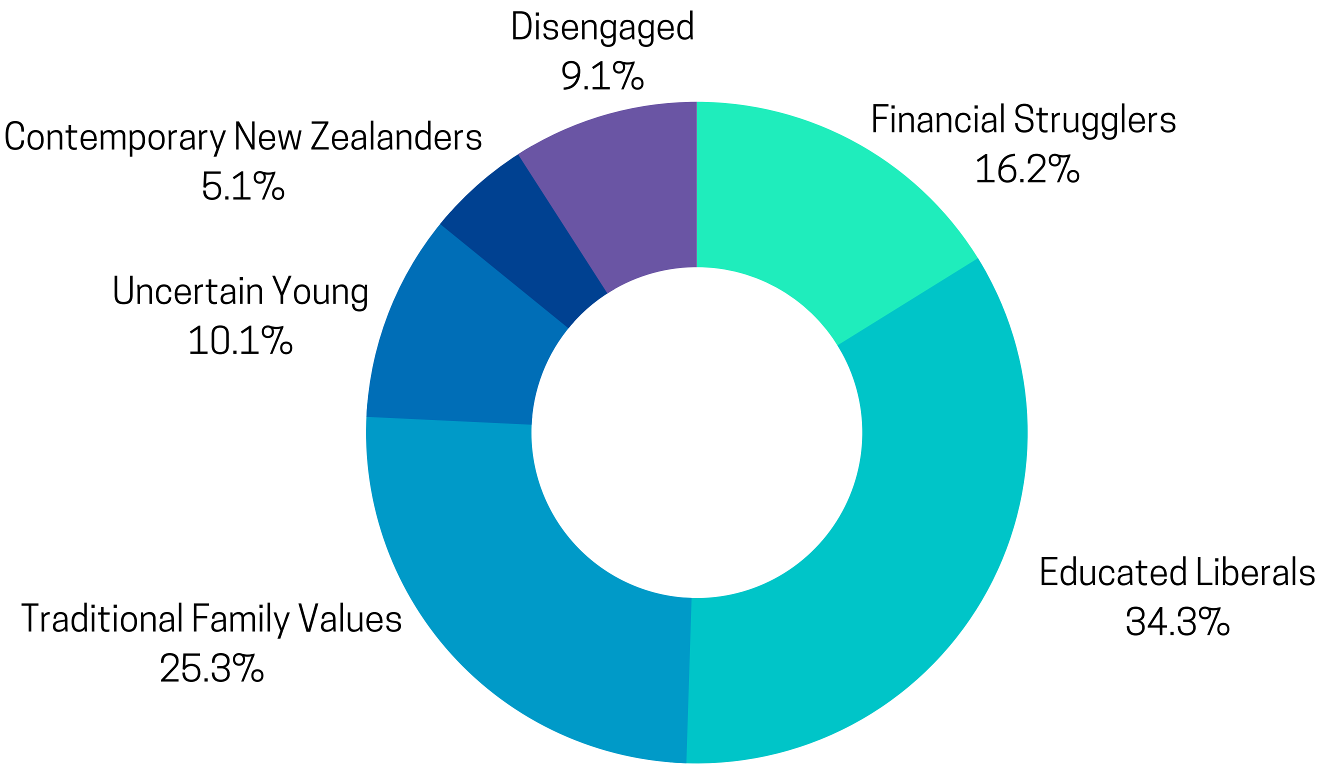
# CHALLENGE, CONSTRAINT AND COMMITMENT TO CHANGE

A New Zealand Consumer Lifestyles Study




UNIVERSITY of OTAGO
Te Whare Wānanga o Otāgo
NEW ZEALAND
SAPERE AUDE

# CHALLENGE, CONSTRAINT AND COMMITMENT TO CHANGE

## A New Zealand Consumer Lifestyles Study

**Lifestyles Research Group**

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# 1. INTRODUCTION

The current Consumer Lifestyles segmentation study is the seventh major survey of this type carried out in the Department of Marketing at the University of Otago. As with previous iterations, the 2020 Lifestyle Study is designed to provide insights into the lifestyles, consumption patterns and choices, and behavioural trends of New Zealanders.

Lifestyle relates to how people live, how they spend their money, and how they allocate their time among different types of activities (Kaynak and Kara 2001). The literature suggests that during a period of cultural transition, life-styles will proliferate more rapidly than cultural systems of value. Therefore, widespread and enduring lifestyles may successfully be studied for clues as to the direction and nature of emerging culture (Zablocki and Kanter 1976).

The New Zealand Consumer Lifestyles Reports provide detailed snapshots of the unique behaviours, attitudes and spending patterns of consumers. In addition to covering important core topics like household disposable income, savings and credit, and home ownership, the reports also contain statistics on more specific consumer-related topics such as eating and drinking habits, decision making factors, product preferences, and descriptions of how consumers spend their leisure and recreation time.

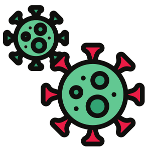
The 2020 New Zealand Consumer Lifestyles Report is based on responses to approximately 350 questions in relation to consumer attitudes, opinions and behaviours collected from New Zealand respondents. Data was collected from 1640 individuals over the age of 18 in late 2020 using an on-line questionnaire covering a range of psychographic, consumption and lifestyle questions.

The research design is based on previous studies carried out by the Department of Marketing in 1979, 1989, 1995, 2000, 2005 and 2015. Over the seven iterations of the New Zealand Consumer Lifestyles survey, some questions have remained unchanged, while additional questions have been added to reflect changing trends, and some questions deleted to ensure the ongoing relevance of the survey. Innovations in the current study include a focus on COVID, sustainable consumption behaviour, and happiness and well-being measures. It is the second time the study has used an on-line survey to gather data.

As a preface to the current findings, a summary is provided of some of the major social and demographic trends since the 2015 study to inform and contextualise the changing attitudes and behaviours of New Zealand consumers. The Report then discusses the six lifestyle segments identified in the study: Financial Strugglers, Traditional Family Values, Educated Liberals, Uncertain Young, Contemporary New Zealanders, and, the Disengaged. The discussion of the segments provides a number of new and useful insights into the contemporary world of the New Zealand consumer.

