

The **OneChoice** **Life Moments** report

November 2020



OneChoice
INSURANCE FOR KIWIS

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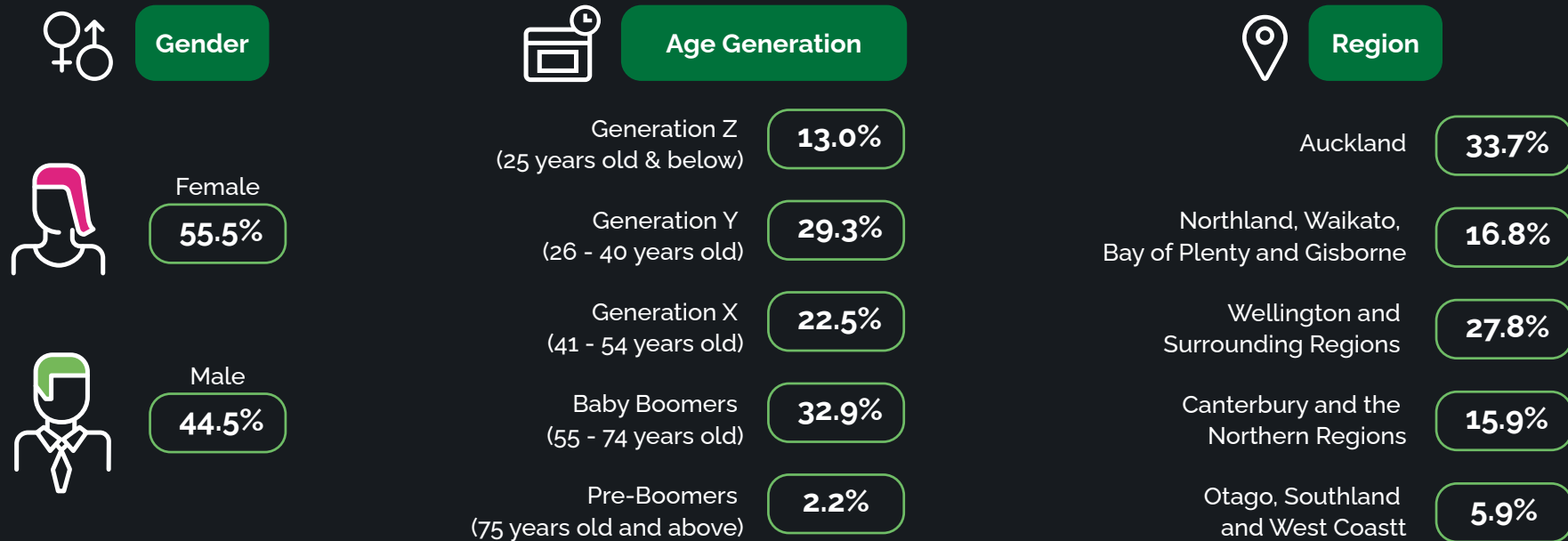


About the report

This report is based around research conducted from 30 July to 6 August 2020. The study consisted of 509 New Zealanders aged 18 and above.

This research explores the major life moments of Kiwis, ranging from mateship to the recent global pandemic and its impact on their lives.

The relevant demographic breakdowns of the survey are as follows:



Important things to observe about the charts:

Footnotes directly underneath the charts (e.g. * Respondents who have life insurance) mainly refer to the sampling involved per question. This is to differentiate who was asked that particular question in the survey.

Any chart without a specific note on its sampling was asked to all respondents.

It also differentiates the types of questions asked. For instance, *Multiple answers allowed' appears when the question called for more than one answer from the respondent.



Key findings

Key findings

The importance of friendship

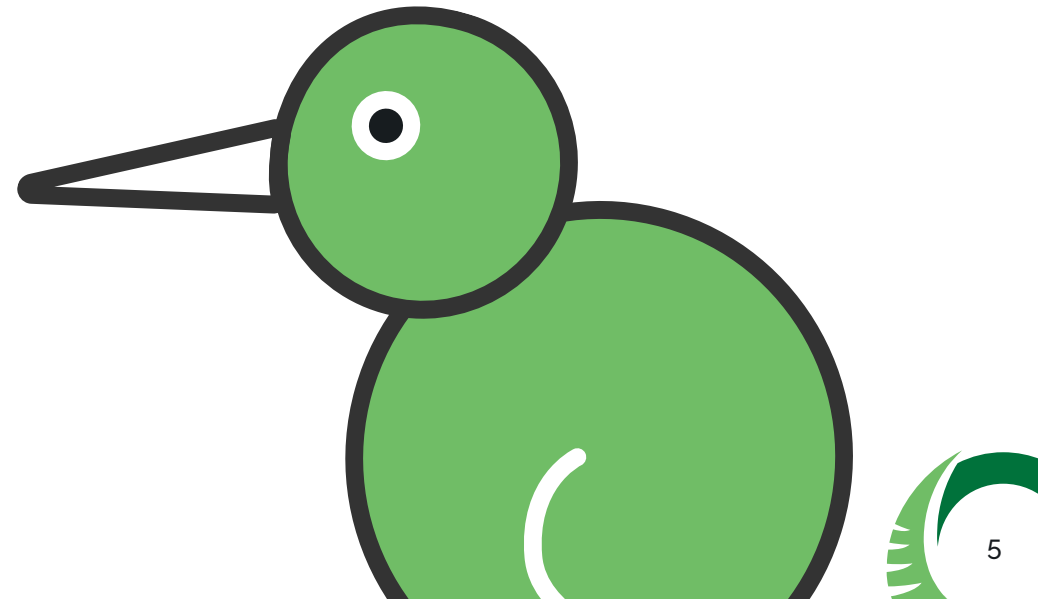
- On average, Kiwis have 214 social media friends, 28 'real life' friends and 9 close friends.
- Close friends are among the top 3 important things in a Kiwi's life with honesty and trustworthiness the top attributes of a good friend.
- Most also agree that a good friend would accept them for who they are, even during bad times.
- More than three quarters (77.1%) consider some of their family members to be good friends with sisters, brothers and mothers topping the list.

