 on personal income

The impact that COVID-19 has had on changes to personal income has continued to decline – from 62% of respondents in Round 1 reporting that a change to their personal income was at least partly due to COVID-19, to 48% in Round 2 and 39% in Round 3. In September/October '22, just 28% attribute their change in personal 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 respondents who reported an increase in personal income, only 14% attributed this to COVID, either fully (7%) or partly (7%). In contrast, 24% of all declines in personal income over the last six months were attributed fully to COVID and a further 29% partly attributed.

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



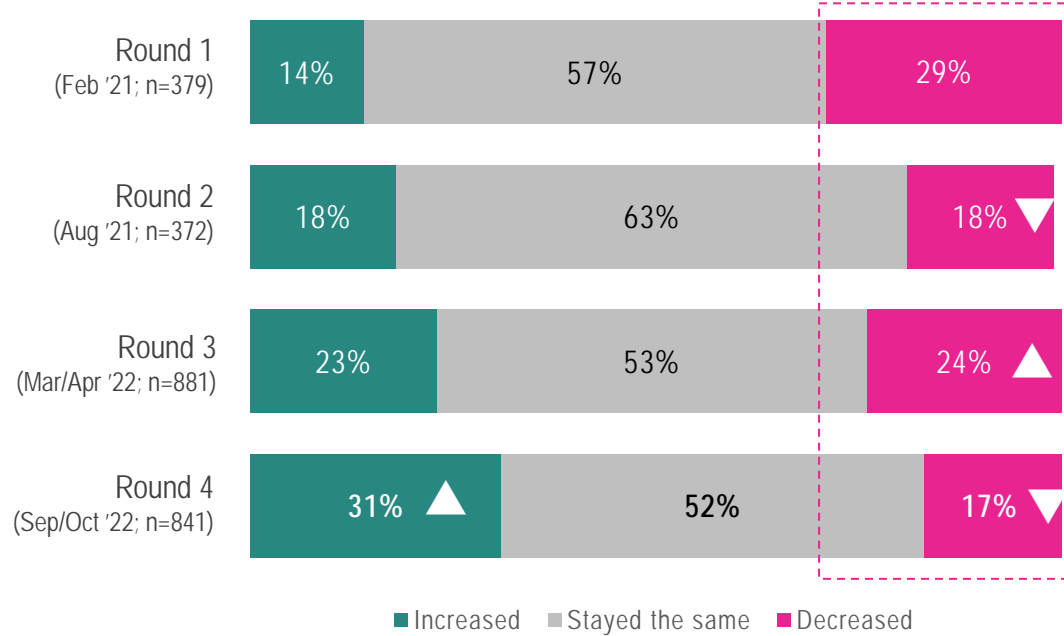
Personal income <u>increased</u> ...	Total Round 3	\$0 \$25K	\$25 \$50K	\$50 \$75K	\$75 \$100K	\$100K+
Due to COVID-19	7%	11%	6%	10%	2%	8%
Partly due to COVID-19	7%	8%	12%	4%	6%	10%
Not due to COVID	86%	81%	82%	86%	92%	82%
Personal income <u>decreased</u> ...	Total Round 3	\$0 \$25K	\$25 \$50K	\$50 \$75K	\$75 \$100K	\$100K+
Due to COVID-19	24%	32%	16%	30%	31%	31%
Partly due to COVID-19	29%	24%	18%	27%	39%	69%
Not due to COVID	47%	44%	66%	43%	30%	0%

Change in household income

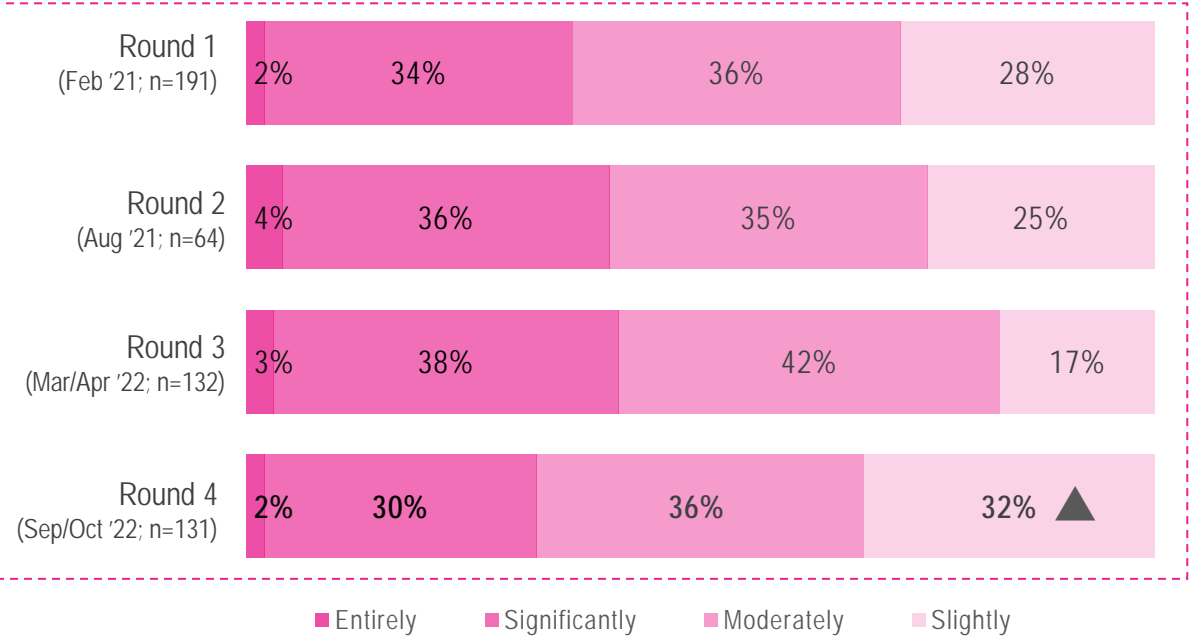
The share of respondents reporting a decrease in household income has continued to fall – down 7 percentage points between Rounds 3 and 4, and down 12 percentage points from Round 1. Accommodation and food service workers (36%), those aged 57-66 years (27%), Māori (24%) and females (19%) are over-represented among those experiencing a decrease in income over the last six months. In contrast, the share reporting an increase in household income has increased significantly since Round 3, up 8 percentage points to 31%. Those with a household income of \$150K or more (53%), working in real estate (54%), information/media (53%) or as a professional (43%), working full-time (42%) or who own their home with a mortgage (38%) are over-represented among this group..

Of the 17% who had experienced a decline in household income, the largest share (36%) reported a moderate decline; 32% report reported a significant (30%) or entire (2%) decline in household income over the last six months. The share reporting just a slight decrease has increased over the last six months, from 17% to 32%.

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



Household income has decreased...



Base: Household income change: All respondents who answered this question.
 Severity of decrease: All respondents who had experienced a decrease in household income over previous 12/6 months

▼ Denotes statistically significant decline from previous round

Change in household income by income band

The greatest share of respondents (67%) report being in the same household income band in Round 4 as they had been in Round 3. Just less than three quarters (70%) of respondents in the lowest income band (<\$25,000) in Round 3 remained in this band in Round 4. Twenty-two percent of respondents increased their household income sufficiently to move into the next band; 11% reported a lower income in Round 4 than Round 3.

Change in personal income since Round 3

Round 3 (Mar/Apr '22)

	\$25,000 or less (n=60)	\$25,001-\$50,000 (n=114)	\$50,001-\$75,000 (n=117)	\$75,001-\$100,000 (n=116)	More than \$100,000 (n=314)
Round 4 (Sep/Oct '22)					
\$25,000 or less	70% (6%)	19% (2%)	8% (1%)	0% (0%)	3% (<1%)
\$25,001-\$50,000	12% (2%)	76% (12%)	8% (1%)	4% (1%)	0% (0%)
\$50,001-\$75,000	3% (<1%)	13% (2%)	67% (11%)	9% (1%)	8% (1%)
\$75,001-\$100,000	2% (<1%)	5% (1%)	22% (4%)	43% (7%)	28% (4%)
More than \$100,000	1% (<1%)	2% (1%)	3% (2%)	23% (10%)	71% (31%)

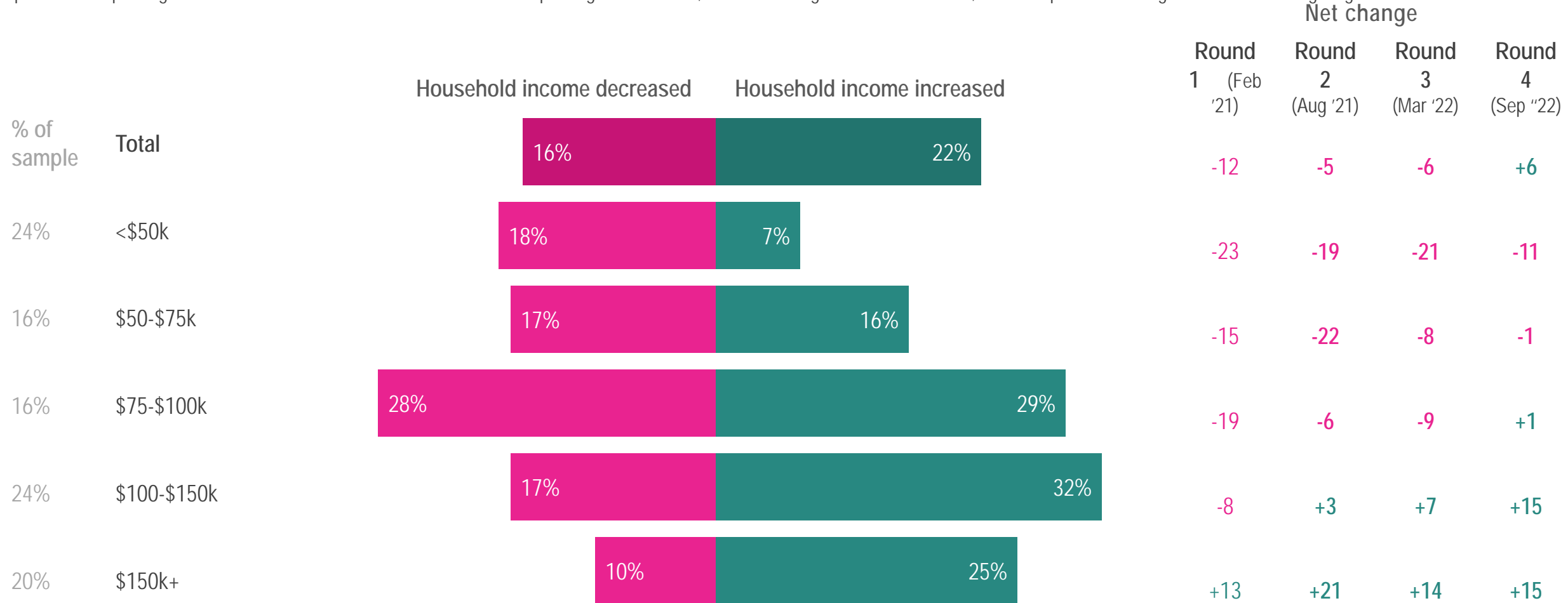
Increase in personal income band from Round 3

Personal income stable from Round 3

Decrease in personal income band from Round 3

Change in household income

As in previous rounds, in Round 4 the net change in household income was most positive among financially-secure consumers, particularly those earning \$100-\$125K+ (17% in this income bracket earning less than six months ago but 32% earning more, a net positive change of 15) or \$150K+ (10% earning less than six months ago but 25% earning more, a net positive change of 15). In contrast, those with a household income of <\$50K report the highest net decline (-11) – although this represents a notable improvement from Round 3 (-21). With 16% of all respondents reporting a decrease in household income and 22% reporting an increase, the net change in Round 3 is +6, the first positive change since monitoring began.