# 2. BACKGROUND TRENDS

The 2015 Consumer Lifestyles Report identified a number of background trends that were largely attributed to the consequences of the Global Financial Crisis (GFC). These included inconsistent economic growth, major fluctuations in commodity prices in New Zealand's traditional export sectors, particularly in the export of dairy products, and, overall, a net increase in immigration. The Report also identified a number of emerging consumer behaviour trends including growing caution around consumer debt, increased spending on DIY activities, and more concerns with price and product quality. We also noted more awareness of, and concern with, social and environmental issues which were reflected in a shift towards more frugal consumption behaviours, including recycling and re-using, and, by an increased focus on environmentally friendly alternatives in the marketplace. These behaviours were also reflected in an increasing expectation that businesses should take more responsibility for the impact of their practice on the environment and that government should take a more pro-active role in ensuring that they did. We concluded by suggesting that consumption decisions were increasingly reflective of individual, social and political values.



Since the 2015 Consumer Lifestyles Report, life in New Zealand, and the rest of the world, has been, and continues to be, dominated by the impact of the COVID-19 pandemic.

While the New Zealand Government has acted decisively to minimise the effects of the pandemic on its citizens and its economy, the global nature of the pandemic's impact are beyond the Government's capacity to assuage. The present study identifies some of these impacts. On a macro level, the consequences of, and responses to, global inequalities and challenges, disruptions to international trade, unparalleled reductions in interest rates and global restrictions on travel have reversed the expectations of consolidation and growth in GDP following the recovery from the GFC as anticipated in the 2015 Consumer Lifestyles Report. Pre-Covid, New Zealand was experiencing an overall net increase in immigration, a factor that is regarded as contributing to the housing shortage in New Zealand's major urban centres, particularly Auckland, and to the resulting inflation of property prices. Of particular concern, is the effect the current housing crisis is having on market and investment expectations and the aspirations and social well-being of consumers. An immediate consequence of Covid has been an increase in unemployment and a contraction in business development, especially in areas such as tourism and hospitality.

At the micro level, changes to domestic policy following the election of a majority labour government, have resulted in more emphasis on reducing carbon emissions, social welfare, spending on urban infrastructure (especially transport), and the centralisation of resources. The funding of public services such as education and health in a period of fiscal uncertainty continues to feature prominently as competing priorities on the Government's agenda. As a result of restrictions on social interaction in response to the pandemic, conventional patterns of working and consuming are being re-assessed, as are methods of delivering consumer, educational and health services.

Overall, in light of COVID, we expected to see consumers re-evaluate their priorities and spending, focusing more on certain entertainment and hospitality experiences, supporting local producers and services, spending more on their homes (DIY and self-sufficiency), and, on home-based leisure and fitness activities. The expectation for businesses to act responsibly, contribute to the public good and consider consumers and employees' wellbeing was also predicted to have continued, as were consumers' deliberate decisions to support those businesses.

One trend identified in 2015 that we expected not to continue was an increase in consumption of convenience and takeaway food. The enforced lockdown may instead have drawn consumers' attention to their discretionary spending on eating out and have given them an opportunity to develop their interest and skills in home-prepared food. This is in-line with a more general focus on home and family-based activities and behaviours. We also anticipated an expansion and integration of digital media and communications for social, recreational, consumption and work-related aspects of life to have continued.

In the immediate post-lockdown period, a spike in spending was expected, as consumers regained access to consumption goods that have been limited. Whether this will continue as a longer-term pattern as priorities are re-assessed, is a matter of considerable interest. While there is reason to be optimistic for the continued recovery of consumer spending that followed pent-up demand and significant accumulation of personal savings, it is likely that the pandemic will leave a lasting impact. Understanding what that means for consumer behaviour and the recovery of consumer spending – a critical factor for economic recovery – is the focus of Section 4 of this report.

This study also provides a detailed analysis of the psychographic patterns, attitudes and behaviours which characterise the 2020 New Zealand Consumer Lifestyle segments. While the composition and characteristics of the majority of these segments remain fairly similar to those identified in the 2015 study, changes to the largest segment, the 'Progressives', suggest that a number of shifts have occurred. These shifts, most notably those related to greater protection of the environment, increased expectations of pro-social business behaviour and wider concern with the welfare of the more vulnerable members of society, may reflect more empathetic, collective and community-minded responses to the pandemic and its consequences for both individuals and society at large.

# 3. CREATING AND PROFILING THE SEGMENTS

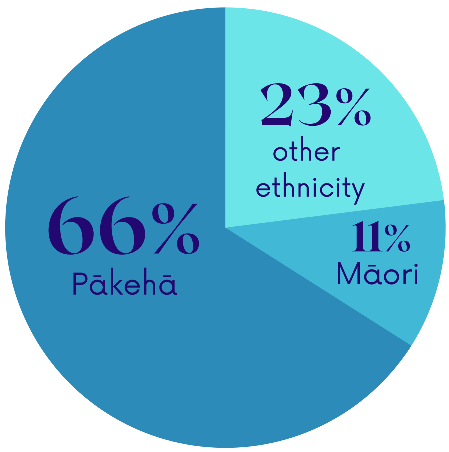
The segments were developed using k-means clustering. In common with most other clustering algorithms, k-means requires numerical inputs so the clusters are formed predominately using the data collected on attitudes, opinions and values parts of the questionnaire. Almost 200 (191) questions were used as the base variables and several cluster solutions were derived with different numbers of groups ranging from five through to eight. These were checked for stability by repeating the clustering using different starting points. Separation between the groups was assessed by using discriminant analysis, which estimates the probability that each sample unit has of being assigned to each group. Analysis of Variance (ANOVA), the Kruskal-Wallis H test and cross-tabulations with the $\chi 2$ test were used to examine these relationships depending on the measurement level of the individual questions. As with all clustering, the final decision is an informed judgement as to which solution offers the best face validity based on all the diagnostics obtained during the analysis.

Descriptions of the segments were developed by comparing the average values of the base variables across clusters, using ANOVA with Tukey's HSD test. The most discriminating variables were determined in two ways: by the largest effect size (quantified by $\omega 2$) and also by the number of pairwise comparisons that were statistically significant at the 5% level from Tukey's HSD (which compensates for $\alpha$-inflation).

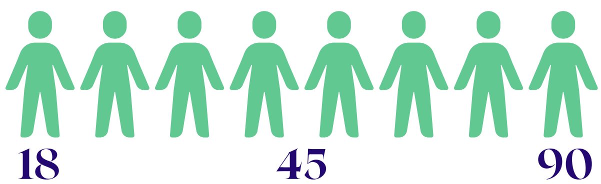
In addition to profiling on the base variables, further descriptor variables were compared across segments. Although these variables were not used to create the segments (because they are not scaled metrically, e.g. sex and ethnicity) nonetheless, some of them do differ appreciably across segments, and thus are helpful in developing a richer description of the nature of the people who have been assigned to that segment.

## Sample Description

The sample closely reflects the New Zealand census for sex, age, education, income and ethnicity, although it must be noted that compared to census data the sample is generally more highly educated and both Pākehā and Māori are slightly over-represented relative to other ethnic groups. The sample is 51% female, 49% male, ranging in age from 18 to 90 with a median age of 45.




66% identify as Pākehā, 11% Māori and 23% other ethnicities. Annual household income ranged from zero to over $150,000 (top category), with the median being $50,000. 9% had not completed secondary school, 25% were school leavers, 18% had a trade or technical qualification, 12% a professional qualification and 37% a university degree.



# 4. CHANGING OPINIONS

Overall, consumers in this study report higher levels of life satisfaction and more positive attitudes towards government policies and spending than in 2015. In total, 67% of respondents agreed with the statement, "I am satisfied with the government". While significant numbers of people still believe that government spending on health (64%), education (55%), and protecting the environment (56%) is too low, there was greater satisfaction with government spending on Police, social welfare, and the military. A minority of respondents in the current study agreed with the statement that, "the less the government interferes with the economy the better" (22%), however 54% believe the government should take measures to reduce differences in income levels. Potentially, as a consequence of New Zealand's COVID success, only 20% of people agree that the government has too much say on health.

On average, New Zealanders report a higher satisfaction with life as a whole (73%) compared to 2015 (66%), and that New Zealand is a good place to live (79%). However, the financial uncertainty created by COVID is evident with 61% of respondents more worried about the economy than they were a year ago. Only 38% agreed they felt secure about their personal income and only 25% agreed that their family was better off financially than it was a year ago.

In contrast to the 2015 Consumer Lifestyles Report, opinions in the present study show a more liberal perspective (37% of respondents consider themselves liberal versus 13% who regarded themselves as holding authoritarian views), and a move away from an emphasis on traditional values.  This is in line with a move towards the political left (30% consider themselves politically left, while 19% report right), and less conservative views in general, such as, 'the young have too many privileges', 'moral standards are declining', and, 'there is not enough discipline in schools'.  Compared to 2015, more people also agreed that marriage is out of date (33%).

More liberal opinions are indicative of a trend towards endorsing independent consumption decisions and these are evident in an increase in support for business generally and the belief that advertising is generally a good thing. There is a marked awareness of, and concern with, social issues and this trend is reflected in a shift towards more sustainable consumption behaviours (50% of New Zealanders are committed to a sustainable lifestyle), and by an increase in more positive attitudes towards protecting the environment (56% agree the Government needs to spend more on protecting the environment).

**73%**

of New Zealanders report satisfaction with life as a whole

**67%**

of respondents are satisfied with the government

**61%**

of respondents were more worried about the economy than they were a year ago

**38%**

of respondents felt secure about their personal income

**25%**

of respondents agreed that their families were better off financially than a year ago

There were several items that stood out as representing attitudes New Zealanders felt particularly strongly about. New Zealanders strongly agreed that, "NZ is a good place to live" (79%), "the gap between rich and poor is growing" (70%), "people should be free to live their lives regardless of sexual orientation" (71%), "Obesity is a serious problem in NZ" (71%), "once I find a product or brand I like I stick to it" (70%), and, "price is important when making consumption decisions" (80%). In contrast, they strongly disagreed with the statements that, "the government spends too much on social welfare" (38%), "I feel secure about my personal income" (30%), "my family is better off financially than they were a year ago" (37%), and, "I trust the labelling of environmentally friendly products" (37%).

## 4.1 Sustainability Attitudes

Perhaps unsurprisingly, given the global attention to planetary health and a change in government priorities, there continues to be an increase in positive attitudes and opinions towards protecting the environment. This is reflected both in increased demands for government to spend more on protecting the environment and increased expectations that business should take more social responsibility (at present, 42% of respondents think that most businesses avoid their responsibilities to society). The idea that consumers are increasingly using their consumption choices as a proxy for their ideological beliefs is demonstrated by the increase in patronage for companies that are perceived as pro-active in their commitment to the environment, with more people reporting they only buy from companies that have a strong record of protecting the environment (22%). While there was a slight increase in the trust that consumers have in current sustainability labelling practices since 2015, this was still low at 37% and is evident in 67% of consumers' supporting standardised systems of product labelling to enable them to make more informed product choices (up to 67%).




Half of New Zealanders are committed to a sustainable lifestyle (50%), and 56% say it is important for them to buy products and services from local New Zealand owned and operated businesses. In a new question for this wave, 21% reported being aware of the United Nations Sustainable Development Goals.

In relation to transport, 9% of the sample reported owning a hybrid car, while a further 13% say they are likely to switch to one within the next year.

## 4.2 Attitudes towards Politics, Business and Society

The trends identified in the 2015 Consumer Lifestyles Report that consumers considered New Zealand a good place to live and had high levels of life satisfaction have continued to increase in the present study. Consumers are happier with the amount of tax they pay than they were in 2015, though 48% still agreed with the statement, "people in NZ pay too much tax". The relationship between business and society continues to be characterised by consumer opinion that business should take more responsibility for its actions, and this needs to be seen alongside a declining emphasis on the acquisition and importance of material possessions. Attitudes to the majority of the materialism statements such as "the things I own say a lot about me" and "I admire people who own expensive goods" declined significantly. 54% of New Zealanders think there is too much foreign investment and ownership in New Zealand.

**42%**

agree that businesses are avoiding their social responsibility

**65%**

agree that businesses are more interested in making profits than serving customers

**66%**

agree that advertising to children should be restricted

Attitudes towards business suggest that greater emphasis should be placed on the consequences of its practice. 65% agree that businesses are more interested in making profits than serving customers and the majority (52%) disagree that the only social responsibility of a company is to deliver a profit to its shareholders. While the development of, and commitment to, more sustainable approaches to managing resources is seen as both a government and a business imperative, results also show that consumers are increasingly making their own contributions to a more sustainable future in relation to their consumption behaviours.

Overall, satisfaction with business rose to 60% and more liberal views of business also emerged with slightly more people agreeing it is appropriate to market in schools (50%), and that advertising is a good thing (40%).  66% think advertising to children should be restricted and 65% believe that businesses are more interested in making a profit than in serving customers. Results suggest that while New Zealanders are more positive towards business, they are also placing higher expectations on them.