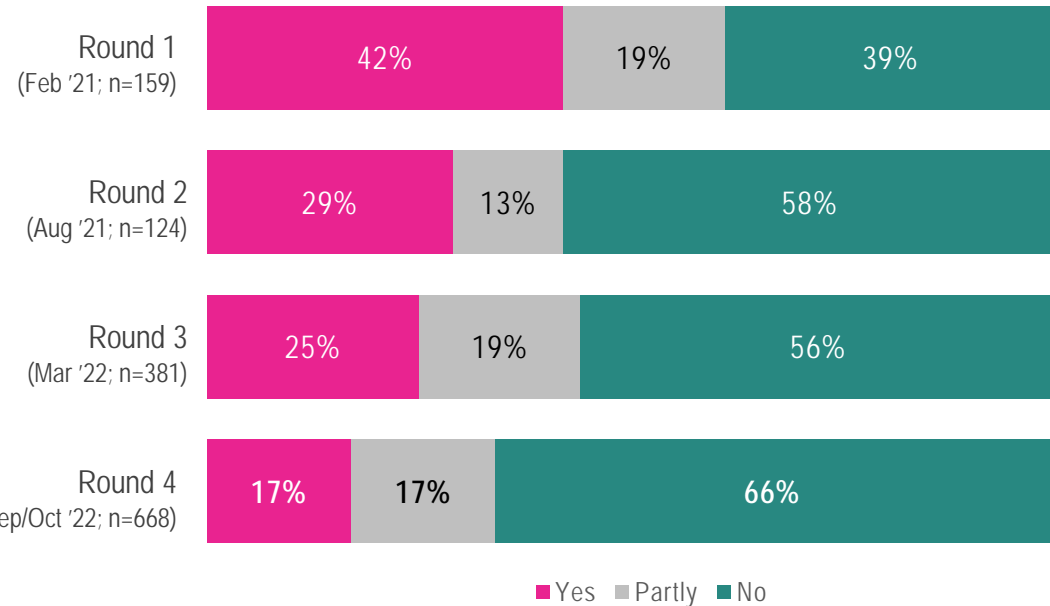


Impact of COVID-19 on household income

Changes to household income continue to be less likely to be caused by COVID-19. In Round 1, 61% of respondents who reported a change in household income attributed this at least partly to COVID-19; this decreased to 42% in Round 2. In Round 4, 34% report that COVID has impacted their change in household income, 17% attributing the change fully 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 household income, only 17% attributed this either fully (9%) or partly (8%) to COVID. In contrast, 28% of all declines in household income over the last six months were attributed fully to COVID and a further 18% 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	9%	*	19%	7%	0%	5%
Partly due to COVID-19	8%	*	0%	7%	8%	9%
Not due to COVID	83%	*	81%	86%	92%	86%
Household income <u>decreased</u> ...	Total Round 3	\$0 \$25K	\$25 \$50K	\$50 \$75K	\$75 \$100K	\$100K+
Due to COVID-19	28%	47%	27%	27%	34%	23%
Partly due to COVID-19	18%	22%	33%	29%	9%	9%
Not due to COVID	54%	31%	40%	44%	57%	68%

* Sample size too small to provide statistically reliable results



Purchasing confidence

Purchasing confidence - Summary

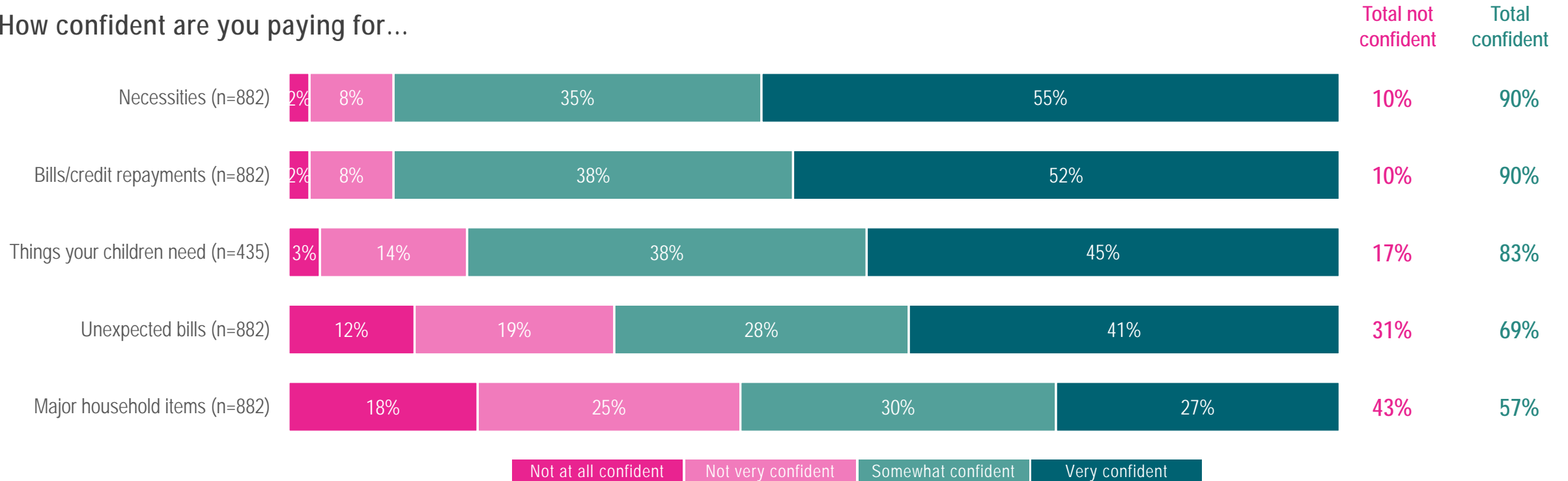
- For the first time since monitoring began in March 2021, respondents are **more confident about their ability to pay** for necessities, regular and unexpected bills and large household items **than they were six months ago**. The increase in purchase confidence is most notable for large household items, the share confident in their ability to purchase up from 44% in March/April 22 to 57% in September/October 22.
- Most respondents are **confident about their ability to pay for necessities** such as food (90%) and **to meet their regular bill commitments** (90%). However, one in ten respondents continue to be at risk of not being able to pay for these essentials. 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 (57%).
- Whilst, for all five purchase types questioned on, respondents are less confident of their ability to pay over the coming six months, this **anticipated decline in confidence is considerably less than** what has been observed in **previous rounds**.
- For the first time since monitoring began, there has been an **increase in confidence** among respondents in their **ability to find the things they want/need**, and levels of confidence are notably higher than respondents expected they would be when asked six months ago. In addition, in contrast to previous rounds where respondents anticipated a significant decline in confidence in ability to find what they need over the following six months, looking forward to March/April 2023, respondents **anticipate that their ability to find what they want/need will remain stable**.

Purchasing confidence – Round 4

Participants continue to be most confident in their ability to pay for their regular/expected bills, including necessities (90%) and bills/credit repayments (90%). They are least confident in their ability to pay for major household items (57%).

It is important to note that, while the majority of respondents are confident in their ability to pay for necessities, 10% are not. Similarly, 10% are not confident they can meet regular bill/credit repayments. Almost a third (31%) are not confident in their ability to pay unexpected bills of around \$250 (e.g. for medical costs) and as high as 43% are not confident that they could pay for major household items if they needed to.

How confident are you paying for...

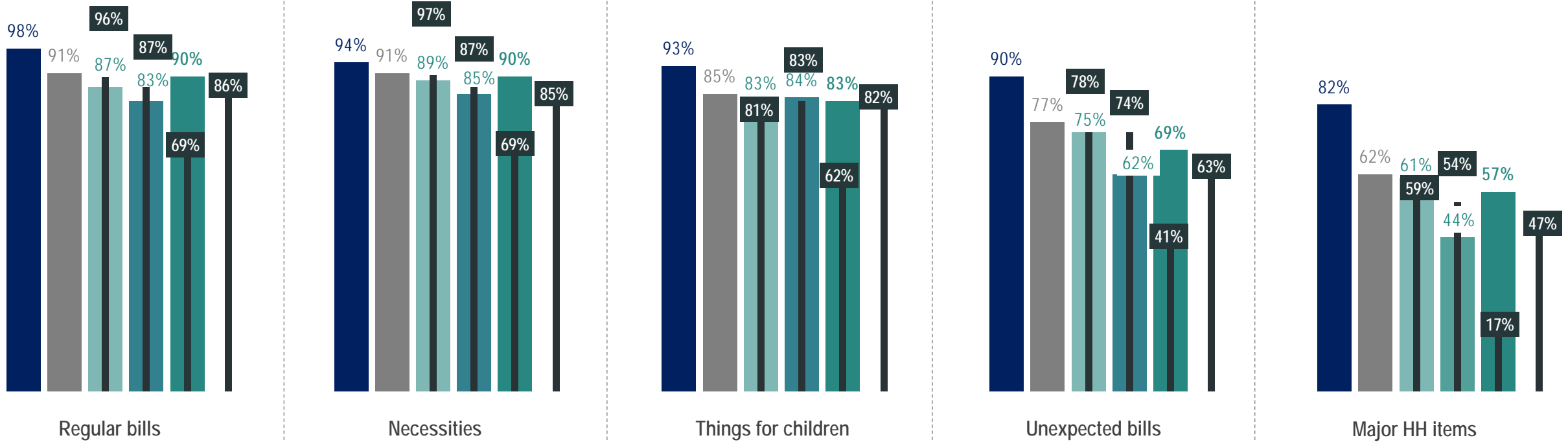


Purchasing confidence over time

For the first time since monitoring began in March 2021, respondents are more confident about their ability to pay for necessities, unexpected bills and large household items than they were six months ago. The increase in confidence is most notable for the purchase of large household items, the share confident up from 44% in March/April 22 to 57% in September/October 22. Respondents are also notably more confident about their ability to meet both regular and unexpected bills.

Whilst, for all five purchase types questioned on, respondents are less confident of their ability to pay over the coming six months, this decline in confidence is considerably less than what has been observed in previous round, the largest being a 10 percentage point decline in respondents' confidence purchasing major household items over the next six months.

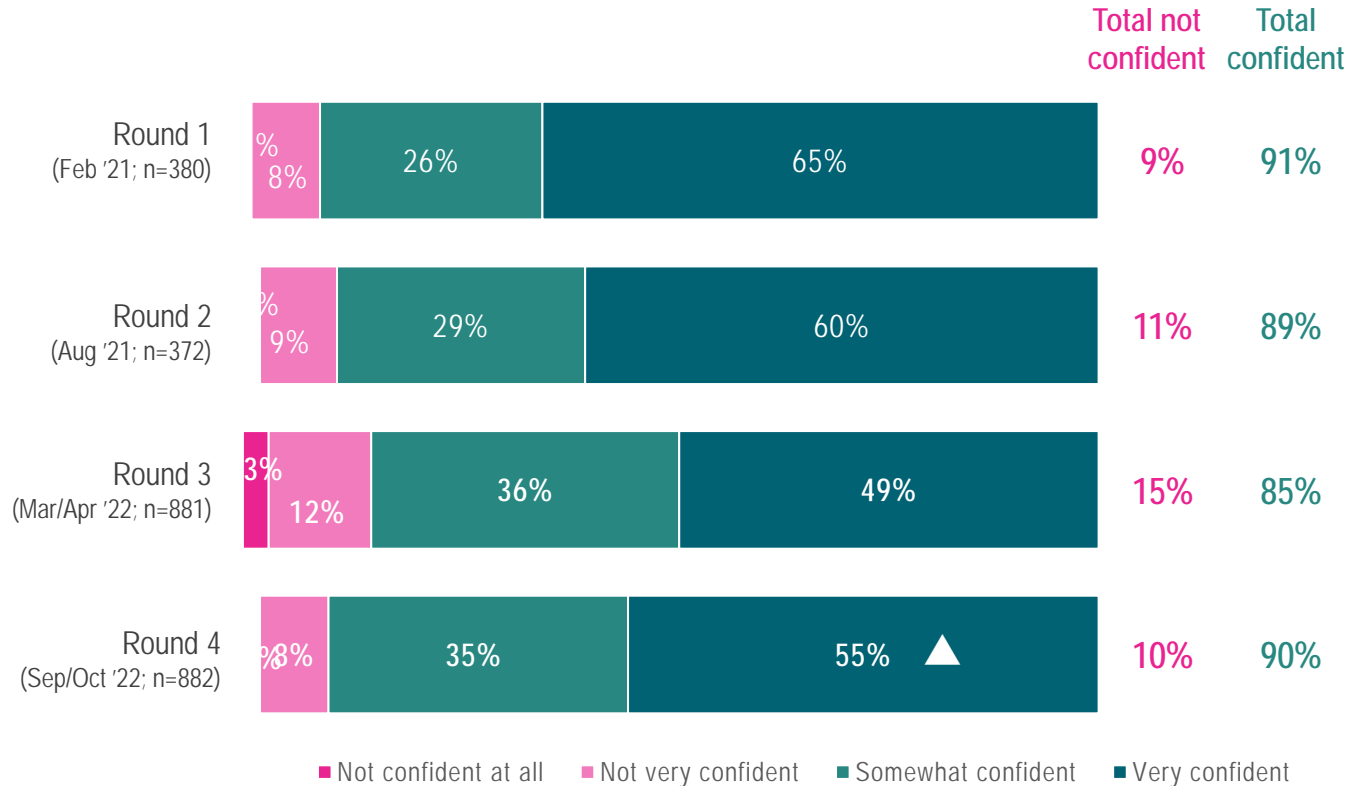
Purchasing Confidence - Experience in the six months/anticipated in the next six months



Confidence paying for necessities

Most respondents (90%) continue to feel confident about their ability to pay for necessities such as food and to meet rent or mortgage commitments. This round, the share feeling very confident has increased significantly – up 6 percentage points to 55%. Respondents with a HH income of \$200k or more (82%), those who have experienced an increase in HH or personal income over the last six months (69%) and those working in professional roles (68%) are over-presented among respondents who are very confident in their ability to pay for necessities. However, 10% of respondents remain at risk of not being able to pay for necessities, including 2% who are not confident at all. ‘At-risk’ consumers continue to be over-represented among those not confident about their ability to pay regular bills and meet credit repayments.

Confidence in ability to pay for necessities



2%

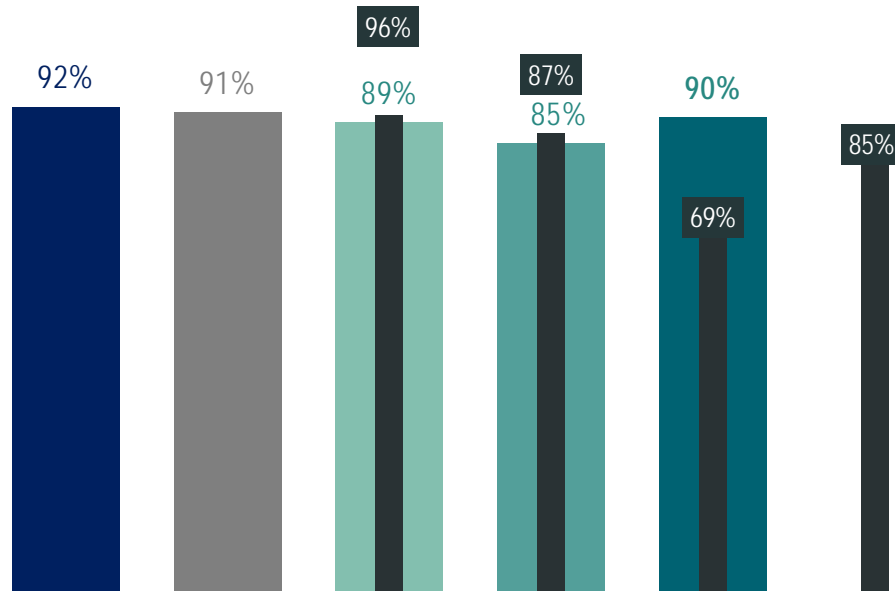
Those significantly more likely to be not at all confident:

- Flatting (15%) or renting (4%)
- Northland residents (12%)
- Are working more hours a week than they want to (4%)
- Live in a household with children (3%)

Confidence paying for necessities over time

For the first time since monitoring began, there has been an increase in confidence in paying for necessities since the previous round – and levels of confidence are notably higher than respondents expected they would be when asked six months ago. In addition, whilst respondents are still anticipating that their ability to pay for necessities will decline over the next six months, this decline is significantly lower than it has been for previous rounds, respondents expecting a 5 percentage point decline in confidence levels to March next year compared with a 16 percentage point decline anticipated between Rounds 3 and 4.

Net change in confidence paying for necessities over time



Who is most likely to anticipate **improved** ability to pay for necessities in Mar '23 (17% of all respondents)

- ✓ Not working but looking for work (31%)
- ✓ Experienced increase in HH income over last six months (25%)
- ✓ Working part-time (22%) or full-time (19%)
- ✓ Renting (20%) or own a house with a mortgage (18%)



Who is most likely to anticipate **less** ability to pay for necessities in Mar '23? (22% of all respondents)

- Experienced decrease in personal (40%)/HH (38%) income over last six months
- Household income <\$25K (39%) or \$50-\$75K (28%)
- Rural residents (35%)
- Flatting (32%)