## 4.3 Consumption Patterns

Continuing trends noted in 2015, many consumers believe that they are paying too much for goods (43% are not satisfied with the prices they pay for products and services) and that these are too often of variable quality. Price remains a key consumption decision factor for 80% of people and 45% say the lowest priced products are usually their first choice. Moves towards more frugal living have also increased, as have efforts to reduce personal credit card debt with significantly more consumers agreeing that it is important to live within one's means (72%). However, many also agreed with the statement that, 'it is a good idea to buy now and pay later' (55%).  Consumers reporting that they are comfortable with online shopping has increased (66%) since 2015.

While the importance of product/service quality has increased, the view that quality is declining has dropped. Consumer loyalty remains high with 70% of respondents saying that, ‘once they find a product or brand they like they stick with it’.

**70%**

stick with a product or brand they like

**66%**

say they are comfortable with online shopping

**43%**

are not satisfied with the prices they pay for products and services in NZ

### Media

There are significant changes to the media consumption behaviours of New Zealanders. Given the expansion and integration of digital media and communications, it is not surprising that New Zealanders spend more time on-line than ever before and increasingly rely more on digital sources for their news and entertainment. They also continue to spend more of their consumption dollars buying and selling on-line, with 45% of people buying or selling online at least once a month.

**45%** buy or sell online at least once a month

Close to half of respondents had engaged with online video, free-to-air TV, broadcast radio, subscription TV and music streaming in the previous day. 40–44% had listened to non-streamed music, subscribed to TV platforms, played online gaming, or watched NZ on-demand TV. 27-35% had watched pay TV, read magazines or listened to online radio, and, 23% had listened to podcasts.

Age is the major demographic factor that differentiates between media use. Typically, 'traditional (i.e. non-online media) is favoured more by older people - reading newspapers and magazines have the oldest average ages (the mean age for reading newspapers daily is 60). In relation to sex, offline newspapers and online radio have higher than average proportions of male listeners; whereas SVOD (on-demand TV and streaming) have a higher proportion of female viewers. Listening to podcasts is the most recent media channel to feature prominently in an appreciable number of New Zealanders' lives, and it stands out as a medium with the youngest and most highly educated subscriber base. More people (63%) read news online, while only 29% read newspapers regularly.

## Food

The majority of New Zealanders think that obesity is a serious problem in New Zealand (71%), and half of the sample was concerned about their own weight. Several items stood out regarding how and what people are eating. For instance, the number of people who said their family usually eats together was just over 50%. 43% of the sample reported that, on average, they consume convenience food (e.g., Chinese, Indian, pizza and burgers) at least once a week and 26% reported eating at a Café at least once a week.

**71%** think that obesity is a serious problem in New Zealand

Consumption of fruit and vegetables revealed that, although the majority of New Zealanders consume fruit and vegetables at least four times a week, 60% and 75% respectively, there are still New Zealanders who are not eating fruit and vegetables regularly.

The increasing trend for consuming meals from pre-boxed food suppliers was also evident with 16% of New Zealanders stating that, on average, they eat a meal from a pre-boxed supplier (e.g., My Food Bag; Whoop Food Bag) one or more times a week. There was also a strong trend for making food from fresh ingredients rather than pre-prepared food with approximately 84% of New Zealanders reporting that they do this at least once a week.

**16%** eat a meal from a pre-boxed supplier one or more times a week

## Alcohol and Smoking

Alcohol consumption remains high with approximately 30% of the sample reportedly consuming alcohol two or more times a week. The majority of New Zealanders believe their drinking to be responsible, however, this percentage has declined since 2015, alongside an increase in the number of consumers (27%) who reported that sometimes they think they should drink less. Within our sample, smoking remains a more prevalent behaviour than vaping with 14% reportedly smoking daily, and 7% reportedly vaping daily.

**14%** smoke daily

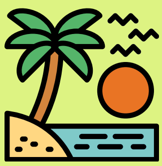
## Decision Making

The most important sources of information for consumer decision making are friends and family (52%), followed by web searching (e.g. Google) (42%), and, information on company web pages (32%). Only 20% of respondents regarded social media and traditional marketing (TV, radios, newspapers) as important sources of information.

**52%** rely on friends and family as their most important sources of information

## Travel

Holidays away from home are regarded as very important to the majority of respondents (58%). When asked what motivates their decisions to holiday in New Zealand, the motivations ranked as most important were: to relax mentally (79%); to get refreshed (76%); to relax physically (73%); and to get away from the routine of everyday life (72%). The least influential motivations ranked were: to participate in sport (17%); to spectate at a sporting event (19%); to learn about Māori culture (24%) and to go shopping (31%).



**58%** regarded holidays away from home as very important

Before COVID, New Zealand's cruise industry was growing rapidly (around 13% per annum, almost twice the average global rate). The 2018-2019 cruise season saw 350,000 cruise passengers visiting the shores of New Zealand (Yeoman and Akehurst, 2018).

**74%** would feel uncomfortable going on a cruise 'right now'

Although we might think of cruising as more targeted to international visitors, New Zealanders are becoming more experienced cruisers, with 19% of respondents having been on an ocean cruise in the past 10 years. Indeed, nearly 35% had previously undertaken three or more cruises. However, COVID has influenced perceptions towards cruising, with respondents indicating a nervousness towards cruising immediately (70%), 77% perceive it as risky, and, reporting they would feel uncomfortable going on a cruise 'right now' (74%). However, respondents are keen to cruise again in the future, and of the respondents who had been on a cruise before, 63% want to cruise again in the future.

**63%** would want to cruise again in the future

## COVID

The 2020 Consumer Lifestyles survey directly asked respondents about changes to their consumer behaviour since COVID. Many long-standing consumer habits – more money spent on services, greater digital adoption and more time and money spent out of the home – have been interrupted, accelerated or reversed due to the pandemic. This data, collected six months out of the major lockdown for the whole of New Zealand, may indicate which of those changes will endure.

**57%** of consumers report being more mindful about what they consume

**52%** of consumers shop locally more

**43%** of consumers say they have reduced their consumer spending

**42%** of consumers have shopped online more

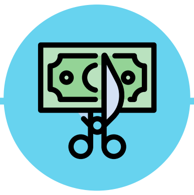
57% of consumers report being more mindful about what they consume since COVID, 43% say they have reduced their consumer spending, more of them shop locally (52%) and 42% have shopped online more. The reduction in consumer spending was significant across most product categories, in particular, restaurants, entertainment outside of the home and travel. Spending remained the same for personal care, household supplies and entertainment at home. The only category to increase was groceries, which aligns with 54% of people reporting that they have increased their home cooking. People also report changes to the nature of spending, with 41% buying less designer and luxury products, 38% switching to less expensive brands, and, 33% having tried new brands. The pandemic has accelerated some new behaviours, albeit from a low base, with 16% saying they will continue to use telemedicine, 16% meal kits and 23% fitness and wellness apps.