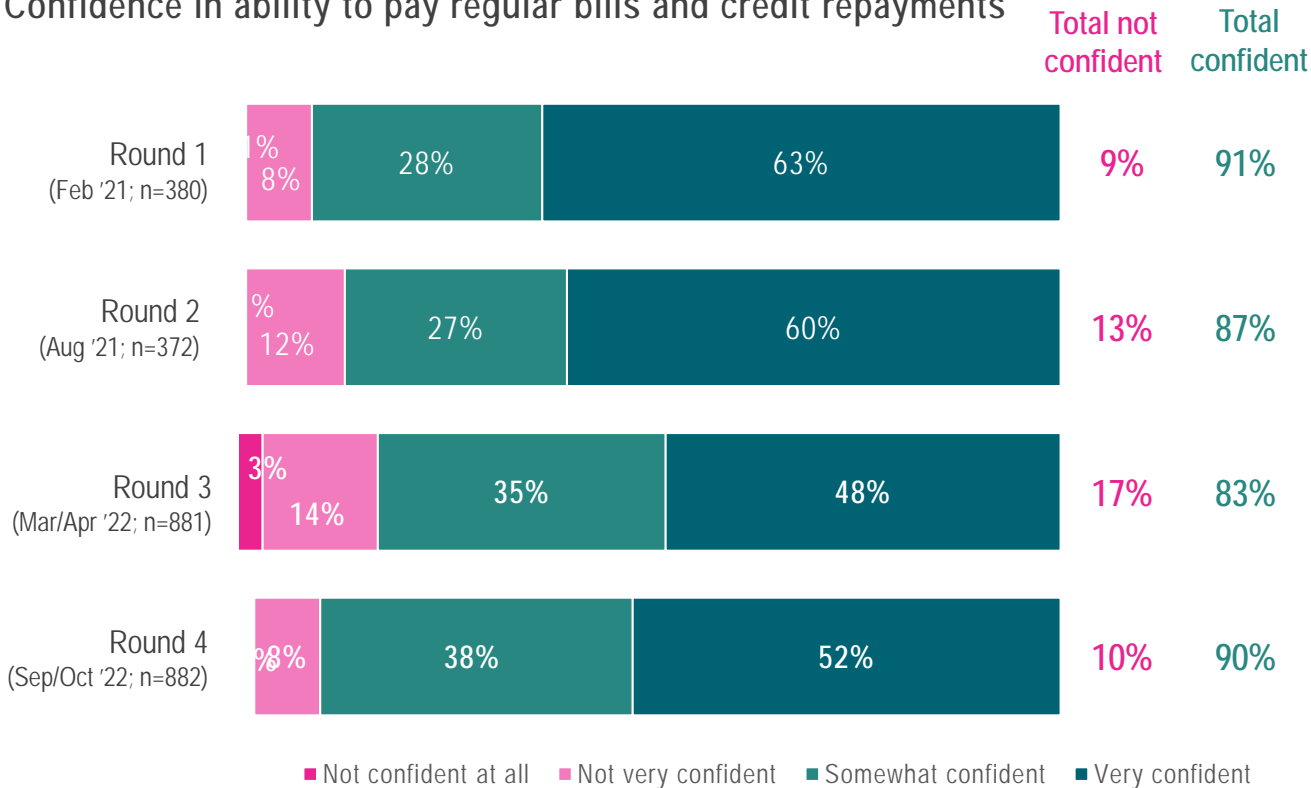


Confidence paying regular bills, credit repayments

Most respondents (90%) continue to feel confident about their ability to pay regular bills (such as insurance and telephone) and credit repayments, this share up significantly from Round 3 (83%). Levels of confidence are highest among financially-secure respondents - those with the highest HH income (75% of those with a HH income of \$200-\$250K very confident in their ability to make regular bill payments) and those who own their own home without a mortgage (69% very confident).

However, more than one in ten respondents (10%) remain at risk of not being able to meet bill commitments, including 2% who are not confident at all. '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



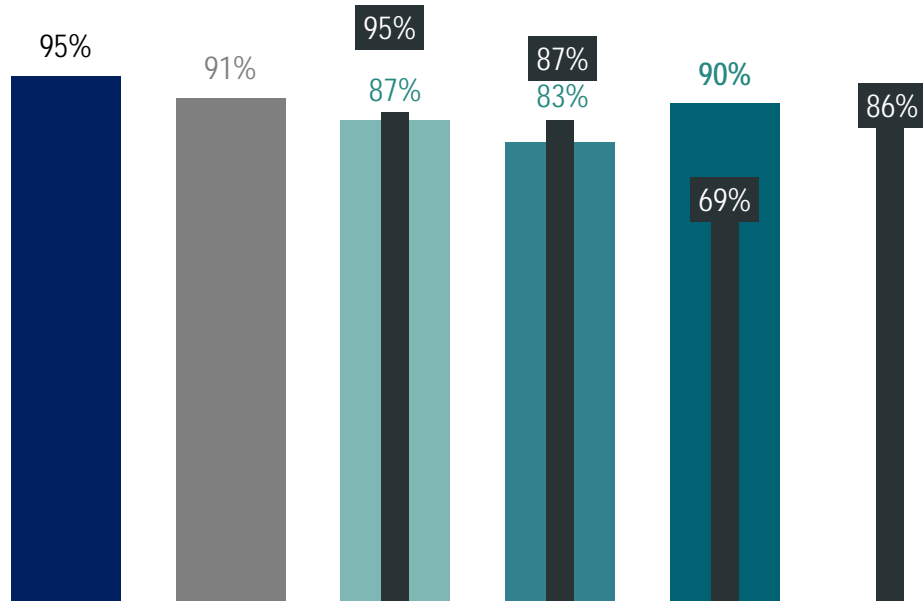
2%

- Those significantly more likely to be not at all confident:
- No personal income (19%)
 - Not working, but looking for work (16%)
 - Northland residents (12%)
 - Household or personal income has decreased from 6 months ago (7%)
 - Māori (6%)
 - Children aged 0-12 years in household (6%)
 - Labourers (5%)
 - Flatting (5%) or renting (4%)

Confidence paying bills over time

For the first time since monitoring began, there has been an increase in confidence in meeting regular bill payments since the previous round – and levels of confidence are notably higher than respondents expected they would be when asked six months ago. In addition, whilst respondents are still anticipating that their ability to pay regular bills will decline over the next six months, this decline is significantly lower than it has been for previous rounds, respondents expecting a 4 percentage point decline in confidence levels to March next year compared with a 14 percentage point decline anticipated between Rounds 3 and 4.

Net change in confidence paying bills over time



Who is most likely to anticipate **improved** ability to pay bills in Mar '23? (16% of all respondents)

- ✓ Pasifika (31%)
- ✓ Experienced increase in HH income over last six months (23%)
- ✓ Working full-time (19%)
- ✓ Renting (19%)



Who is most likely to anticipate **less** ability to pay bills in Mar '23? (20% of all respondents)

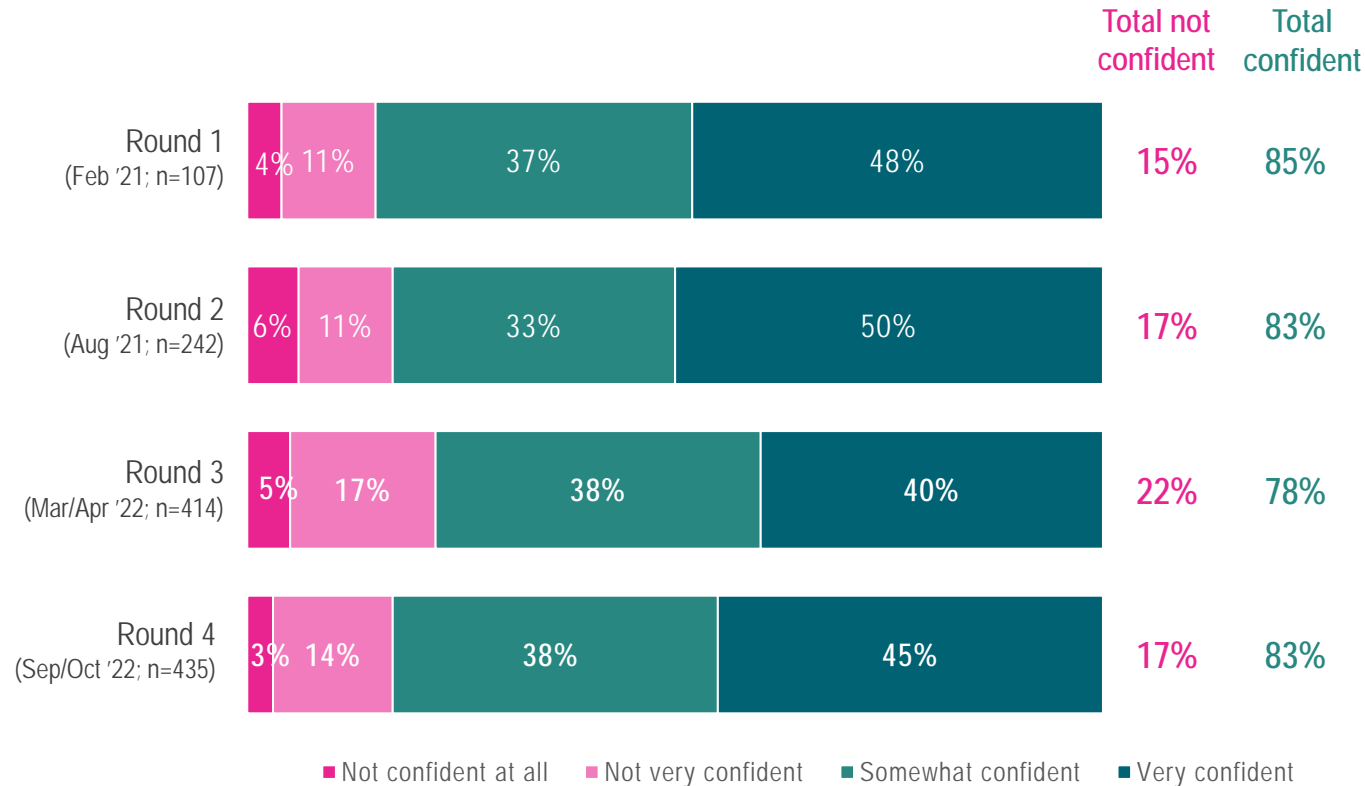
- ✓ HH income <\$25K (38%)
- ✓ Experienced decrease in personal (36%)/HH (34%) income over last six months



Confidence paying for things that children need

As with purchasing necessities and meeting regular bill payments, among those with children, confidence in the ability to buy things that their child(ren) need has improved from Round 3, up 5 percentage points to 83%. Older parents (52% of those aged 47-56 years) and males (49%) are over-represented among those who feel very confident as are those with a HH income of \$200K or more (82%). However, just less than one in five parents are not confident in their ability to pay for things that their child(ren) need.

Confidence in ability to buy things that your children need



3%

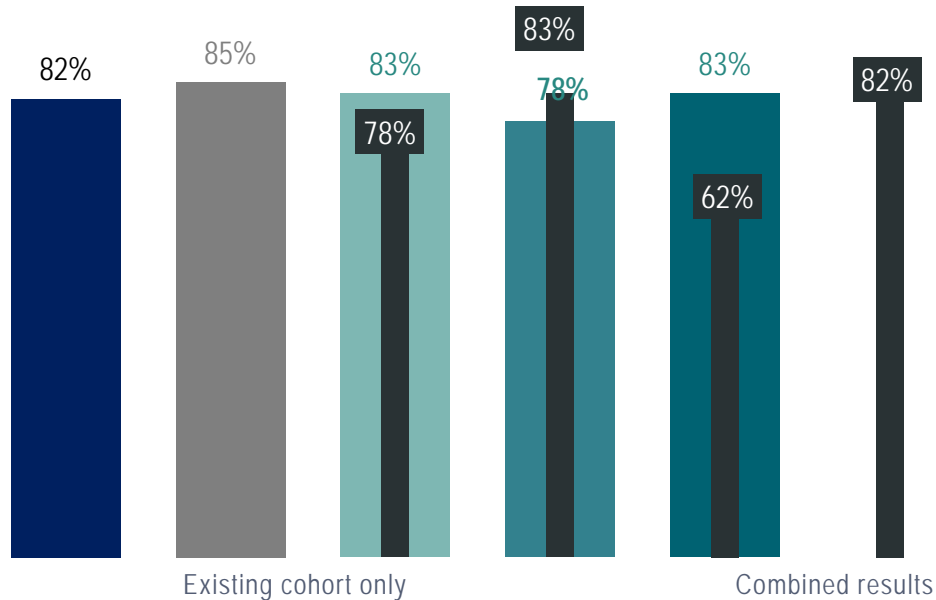
Those significantly more likely to be not at all confident:

- Not working, looking for work (33%)
- 18-26 years (18%)

Confidence paying for things children need over time

Confidence in ability to pay for things that children need has improved over the last six months - and levels of confidence are notably higher than respondents expected they would be when asked six months ago (83%, compared with 62% anticipated). In addition, in contrast to Round 3, where respondents anticipated a significant decline in confidence in ability to pay over the following six months, looking forward to March/April 2023, respondents anticipate that their ability to pay for things their children need will remain stable.

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 Mar '23? (16% of all respondents)

- ✓ Lived in NZ for 6-10 years (23%)
- ✓ Children aged 0-12 years living in house (18%)



Who is most likely to anticipate less ability to buy things children need in Mar '23? (17% of all respondents)

- ✓ No personal income (41%)
- ✓ Decrease in hh (45%), personal (44%) income

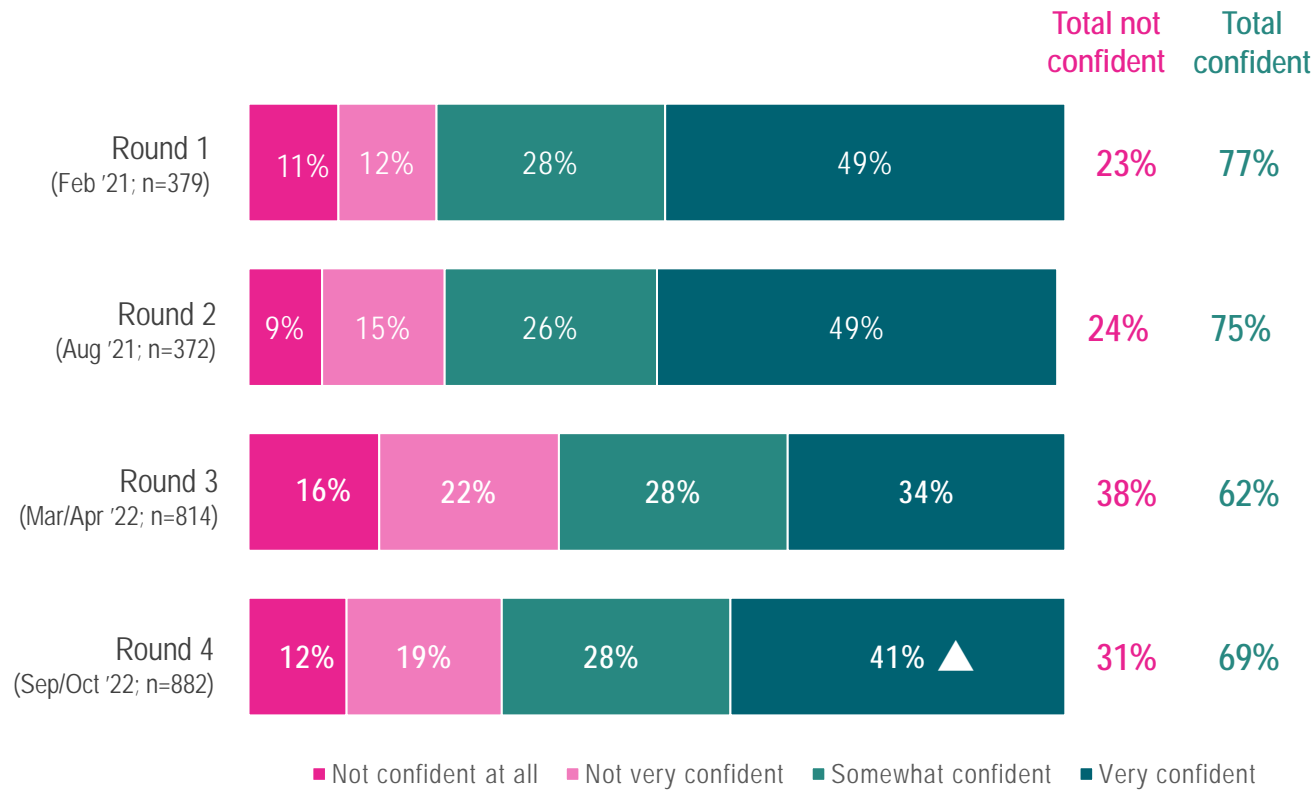


Confidence paying an unexpected bill

Two-thirds of respondents confident about their ability to pay an unexpected bill, this share up significantly from Round 3 (62%). In particular, the share that are very confident in their ability to pay an unexpected bill of \$250 has increased significantly over the last six months, up from 34% to 41%. Levels of confidence are highest among older respondents (56% of those aged 67 years or older very confident) and those who own their home without a mortgage (63%),

'At-risk' consumers continue to be 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



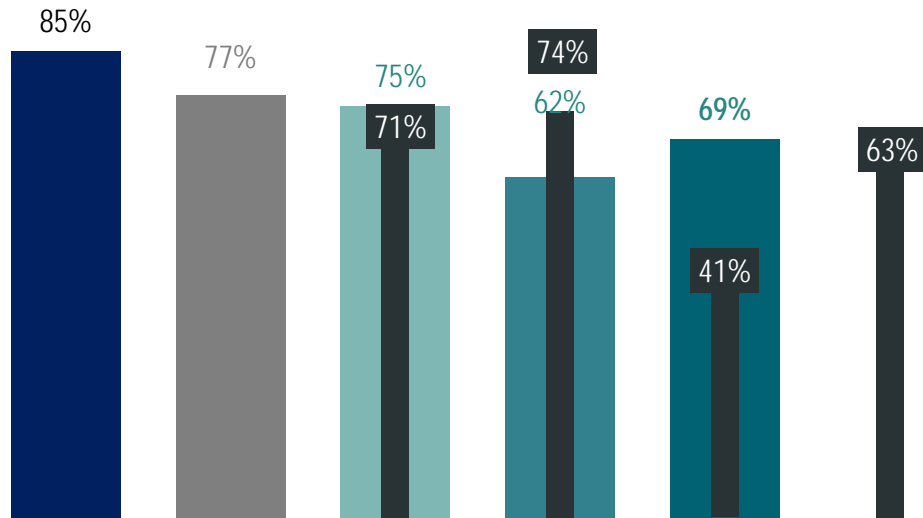
12%

- Those significantly more likely to be not at all confident:
- Not working, looking for work (47%)
 - HH/personal income of <\$25K (32%)
 - Māori (28%)
 - Working in accommodation/food services (28%) or retail trade (26%)
 - Renting (23%)
 - Working in community/personal services (21%)
 - Living alone (19%)
 - 37-56 years (16%)
 - Females (15%)
 - Born in New Zealand (14%)
 - Children in household aged 0-12 years (14%)

Confidence paying an unexpected bill over time

Consistent with the other aspects of consumer confidence, for the first time since monitoring began, there has been an increase in confidence in ability to pay an unexpected bill - and levels of confidence are notably higher than respondents expected they would be when asked six months ago (69% confidence compared to an anticipated 41%). In addition, whilst respondents are still anticipating that their ability to pay regular bills will decline over the next six months, this decline is significantly lower than it has been for previous rounds, respondents expecting a 6 percentage point decline in confidence levels to March/April next year compared with a 21 percentage point decline anticipated between Rounds 3 and 4.

Net change in confidence paying an unexpected bill over time



Who is most likely to anticipate **improved** ability to pay unexpected bills in Mar '23? (17% of all respondents)

- ✓ Experienced increase in HH income over last six months (27%)
- ✓ Working full-time (21%)
- ✓ Renting (20%) or own home with mortgage (20%)



Who is most likely to anticipate **less** ability to pay unexpected bills in Mar '23? (23% of all respondents)

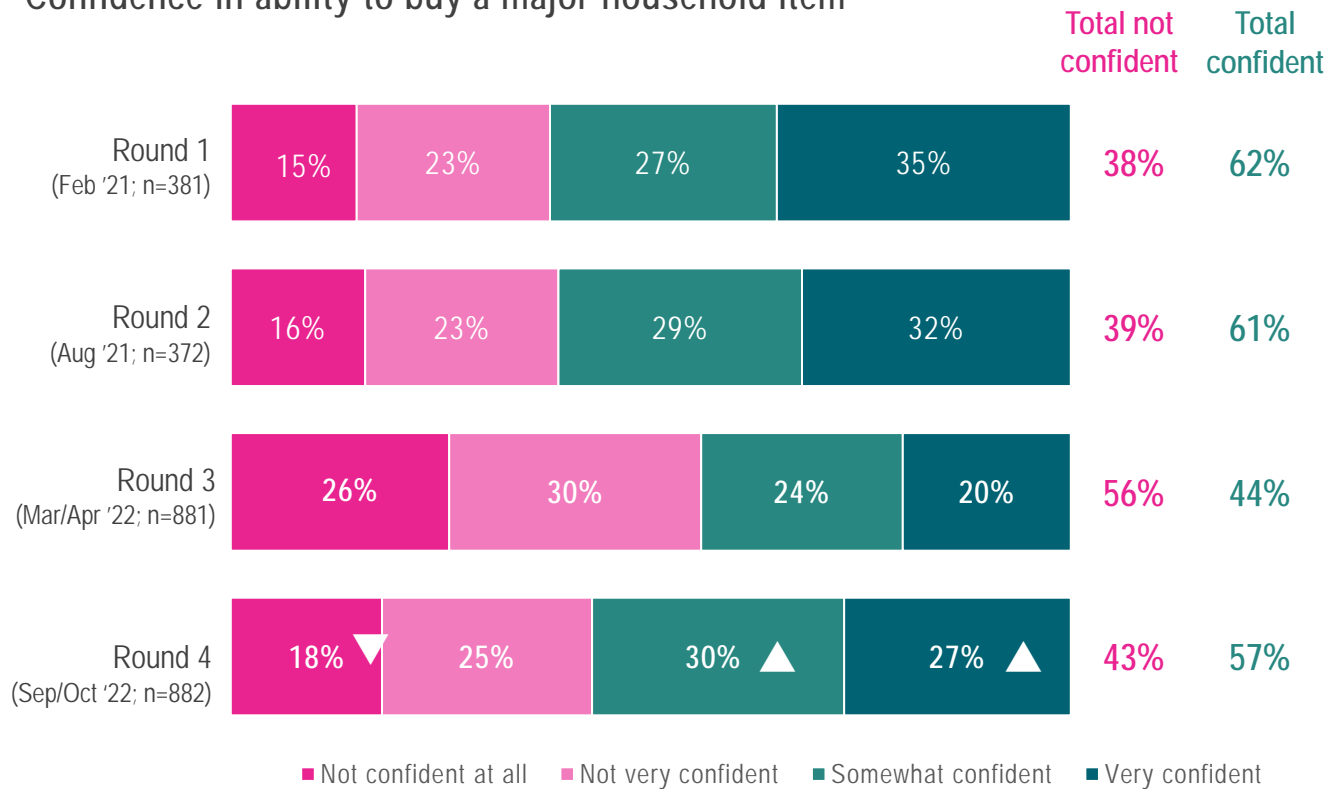
- ✓ HH income <\$25K (42%)
- ✓ Experienced decrease in personal (40%)/HH (39%) income from six months ago