**44%**

continue to use Zoom

**32%**

continue to work from home



**26%**

have reduced debt

Decreased consumer spending since COVID has led to changes in debt and savings behaviour with 26% of consumers saying they have reduced debt, 35% increased saving and 24% increased investment. Post COVID changes also evident in the data, such as consumers making substantial investments in their home ('home-nesting') and shifts in loyalty, with consumers changing their shopping behaviours and their preferred brands, have also been noted in other countries around the world (McKinsey and Co 2020). With regards to patterns of work, 32% of respondents reported they have continued to work from home and 44% continue to use Zoom.

# 5. THE 2015 CONSUMER LIFESTYLE SEGMENTS

The following is a summary of the segmentation clusters from the 2015 Consumer Lifestyles Report:

### Progressives (20%):

Well educated, largely female, strongly community oriented, concerned with social and environmental issues.

### Disengaged (15%):

Middle aged, limited social and political engagement, low satisfaction with life, a willingness to take on debt.

### Young Pleasure Seekers (13%):

Youngest group, most concerned with the self. Strong focus on material possessions, high digital media users.

### New Greens (8%):

Socially and environmentally conscious consumers. Value community and tradition, high overall sense of personal wellbeing.

### Success Driven Extroverts (11%):

Younger, well-educated and media savvy. Brand conscious and early adopters of technology.

### Quiet Lifers (16%):

Lowest levels of education. Limited social engagement and a low sense of personal wellbeing.

### Traditional Family Values (17%):

Older, high income, family and socially oriented with traditional/conservative values. Satisfied with life in general.

A summary of the 2020 segments, including a detailed discussion of each, and the changes since 2015 follows.

# 6. THE 2020 CONSUMER LIFESTYLE SEGMENTS OF NEW ZEALAND

## Educated Liberals

### Characteristics

This segment is the largest segment at just over one-third of the total sample. Individuals are likely to be in their early fifties and are the segment with the lowest percentage of Māori. They have the highest income of all the segments, enjoy high levels of satisfaction in life, value integrity, independence, and believe that New Zealand is a good place to live. They are materially well-off and not driven by expressions of materialistic status. They enjoy socialising, keeping active and like to exercise outdoors frequently. They like to tramp, enjoy the arts and go to the theatre, ballet, and concerts about once a year. They like to stay up to date with the world's current events through online news and enjoy reading books.

### Demographics

Older (Mean age 51.1), highest income. Likely to have a university education.

## Financial Strugglers

### Characteristics

This segment comprises 16% of the sample. They are in their early forties, and have the lowest income of all segments with many being temporarily unemployed. They are characterised by the lowest levels of life satisfaction, including satisfaction with their standard of living, personal relationships and their sense of achievement. They report price as the major decision making factor in purchases, would like to be able to consume more sustainable products and support the introduction of a standardised system of labelling for environmentally friendly products. They disagree that they are financially better off than a year ago, are concerned that the gap between rich and poor is growing and would like more government intervention in the economy. In particular, they would like to see more government spending on social welfare and education. They generally take part in few social or active leisure activities and are dissatisfied with their personal health. They download videos and read books but do not frequently consume other media.

### Demographics

Likely to be in their early forties (mean age 42.6). Lowest income of all segments and least likely to be better off financially than the previous year. Most likely to hold school level qualifications.

# Contemporary New Zealanders

## Characteristics

Contemporary New Zealanders are the smallest segment of the sample, comprising 5% of the adult population and are likely to be in their mid to late thirties. They are the most ethnically diverse segment and have relatively high incomes. They have the lowest percentage of temporarily unemployed individuals and are the most likely to be working full time. This segment exhibits high levels of satisfaction in life and have strong political and environmental opinions. They value equality and compassion and feel that the government should take stronger measures to protect New Zealand's environment and economy. They are the segment most aware of the UNSDGs and the most active in their sustainable consumption behaviours. They are the most likely segment to agree that they are better off financially than they were a year ago and are content with life in New Zealand. They like to socialise, value community, entertain at home once a month, like to keep busy through exercise and enjoy outside activities. They are likely to seek entertainment through listening to music, online gaming, and watching television and movies. They have an interest in the arts and like to go to the theatre, concerts, and the ballet once a month.

## Demographics

Mid to late thirties (Mean age 36.9), ethnically diverse (Pākehā 37.1%, Māori 21.3%, Other 41.6%), They are likely to have a university qualification.

# Uncertain Young

## Characteristics

The Uncertain Young comprise one tenth of the adult population, are in their late twenties and include the highest proportion of students. They are largely apathetic toward social, economic, and environmental issues. The 'Uncertain Young' are relatively content with their personal lives, but they are not confident that they are living the 'good life' or that New Zealand is a very good place to live. They are somewhat materialistic, do not use price as the most important factor in consumption decisions and agree that their working status is important to them. They are very physically and socially active and enjoy playing sports, engaging in outdoor activities and are frequent visitors to events, concerts, movies and the gym. They enjoy entertaining more frequently than other segments. They are regular listeners to podcasts and radio.

## Demographics

This is the youngest segment (Mean age 28.3), with the highest percentage of students (13.0%), and the segment most likely to be single (54.7%). Their educational profile is a mixture of school level and university qualifications.

# Traditional Family Values

## Characteristics

The Traditional Family Values is a large segment making up one quarter of the total sample. They are likely to be Pākehā, in their late fifties to early sixties and are mostly retired. The segment is characterised by its authoritarian and hierarchical view of society. It is the segment most politically right-leaning, most dissatisfied with the Government and the one that would most like to see more spending on law and order and national security. They are the least concerned with social and environmental issues and would not support government spending or intervention in these areas. They are in favour of marriage and do not think that it is important for women to be in paid employment. Their consumption behaviour suggests that they are not motivated by hedonistic purchases and are unlikely to be impulsive in their purchase decisions. They are averse to incurring debt, comfortable with their personal financial circumstances and are satisfied that their lives have meaning and purpose. They watch free to air TV, read the news online regularly and read magazines once a month.

## Demographics

They are the oldest segment (Mean age 56.3), who are also likely to be Pākehā (75.3%) and retired (35.3%). They are most likely to hold school level qualifications.

# Disengaged

## Characteristics

The Disengaged make up 9% of the sample, and comprise consumers most likely to be in their late thirties, single and temporarily unemployed. They are the segment least likely to feel that they are leading purposeful and meaningful lives and they express discontentment with life in general. They are neutral on social, environmental and political problems but are concerned about their own wellbeing and that of those closest to them. They are relatively content with how life is in New Zealand and do not feel there is much change needed to improve the country. Socialising and community are not particularly important to them and they do not put a lot of effort into their relationships with others. The Disengaged are not physically active and they are generally low users of media, watching free-to air TV and NZ on demand.

## Demographics

They are in their late thirties (Mean age 38.0) and are most likely to be temporarily unemployed (27.0%). They are likely to have no or school level qualifications.

## Segment One: Educated Liberals

The is the largest segment at just over one-third of the total sample. They are characterised by their high satisfaction in life. They have a higher average age than most at 51 years and are the segment with the lowest percentage of Māori individuals. They have a large proportion of retirees, have the highest income of all the segments and are least concerned with economic uncertainties.

have an average age of 51 years and the highest income of all segments

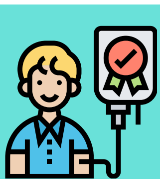
Concerning their values, they emphasise universalism, benevolence, self-direction and stimulation. They value justice, equality, and environmental protection more than any of the other segments and are the segment most likely to share their labour and expertise with others. They believe that they are capable and competent in the activities that are important to them, are proud of their accomplishments and are satisfied with their quality of living as a whole.

are highly satisfied with their lives

They are the most likely segment to believe that New Zealand is a good place to live and report high levels of contentment with the government and with the quality of living in New Zealand as a whole. They are comfortable with contemporary moral standards and are also the most at ease with safety in New Zealand. They believe that it is a land of opportunity and that you do not need to go overseas to get ahead in life.

value justice, equality and environmental protection

They are satisfied with the New Zealand ecomony, and their values of community and integrity are reflected in their strong beliefs surrounding the role of business. For example, they firmly believe that companies have a social responsibility to their customers and should not just be concerned with delivering a profit to their shareholders. They also try to live sustainably, avoid excess packaging and make an effort to support local businesses. While they are not very price conscious, they do value quality and are the least likely segment to make a consumption decision based solely on the cost of a product or service.



report high levels of contentment with the government and quality of living in New Zealand

They are outgoing and enjoy socialising and occasionally go to sports events, give dinner parties, visit galleries, museums and the library. They like to give back to the community through volunteer and charity work, as well as donating to charities and believe that they contribute positively to the lives of others.

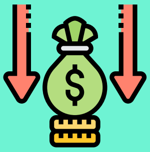
they like to give back to the community

They are the segment most likely to use their leisure time to read books. They watch free to air TV, read newspapers as well as consume news online and enjoy listening to/watching content online. They buy or sell online once a month. They are the least likely segment to eat fast food and consume fizzy drinks and the most likely to prepare food from scratch and eat fresh fruit and vegetables. They are also the segment least concerned about their weight.

## Segment Two: Financial Strugglers

This segment comprises 16% of the sample. They are characterised by economic vulnerability and high levels of dissatisfaction with their lives.

They are likely to be in their early forties with the average age being 43 years. They have the lowest income of all segments and are the least likely to be better off financially than the previous year. They are also the least likely to be in a de-facto relationship and many are single.



have an average age of 43 years and the lowest income of all segments

They greatly value both social and financial equality. They are the most likely segment to believe that people should be free to live their lives as they wish regardless of their sexual orientation. They are also the most likely to recognise a growing gap between the rich and the poor in New Zealand.

Financial Strugglers believe that advertising to children should be restricted, that it is not appropriate for private companies to market their products in schools and are concerned that business is more interested in making profits than serving customers.

They are neutral on the statements that, “I lead a purposeful and meaningful life”, and, “I am optimistic about my future”, and, are the least satisfied with their personal relationships, leisure life and their life as a whole. They are also the least content with their standard of living and the economic situation in New Zealand.

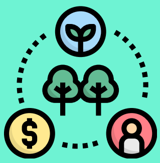
are dissatisfied with their lives

The Financial Strugglers segment do not lead active lifestyles or engage with their communities through playing sports or going to events. They report only attending sports events or giving a dinner party once a year, would have visitors to stay several times a year, and would eat at a café once a month. They read, listen to music and stream video and TV but are not generally high users of media.

In terms of consumption decisions, price and sustainability are very important to this segment. While they can't always choose the most sustainable options, they do feel that there should be a standardised labelling system for environmentally friendly products. In regard to marketing, they do not report relying on celebrity endorsements, social media posts, or traditional marketing channels for their information.

price and sustainability are very important to them

While they believe that spending on health services in New Zealand is too high, they are also unsatisfied with their own personal health. As a new development, this could potentially indicate distress over the spending on health due to COVID as well as the isolation that may have been experienced in response to the pandemic. They also want more spent on social welfare and believe the government should intervene in the economy.



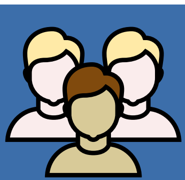
are unsatisfied with their personal health

This segment watches free to air TV and stream videos (e.g. YouTube) regularly; they also read news online and buy or sell online once a month.

# Segment Three: Contemporary New Zealanders

The smallest segment of the sample, Contemporary New Zealanders, comprise 5% of the adult New Zealand population and are characterised by their high levels of satisfaction in life as well as their strong political and environmental opinions.

Individuals in this segment are likely to be in their mid to late thirties with an average age of 37 years. Contemporary New Zealanders are the most ethnically diverse segment and have the lowest proportion of Pākehā individuals, the highest proportion of Māori individuals, and the highest proportion of other ethnicities. Additionally, Contemporary New Zealanders have the lowest percentage of temporarily unemployed individuals and are the most likely to be working full time. They have the highest proportion of individuals in de-facto relationships and the lowest percentage of widowers or separated persons. They have high incomes and are the most likely segment to agree that they are better off financially than they were a year ago.



have an average age of 37 years and are the most ethnically diverse

Contemporary New Zealanders are very satisfied with their lives as a whole and feel optimistic about their future security and their health. They highly value community and feel that they are very much a part of their own. They have strong, well-defined moral opinions and have firm beliefs regarding life in New Zealand. They are likely to believe that single parents should be given more support and that it is important for women to have careers outside of the home. They strongly value workers' rights and fully support trade unions.

have strong political and environmental opinions

They see themselves as engaged, purposeful and optimistic and value self-direction. They enjoy a certain level of material affluence. They also recognise the importance of traditional values and benevolence. This segment tends to agree that moral standards in New Zealand are declining and believe that it would be a better place if it returned to the values of their grandparents. They believe that equality and compassion are important values on which a country should operate and support the intervention of the government to this end. They also believe that compassion for the elderly is very important and that they should live with their families when possible. They further illustrate their value in community and compassion through their concern for those who are struggling with health issues such as obesity.