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 (57%), although this share has increased significantly from 44% in Round 3. Financially-secure respondents – including those who own their home without a mortgage (48%), older respondents (67 years +) (47%), those with a HH income of more than \$250K (47%) and males (33%) - are over-represented among those very confident in their ability to pay for a major household item. In contrast, one in five (18%) are not at all confident in their ability to pay for a major household item, with 'at-risk' consumers over-represented among this group.

Confidence in ability to buy a major household item



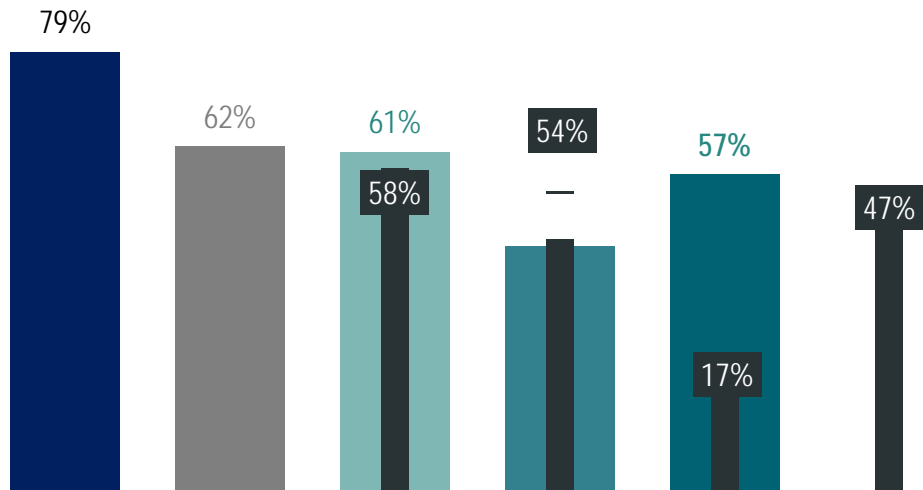
18%

- Those significantly more likely to be not at all confident:**
- Not working, looking for work (50%)
 - Household/personal income of <\$50K (30%)
 - Household/personal income has decreased from 6 months ago (28%)
 - Children aged 0-12 years in HH (28%)
 - Working part-time (25%)
 - Renting (27%) or living in a group setting (25%)
 - Māori (25%)
 - 18-26 years (24%) or 47-56 years (24%)
 - Females (22%)

Confidence paying for major household items over time

For the first time since monitoring began, there has been an increase in confidence in paying for major household items since the previous round – and levels of confidence are notably higher than respondents expected they would be when asked six months ago (57% confident in their ability to pay, compared with only 17% anticipating this level of confidence when asked in March/April 2022). In addition, whilst respondents are still anticipating that their ability to pay regular bills will decline over the next six months, this decline is significantly lower than it has been for previous rounds, respondents expecting a 10 percentage point decline in confidence levels to March next year compared with a 27 percentage point decline anticipated between Rounds 3 and 4.

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 Mar '23?
(18% of all respondents)

- ✓ 18-26 years (31%)
- ✓ Experienced increase in HH income over last six months (26%)
- ✓ Renting (23%) or own home with mortgage (20%)
- ✓ Working full-time (21%)



Who is most likely to anticipate **less** ability to buy major household items in Mar '23?
(28% of all respondents)

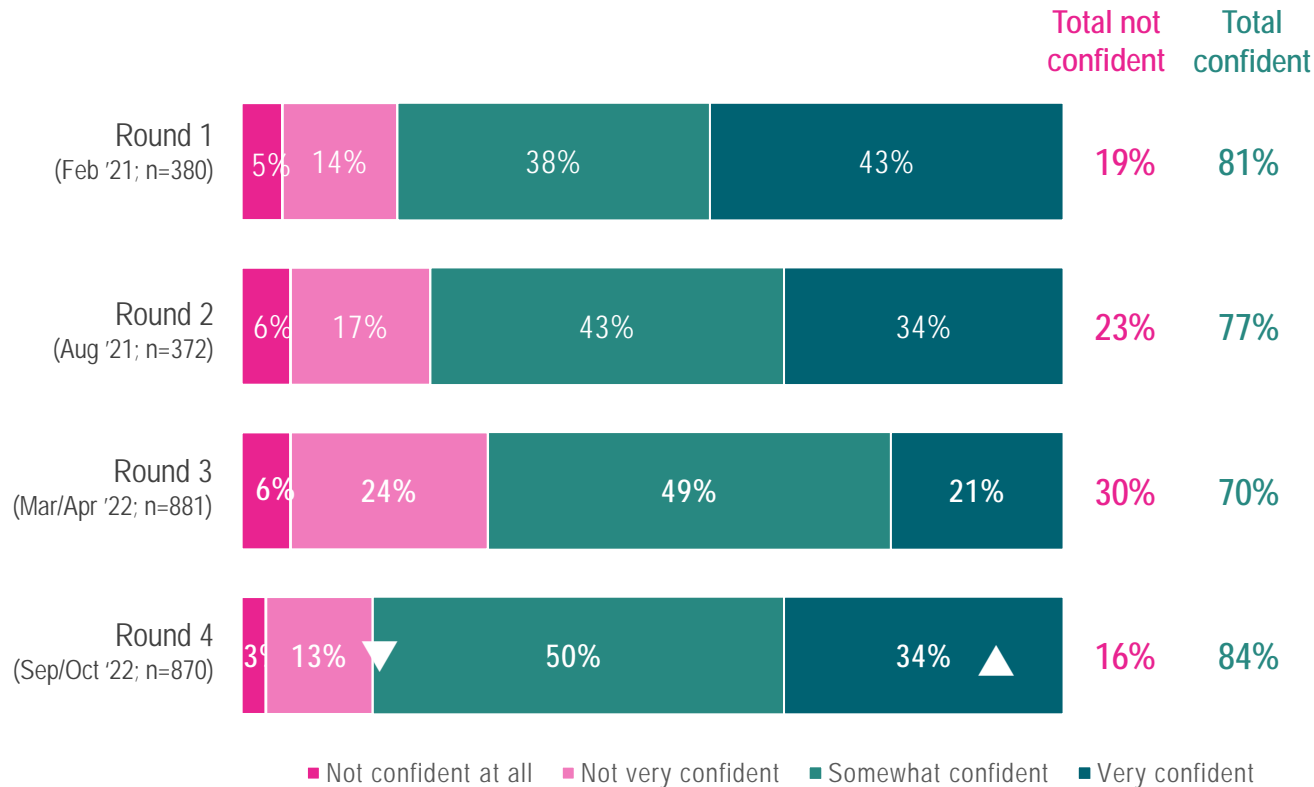
- ✓ HH income <\$25K (45%) or \$50-\$75K (32%)
- ✓ Experienced decrease in personal (45%)/HH (42%) income over last six months
- ✓ 57-66 years (41%)



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 increased significantly over the last six months, up from 70% in Round 3 to 84% in Round 4. In particular the share who are 'very confident' has increased from 21% to 34% over the last six months. Levels of confidence are highest among those with a HH income of \$150-\$200K (56%) or more than \$250K (63%). However, 'at-risk' consumers continue to be 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



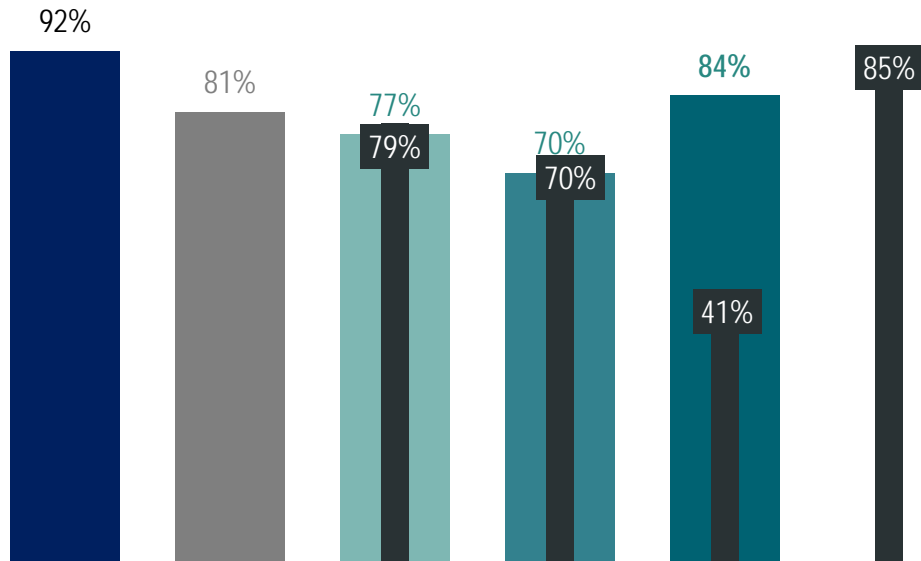
3%

- Those significantly more likely to be not at all confident:
- Flattening (15%) or renting (6%)
 - HH income <\$25,000 (11%)
 - Decrease in personal income from 6 months ago (7%)
 - HH with children aged 0-4 years (6%)

Confidence finding what you want/need

For the first time since monitoring began, there has been an increase in confidence in finding what respondents want/need since the previous round – and levels of confidence are notably higher than respondents expected they would be when asked six months ago (84% confident in their ability find what they want/need, compared with 41% anticipating this level of confidence when asked in March/April 2022). In addition, in contrast to Round 3, where respondents anticipated a significant decline in confidence in ability to find what they need over the following six months, looking forward from September/October, respondents anticipate that their ability to find what they want/need will remain stable.