While they are content overall with life in New Zealand, Contemporary New Zealanders understand that situations can change very quickly and believe that the government should be putting precautionary steps in place to protect New Zealand. In an environmental context this is illustrated through their belief that the government should be spending more money on protecting the environment, even though they are the most satisfied segment with its state of wellbeing. Furthermore, in an economic and social capacity, Contemporary New Zealanders are very content with New Zealand's economic situation; however, they do believe that the government should be taking measures to reduce difference in income levels.

## optimistic about their future and their health

Contemporary New Zealanders are generally supportive of business, however, they are very conscious of what businesses they support and try to only buy products and services from companies that have a strong record of protecting the environment. They demonstrate a certain level of apathy to issues surrounding advertising, specifically in the context of marketing to children. While they believe that marketing to children should be restricted, they do not see an issue with private companies marketing their products in schools.

## highly value community and feel that they are very much a part of their own

Financial issues are not a big concern for Contemporary New Zealanders and they feel secure about their incomes.They are not against incurring debt in exchange for convenience and they attach some degree of success, admiration, and quality of life with owning possessions. As is seen by their choices to shop conscientiously, Contemporary New Zealanders are committed to living a sustainable lifestyle. They are very particular about what they spend their money on and highly value receiving good quality products and services.

## financial issues are not a big concern

Contemporary New Zealanders respond most positively out of all segments to advertising and marketing, specifically to social media posts, traditional marketing, and search engine suggestions. They also regularly follow friends and family recommendations in their purchase decisions.

Regarding their lifestyles, Contemporary New Zealanders read magazines, seek entertainment through listening to music, online gaming, and watching television and movies. They enjoy socializing and like to keep connected with their community.

They are the most likely segment to eat convenience and fast foods and enjoy fizzy drinks. However, they are also the most likely to compare labels to select nutritious food.

are the most likely segment to eat convenience and fast foods

They display the most sustainable consumption behaviours and are the most aware of the United Nations Sustainable Development Goals. They are more likely to grow their own food, buy from local producers and avoid excessive packaging. They put energy into their communities and share their skills and expertise. They are careful with resources, are prepared to ‘make do’ and avoid products that they regard as becoming obsolete. They contribute to their community and undertake volunteer work and give to charity once a month. They go to a sport events once a month, visit the library, and exercise regularly. They are the segment most likely to undertake DIY and home renovations.

display the most sustainable consumption behaviour

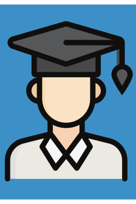
They are high consumers of all media, including free to air, pay and streaming TV. They listen to podcasts and streamed music, and read magazines. They consume news both online and through reading the newspaper. They buy or sell online once a week.

This is a new segment to emerge in the 2020 study.

## Segment Four: Uncertain Young

The Uncertain Young comprise one-tenth of the adult New Zealand population and can be identified through their active physical and social lives and their relative disengagement with social, economic, and environmental issues.

In terms of demographics, the Uncertain Young are the youngest of all the segments at an average age of 28, they have the highest percentage of students and single individuals.



have an average age of 28 years and the highest percentage of students

Interestingly, while the 'Uncertain Young' seem to be satisfied with their personal lives, they do not have much satisfaction with New Zealand itself. They neutral on the statements that New Zealand is a good place to live and they do not feel particularly safe. They are not confident that they have the respect of others or are living a 'good life'.

In terms of their consumption habits, the Uncertain Young are somewhat materialistic, not very concerned with how much products and services cost, and do not base their consumption decisions on price. They do not agree with 'making do' and their working status is important to them. They are high consumers of all media and one of the most likely segments to listen to podcasts and game online. They are less likely to respond to marketing through traditional methods such as newspapers, billboards, and television advertising.

are high consumers of all media

As can be seen through their activities, the Uncertain Young are the most active segment and frequently engage in activities away from home. They enjoy team sports and entertaining visitors and guests. They go tramping or camping and are the most likely to go to the gym, play individual sports and visit the theatre, museums, cafes and restaurants.

frequently engage in activities away from home

Even though they lead very active lives, the Uncertain Young are the least likely to eat vegetables or prepare food from scratch.

The Uncertain Young regularly undertake community or volunteer work and give to charity once a month. They report buying or selling online once a week.

## Segment Five: Traditional Family Values

The Traditional Family Values segment makes up just under one-quarter of the total New Zealand adult population. They have a strongly authoritarian worldview and are disciplined consumers.

The Traditional Family Values segment comprises the oldest respondents at an average of 57 years of age and are also the most likely to be Pākehā and retired. While members of this segment are the least likely to be single, they also have the highest proportion of widowers and separated individuals. Overall, the Traditional Family Values segment are satisfied with their lives, believe that their lives have meaning and purpose and that they are respected by others.

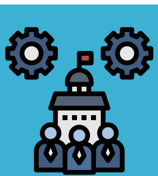
the oldest respondents at an average age of 57 years

They have strong beliefs on certain topics, however, are mostly neutral on social and environmental issues. They value authority and have a very hierarchical view of society, for example the relationship between children and adults. They strongly believe that obedience and respect are things that all children need to learn and that there is not enough discipline in the education system. They also believe that children are not being well prepared for life with the view that there are too many irrelevant subjects being taught in schools.

have a strong authoritarian worldview and are disciplined consumers

They are the segment most dissatisfied with the government and believe that moral standards in New Zealand are declining. They are the least likely to support the government taking measures to reduce income levels, spend more on protecting the environment, or provide more support to single parents. Furthermore, they do not believe in the necessity of strong trade unions.