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 Mar '23?
(17% of all respondents)

- ✓ Migrant; lived in New Zealand for 6-10 years (36%)
- ✓ Pasifika (34%) and Māori (26%)
- ✓ Renting (21%)



Who is most likely to anticipate less ability to find what they need in Mar '23?
(16% of all respondents)

- ✓ Personal income \$100-\$125K (29%)
- ✓ Experienced decrease in HH income over last six months (23%)
- ✓ HH income <\$25K (21%)



Appendices



Appendix 1 - Questionnaire

COVID-19 Impacts Survey: Wave Four Experiences of Faulty Goods and Services

Thank you for taking part in the Ministry of Business, Innovation and Employment (MBIE)'s **Consumer Recovery Study**. This fourth survey is focused on your experience of faulty goods and services and seeking a resolution. We are also continuing to track 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.

1. Experience of Faulty Goods and Services

These questions are about problems that you may have had with a product or a service that you purchased that didn't work, broke easily, was unsafe or didn't do what you expected it to.

Q1a When was the most recent time you had a problem with something you had bought? (e.g. incorrect information about a product/service, faulty products, deliveries delayed/not received). Please tick one only

<input type="radio"/> In the last week	<input type="radio"/> Two to four weeks ago
<input type="radio"/> Two to three months ago	<input type="radio"/> Four to six months ago
<input type="radio"/> More than six months ago	<input type="radio"/> Have never had a problem <i>Skip to Q1m</i>

Q1b Thinking about the most recent time you had a problem with something you bought, what type of product or service was it? Please tick one only

<input type="radio"/> Accommodation or travel services	<input type="radio"/> Banking, credit or finance
<input type="radio"/> Clothing	<input type="radio"/> Commercial goods and services
<input type="radio"/> Construction and trade services	<input type="radio"/> Electronic goods and mobile phones
<input type="radio"/> Entertainment	<input type="radio"/> Food and drink
<input type="radio"/> Health products	<input type="radio"/> Health services
<input type="radio"/> Home appliances (e.g. TV, refrigerator, dryer, toaster)	<input type="radio"/> Insurance
<input type="radio"/> Internet/online streaming service/landline phone services	<input type="radio"/> Legal, accounting, other professional services
<input type="radio"/> Mobile telephone services	<input type="radio"/> Motor vehicle repairs
<input type="radio"/> Motor vehicle sales	<input type="radio"/> Non-electrical household goods (e.g. plates and cutlery, furniture, flooring, garden tools)
<input type="radio"/> Personal products	<input type="radio"/> Postal, courier and freight services
<input type="radio"/> Real estate and property management	<input type="radio"/> Recreation or leisure services
<input type="radio"/> Utility services (e.g. water, electricity, gas)	<input type="radio"/> Other (Please specify)

Q1c What was the value of the faulty product or service? Please tick one only

<input type="radio"/> Less than \$50	<input type="radio"/> \$51-\$100
<input type="radio"/> \$101 - \$250	<input type="radio"/> \$251 - \$500
<input type="radio"/> \$501 - \$1,000	<input type="radio"/> \$1,001 - \$5,000
<input type="radio"/> \$5,001 - \$10,000	<input type="radio"/> \$10,001 - \$50,000
<input type="radio"/> More than \$50,000	<input type="radio"/> Can't remember

Q1d Thinking about your most recent faulty product or service, what type of business/retailer did you make the purchase from? Please tick one only

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

Q1e Thinking about your most recent faulty product or service, how was this purchase made? Please tick one only

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

Q1f How did you pay for the faulty product or service? Please tick one only

<input type="radio"/> Cash	<input type="radio"/> EFTPOS or debit card
<input type="radio"/> Credit card or store card (This includes PayPal)	<input type="radio"/> On layby
<input type="radio"/> Hire purchase	<input type="radio"/> Buy Now, Pay Later (e.g. AfterPay, Humm)
<input type="radio"/> Gift voucher, Prezzy Card etc	<input type="radio"/> Direct bank transfer
<input type="radio"/> Didn't pay anything (e.g. product or service was a gift, a prize or given away for free)	<input type="radio"/> Don't know/can't remember
<input type="radio"/> Other (Please specify)	

Q1g What did you do (if anything) to try to solve your most recent problem with faulty goods/services?
Please tick all that apply

<input type="checkbox"/> Nothing – I didn't take any action <i>Skip to Q1j</i>	<input type="checkbox"/> I contacted the business directly
<input type="checkbox"/> I got information/advice about my rights as a consumer	<input type="checkbox"/> I got advice from friends/family about what to do
<input type="checkbox"/> I contacted a dispute resolution service	<input type="checkbox"/> I contacted the manufacturer
<input type="checkbox"/> I left a review and/or comment on a website/social media	<input type="checkbox"/> I laid a complaint with an enforcement agency or government organisation
<input type="checkbox"/> Other (Please specify)	
<input type="checkbox"/> Don't know/can't remember	

Q1h When you were trying to resolve your most recent problem with faulty goods/services, did you get advice or information from any of the following? Please tick all that apply

Q1i For every information source you have used – how useful was it to help you resolve your most recent problem with faulty goods/services? Please tick all that apply

	Q1h	Q1i		
	Yes (used this)	Useful	Just OK	Not useful
Family, friends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Citizen's Advice Bureau	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The seller/the person or organisation that provided the product/service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Consumer Protection	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Consumer NZ	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Disputes resolution service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Social media	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Industry-specific complaints service (e.g., banking ombudsman, motor ombudsman)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Another website (Please specify)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (Please specify)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Not used any of these	<input type="checkbox"/>			

If you didn't take any action to try to solve your problem with a faulty good or service:
Q1j Why didn't you take any action to try to solve your problem with a faulty good or service?
Please tick all that apply

<input type="checkbox"/> Wasn't worth the effort (e.g., low value product)	<input type="checkbox"/> Wasn't sure what to do
<input type="checkbox"/> Poor previous experience trying to solve problem with faulty good/service	<input type="checkbox"/> Poor previous experience trying to solve other problems with products/services (e.g., misleading information, over-charging)
<input type="checkbox"/> Don't like confrontation/conflict	<input type="checkbox"/> Difficulties returning good to seller (e.g., bulky product, seller overseas, no contact details)
<input type="checkbox"/> Didn't have proof of purchase, lost receipt	<input type="checkbox"/> Family, friends, advised me not to
<input type="checkbox"/> Didn't know who to contact	<input type="checkbox"/> Just didn't get around to it
<input type="checkbox"/> Product was second hand	<input type="checkbox"/> Product not covered by a warranty/warranty had expired
<input type="checkbox"/> Wasn't sure who had caused fault so didn't know who to contact	<input type="checkbox"/> Don't know/can't remember
<input type="checkbox"/> Other (Please specify)	

Q1k Is your most recent problem with a faulty good or service ...
Please tick one only

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

Q1l How much of an impact did the faulty product or service have on your everyday life?
Please tick one only

<input type="checkbox"/> Significant	<input type="checkbox"/> Moderate	<input type="checkbox"/> Slight	<input type="checkbox"/> None
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Q1m Going forward, what could be done to make it easier for you to resolve faulty products and services?
Please write in

<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Nothing more needs to be done	<input type="checkbox"/> Don't know

Q1n

Advice and information about faulty products and services is currently available through a range of sources. Please tick all those you are aware of (even if you haven't used them). Please tick all that apply

<input type="checkbox"/>	Consumer Protection Consumer Protection	<input type="checkbox"/>	Citizen's Advice Bureau (CAB) 
<input type="checkbox"/>	Sorted.org.nz sorted	<input type="checkbox"/>	Consumer NZ consumer.
<input type="checkbox"/>	Consumer Guarantees Act on Legislation.govt.nz 	<input type="checkbox"/>	Commerce Commission 
<input type="checkbox"/>	Community Law Centre 	<input type="checkbox"/>	Don't know
<input type="checkbox"/>	Other (Please specify)		
<input type="checkbox"/>	None - not aware of any		

2. Your confidence as a consumer

Q2a

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

	Not at all confident	Not very confident	Somewhat confident	Very confident	NA/Don't know
Pay for necessities <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/gym 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"/>

Q2b

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

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

3. Your current income and employment

Q3a

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

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

If you are not working, please go to Question 3j

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

Q3b

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

<input type="radio"/>	No – I have a new job (or started my first job)	<input type="radio"/>	Yes – same job	<input type="radio"/>	Not sure
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Skip to Q3e

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

Q3c

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:

Q3d 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"/> Agriculture, forestry, fishing or mining	<input type="checkbox"/> Manufacturing
<input type="checkbox"/> Electricity, gas, water and waste services	<input type="checkbox"/> Construction
<input type="checkbox"/> Wholesale trade	<input type="checkbox"/> Retail trade
<input type="checkbox"/> Accommodation and food services	<input type="checkbox"/> Transport, post and warehousing
<input type="checkbox"/> Information, media, telecommunications	<input type="checkbox"/> Finance and insurance services
<input type="checkbox"/> Rental, hiring and real estate services	<input type="checkbox"/> Professional, scientific and technical services
<input type="checkbox"/> Administrative and support services	<input type="checkbox"/> Public administration and safety
<input type="checkbox"/> Health care and social assistance	<input type="checkbox"/> Education and training
<input type="checkbox"/> Arts and recreation services	<input type="checkbox"/> Other (Please specify)

Q3e Compared with 6 months ago (so since March 2022), are you now ...
Please tick one only