The Traditional Family Values segment do not go out of their way to consume sustainably, they do not intentionally buy from environmentally friendly companies and do not trust environmentally friendly labelling. Additionally, they disagree that the intensity of dairy farming in New Zealand is a problem and acknowledge that they are not committed to living sustainable lifestyles.



the segment most dissatisfied with the government

The Traditional Family Values segment value safety and are supportive of military and police funding. In terms of personal values, they are the least likely segment to value hedonism or seek excitement. They value the institution of marriage and do not believe that it is important for women to have careers outside of the home. They do not believe that the elderly should live with their families.

In terms of consumer lifestyle, this segment is averse to incurring debt, are the least likely to be impulsive when shopping, and report not being concerned with luxury. They do not believe that the things they own say a lot about how they are doing in their lives or could be seen to impress people, nor do they admire people who own expensive cars, clothes and homes.

do not go out of their way to live environmentally friendly lives

The Traditional Family Values segment do not feel that they need a lot of excitement in their lives, and are not particularly active, however, they contribute to charity, volunteer several times a year and occassionally have visitors to stay. They watch free to air TV and read news online regularly and report reading magazines and buying or selling online once a month.

value safety and are very supportive of military and police funding

The Traditional Family Values segment do not report being influenced by celebrity endorsements, social media posts, traditional marketing or information on business websites. They respond best to friends and family recommendations.

The Traditional Family Values segment aligns with the segment of the same name in the 2015 New Zealand Consumer Lifestyles Study.

# Segment Six: Disengaged

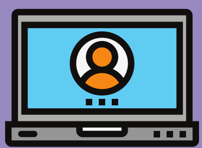
The Disengaged segment is one of the smaller segments at 9% of the sample. Individuals in this segment are distinctive through their levels of discontent and disengagement.

Demographically, Disengaged are likely to be in their late thirties with the average age being 38 years. They have a high proportion of single individuals at just under one half of the segment and have the highest percentage of temporarily unemployed persons.


an average age of 38 years and the highest percentage of temporarily unemployed persons

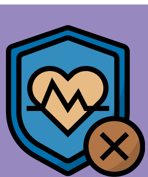
They value individuality rather than conformity and feel that their social relationships do not provide a great deal of support. In terms of consumption, they are not very materialistic and are not influenced by celebrity endorsements. They rarely use search engine suggestions or independent consumer reviews to make their consumption choices.  While they are low users of all forms media in general, they watch free to air and on-demand TV and read news online once a week.

Regarding their lifestyle, the Disengaged are not frequently visitors to theatres, art galleries or museums or attend events and concerts. They are the least likely segment to undertake home renovations/DIY or enjoy arts and crafts.



watch free to air and on-demand TV and read news online once a week

Their exercise and food habits reflect that health and wellbeing are not a priority for this segment. They do not compare labels to select the most nutritious foods, and they are the segment least likely to prepare food from fresh ingredients or to eat fruit. More so than any of the other segments, the Disengaged do not intentionally exercise to keep fit or exercise outdoors.



health and wellbeing is not a priority

# 7. THE CONSUMER LIFESTYLE SEGMENT CHANGES FROM 2015 - 2020

Changes across the segments suggest a number of trends have accelerated since 2015. These shifts most notably relate to greater protection of the environment, increased responsibilities of business, more liberal attitudes and more sustainable consumption behaviours. Such shifts may reflect consumer responses to COVID and its consequences for both individuals and society at large.

Several of these segments are still clearly recognisable in the seven segments identified in 2015, but with some significant changes. For example, while the Educated Liberals are comparable to the Progressives of the 2015 Consumer Lifestyles Report, they have increased from 20% to 33% of the sample. This segment is characterised by its liberal values, concern for the environment, and concern for others. One explanation for this significant growth is the result of greater awareness and the increasing normalisation of sustainability concerns across the wider population.

Another significant segment to have increased in size with relatively similar characteristics to the last wave is the Traditional Family Values (up from 17% to 25%). As the Educated Liberals and the Traditional Family Values segments comprise the oldest consumers, this growth may partly be a reflection of New Zealand's ageing population.

In contrast, the Disengaged segment while remaining similar in many characteristics to 2015, have decreased in size from 15% to 9% (in spite of there being fewer segments in the current study). This may reflect a greater satisfaction with current Government spending priorities, changing social policy and just generally the feeling of relief around the COVID effort.

Young Pleasure Seekers and Success Driven Extroverts no longer exist as separate segments and this is explained by the significant drop in materialism across the total sample. The new segment, Uncertain Young, is reflective of these earlier segments, but without the focus on the acquisition of possessions. Similar to the earlier segment, they make the most of experiences and, generally, are not strongly politically or socially motivated.

Another segment to have disappeared since 2015, is the New Greens who may no longer be identifiable as a separate group as their views have become more normative. Their opinions, representing many progressive, egalitarian and humanitarian attitudes, and reflected in their moral attitudes towards justice and their concerns with fairness and equality, are shared by the Educated Liberals, and, the Contemporary New Zealanders.

The 2015 segment, Quiet Lifers, has been reclassified as Financial Strugglers given their concerns with economic uncertainties most likely as a consequence of COVID.

Finally, one new segment has emerged in this wave, Contemporary New Zealanders. This segment is characterised by its ethnic diversity, its embracing of Māori and other ethnic and cultural values, and strong respect for tradition. They are active consumers of goods, experiences and media, with a wider concern for a better world.

# 8. THE AUTHORS

The research team is based in the Department of Marketing at the University of Otago. This iteration of the study was funded through a University of Otago Research Grant and led by Leah Watkins, together with Rob Aitken, Kirsten Robertson,  John Williams and Maree Thyne.

Associate Professor Leah Watkins' area of academic interest lies in Marketing and Society, including research on culture, values, lifestyles, ethical business/consumption, and consumer socialisation.

Professor Rob Aitken's academic and research interests include marketing ethics, advertising, branding, consumer behaviour, service-dominant logic, corporate social responsibility, communications and the media.

Associate Professor Kirsten Roberston's research interests include consumer behaviour and public policy, in particular in relation to food, alcohol, cannabis and violence.

Professor Maree Thyne's research interests include tourist and travel behaviour, particularly in relation to tourist motivations, tourist and resident engagement, cruise tourism and sustainable consumption behaviour.

Dr John Williams' research interests include Macromarketing, Marketing Theory, Marketing Ethics and research design and quantitative data analysis.

Rebekah van Kerkhof is a Postgraduate student in the Department of Marketing at the University of Otago who assisted with the study.

Thanks also to DipGrad student Anna Steele for designing and formatting the final report.

# 9. RELATED PUBLICATIONS

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Copies of this report can be downloaded from:
http://www.otago.ac.nz/marketing/research/lifestyles