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

If your hours haven't changed, skip to Q3g

Q3f Are you now working more/less because of COVID-19?
Please tick one only

<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Partly	<input type="checkbox"/> Not sure
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Q3g Are you currently working ...
Please tick one only

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

Q3h Are you considering changing job in the next six months?
Please tick one only

<input type="checkbox"/> Yes - considering	<input type="checkbox"/> No – not considering	<input type="checkbox"/> Not sure
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Skip to Q3j

Q3i Why are you considering changing jobs?
Please tick as many as apply

<input type="checkbox"/> More income	<input type="checkbox"/> Less income
<input type="checkbox"/> To work more hours	<input type="checkbox"/> To work fewer hours/more work-life balance
<input type="checkbox"/> More responsibility	<input type="checkbox"/> Less responsibility
<input type="checkbox"/> More convenient location	<input type="checkbox"/> More flexible working options (e.g. flexible hours, work from home)
<input type="checkbox"/> Health reasons	<input type="checkbox"/> Want more challenging work/more opportunity to use qualifications, skills, experience
<input type="checkbox"/> Poor culture of current workplace (e.g. bullying, discrimination)	<input type="checkbox"/> Don't feel appreciated, not valued by current employer
<input type="checkbox"/> More rewards/incentives (e.g. medical insurance, car phone allowance, additional leave etc)	<input type="checkbox"/> Want greater job security
<input type="checkbox"/> Don't get on with manager/another staff member	<input type="checkbox"/> Want a change/do something different
<input type="checkbox"/> Other (Please specify)	

Q3j 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="checkbox"/> \$0 income	<input type="checkbox"/> \$1-\$25,000	<input type="checkbox"/> \$25,001-\$50,000	<input type="checkbox"/> \$50,001-\$75,000
<input type="checkbox"/> \$75,001-\$100,000	<input type="checkbox"/> \$100,001-\$125,000	<input type="checkbox"/> \$125,001-\$150,000	<input type="checkbox"/> More than \$150,000
<input type="checkbox"/> Prefer not to say			

Q3k Compared with 6 months ago (so since March 2022), has your personal income ...
Please tick one only

<input type="checkbox"/> Increased	<input type="checkbox"/> Decreased	<input type="checkbox"/> Stayed the same	<input type="checkbox"/> Not sure
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Skip to Q3m

Skip to Q3n

Q3l Did your personal income decrease ...
Please tick one only

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

Q3m Did your personal income increase/decrease because of COVID-19?
Please tick one only

<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Partly	<input type="checkbox"/> Not sure
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Q3n

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

Q3o

Compared with 6 months ago (so since March 2022), 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 Q3q

Skip to Q4a

Q3p

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			

Q3q

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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4 About you

Q4a

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)

Q4b

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	

Q4c

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)	

Q4d

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

Q4e

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

5. Your contact details

Q5

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		

Appendix 2 – Products/Services Had Problems With

Q1b. What type of product or service did you most recently have a problem with?

Product/Service	Share of Respondents Who Had A Problem
Electronic goods and mobile phones	16%
Clothing	15%
Home appliances e.g. TV, refrigerator, dryer, toaster	14%
Food and drinks	13%
Non-electrical household goods e.g. plates and cutlery, furniture	6%
Personal products	5%
Postal, courier and freight services	5%
Motor vehicle repairs	4%
Accommodation or travel services	3%
Internet/online streaming service/landline phone service	3%
Banking, credit or finance	2%
Commercial goods and services	2%
Construction and trade services	2%
Health products	2%

Product/Service	Share of Respondents Who Had A Problem
Entertainment	1%
Health services	1%
Insurance	1%
Mobile telephone services	1%
Motor vehicle sales	1%
Recreation or leisure services	1%
Utility services e.g. water, electricity, gas	1%
Real estate and property management	<1%
Legal, accounting, other professional services	<1%

Appendix 2 – Reasons For Not Taking Actions To Solve Problem

Q1j. Why didn't you take any action to try to solve your problem with a faulty good or service?

Product/Service	Share of Respondents Who Didn't Take Any Action
Wasn't worth the effort e.g. low value product	63%
Just didn't get around to it	13%
Don't like conflict/confrontation	13%
Wasn't sure what to do	11%
Didn't have proof of purchase, lost receipt	11%
Just waited (as it was a delivery delay)	5%
Wasn't sure who had caused fault so didn't know who to contact	4%
Poor previous experience trying to solve other problems with product/service	4%
Product was second hand	3%
Didn't know who to contact	3%
Product not covered by warranty/warranty had expired	3%
Difficulties returning good to seller e.g. bulky item, seller overseas, no contact details)	2%
Felt sorry for the seller	<1%
Friends, family advised me not to	<1%
Didn't think seller would fix/replace item	<1%

Appendix 2 – Making It Easier To Resolve Issues

Q1m. Going forward, what could be done to make it easier for you to resolve faulty products and services?

Consumer self Improvements: Seek information/keep receipts/take product back/ be more assertive	37
Better/quicker communication/follow up/paper trail	36
Easier/cheaper return/replacement process	34
Easier to get hold of seller/answer the phone/need direct contact	30
Better quality checks on products	28
Replace faulty product straight away/quicker	24
Seller to take responsibility/be accountable	19
Clearer information/time frames/complaints process	17
Give full refund/a refund	15
Warranty/return policies disclosed up front/easier to find warranty information/clearer information before purchase	13
Seller to be upfront about consumers rights/don't take advantage of consumers' lack of knowledge	10
Government needs clearer rules/legislation around consumer protection	9
Sellers to have better knowledge of their products	9
Government to make sure businesses follow the laws/rules	8
Businesses need better knowledge of consumer rights/laws	8

More physical branches to visit in person/face to face contact/longer opening hours	7
Better tracking of deliveries/couriers to follow notes	7
Online portal/chat to communicate with seller	6
Consistent information	5
Better/smoothen coordination between retailer and manufacturer/internal communication	5
Have a trouble shooting guide/have FAQ section	5
Make sure instructions/information given are accurate	4
Easier disputes process	4
Quicker repair time	3
To be able to buy products in NZ instead of overseas/deal with a NZ based contact centre	3
Businesses to give longer warranty/return policies	2
Better English speakers	2
Businesses to not make you feel bad when returning products	1
Be able to have follow up appointments with Community Law Centre	1
Better communication for people with disabilities/deaf	1
Not to use jargon/technical terms	1

Appendix 2 – Reasons for considering job change

Q3i. Why are you considering changing jobs?

Reason for considering job change	All Round 4 respondents currently working and considering job change
More income	68%
Want more challenging work/more opportunity to use qualifications, skills, experience	34%
Don't feel appreciated/not valued by current employer	25%
Want a change/to do something different	23%
To work fewer hours/more work-life balance	22%
More flexible work options e.g. flexible hours, working from home	21%
More rewards, incentives e.g. medical insurance, car/phone allowance, additional leave	16%
Poor culture of current workplace e.g. bullying, discrimination,	14%
Want greater job security	13%
More convenient location	11%
More responsibility	11%
To work more hours	10%
Health reasons	6%
Less responsibility	4%
Don't get on with current manager/another staff member	4%
Less income	2%
Moving overseas	1%
Denied a pay rise/promotion	1%

Appendix 3 – Sample profile

Age	Round 1	Round 2	Round 3	Round 4
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%

Gender	Round 1	Round 2	Round 3	Round 4
Female	51%	51%	51%	51%
Male	49%	49%	49%	49%
Gender diverse	<1%	<1%	<1%	<1%

Ethnicity	Round 1	Round 2	Round 3	Round 4
European	60%	60%	61%	62%
Māori	15%	15%	15%	15%
Asian	11%	11%	14%	13%
Pasifika	8%	8%	7%	7%
Other	2%	2%	3%	3%

Home ownership	Round 1	Round 2	Round 3	Round 4
Own – Mortgage	29%	31%	30%	31%
Own – No mortgage	24%	25%	25%	24%
Rent	37%	32%	34%	31%
Free (e.g. live with parents)	3%	6%	6%	8%
Group setting (e.g. boarding)	7%	6%	5%	5%

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

Household makeup	Round 1	Round 2	Round 3	Round 4
Live alone	13%	14%	15%	14%
Flating	10%	9%	10%	10%
Family – Children 0-4	11%	10%	10%	11%
Family – Children 5-12	14%	14%	14%	13%
Family – Children 13-17	11%	10%	10%	8%
Family – Adults	23%	25%	24%	23%

Appendix 3 – Sample profile

Migration status	Round 1	Round 2	Round 3	Round 4
Born in New Zealand	NA	70%	71%	73%
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%	2%
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%	11%

Internet use	Round 1	Round 2	Round 3	Round 4
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	Round 1	Round 2	Round 3	Round 4
Professional	NA	23%	22%	26%
Manager	NA	13%	11%	12%
Clerical, administrative workers	NA	6%	5%	9%
Technician, trade worker	NA	8%	7%	8%
Labourers	NA	6%	6%	5%
Sales workers	NA	4%	6%	5%
Community, personal services worker	NA	9%	8%	4%
Machinery operators, drivers	NA	3%	3%	2%
Working full-time	51%	54%	52%	
Working part-time	16%	20%	19%	
Not working, not looking for work (e.g. retired, full-time student, stay-at-home parent, ACC)	25%	24%	24%	
Not working – looking for work	7%	2%	5%	

Appendix 3 – Sample profile

Industry	Round 1	Round 2	Round 3	Round 4
Education and training	NA	12%	11%	11%
Professional, scientific, technical services	NA	9%	9%	9%
Health care, social assistance	NA	11%	10%	8%
Information, media, telecoms	NA	6%	6%	7%
Retail trade	NA	9%	11%	6%
Construction	NA	7%	7%	6%
Public administration, safety	NA	7%	7%	5%
Manufacturing	NA	6%	7%	5%
Agriculture, forestry, fishing, mining	NA	6%	7%	5%
Transport, post, warehousing	NA	6%	6%	4%
Finance, insurance services	NA	4%	5%	4%
Accommodation, food services	NA	8%	5%	3%
Administrative, support services	NA	3%	3%	3%
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%	0%

Region	Round 1	Round 2	Round 3	Round 4
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 4
Urban	NA	32%	26%	29%
Suburban	NA	53%	59%	60%
Rural	NA	15%	15%	11%