The good and the bad

- Kiwis are more than twice as likely to report a positive vs negative impact of COVID-19 on their friendships (43.3% vs 20.1%), suggesting there has been a bonding experience for many.
- COVID-19 has also prompted many to rethink friendships, almost 8 in 10 (78.7%) see losing some connections as positive if it leaves them with more high-quality relationships.

Life's a little awkward sometimes

- When someone recognises you and says hello but you can't remember their name (63.4%) was the top awkward 'own goal' moment in the past year
- Pulling a door that says "push" and vice-versa (58.1%) was the top awkward 'public' moment in the past year.
- Talking about money issues and financial security (44.3%) was the top awkward 'COVID-19' moment.



Key findings

COVID-19 has been a major life moment

- Apart from Kiwis' own important personal life moment (42.9%), a third (33.2%) consider COVID-19 as a major life moment.
- Most believe that these major events have shaped the future of New Zealand as a nation (89.3%), helped them to build up resilience (88.8%) and solidarity (86.6%), and the national character of Kiwis (83.0%).

Positivity and adaptability are key

- Due to COVID-19, many Kiwis have put off international travel plans (56.9%) and domestic travel plans (42.7%), delayed leaving jobs or looking for a new one (23.0%).
- However, the vast majority (85.4%) feel that they have been able to make the best out of things all considered. Most (73.3%) are now more likely to be making short-term plans and postponing big life events until there is more certainty.

A strong sense of national pride and patriotism is felt by the majority

- 8 in 10 (81.9%) tend to be very patriotic, believing New Zealand has a distinct social culture compared to other western nations.
- 9 in 10 (89.9%) are proud to be a Kiwi and are prouder than ever before due to the local success of handling COVID-19.

The fear of moving too fast

- The vast majority (83.7%) are still concerned about the danger of opening borders to foreign travellers to New Zealand's more vulnerable population
- 7 in 10 (70.4%) explicitly oppose opening the borders to foreign travellers.
- However, more than 3 in 5 (64.1%) feel the recent crisis has isolated New Zealand from the rest of the world.
- Only around half feel allowing a trans-Tasman travel bubble for certain states in Australia and pacific island nations is a good idea (52.9%).



**What does
Tuakana mean?**

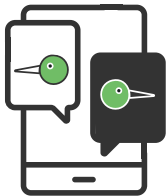
Kiwi mateship

Average estimated number of friends on social media



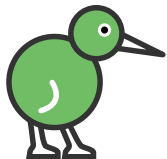
214

Average number of friends they interact with at least once a month



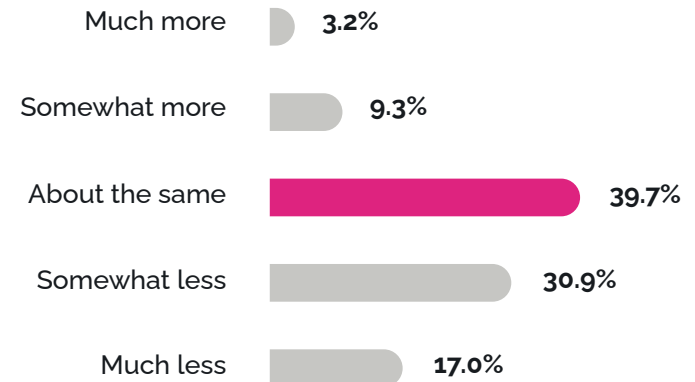
28

Average number of close good friends



9

Do you think you have more or less good friends than the average Kiwi?

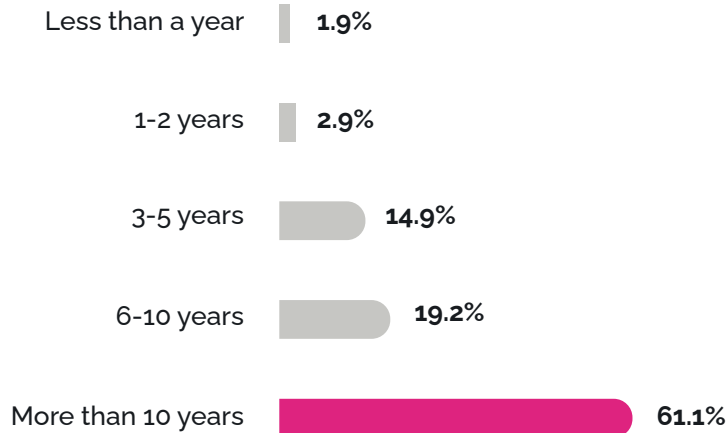


The total number of friends people have peaks in their 30s and tends to trail off with age, although the number of close friends stays about the same.

Close to 1 in 2 think they have less friends than others, while just over 1 in 10 think they have more – Suggesting people are more likely to underestimate how they compare (47.9% vs. 12.5%).

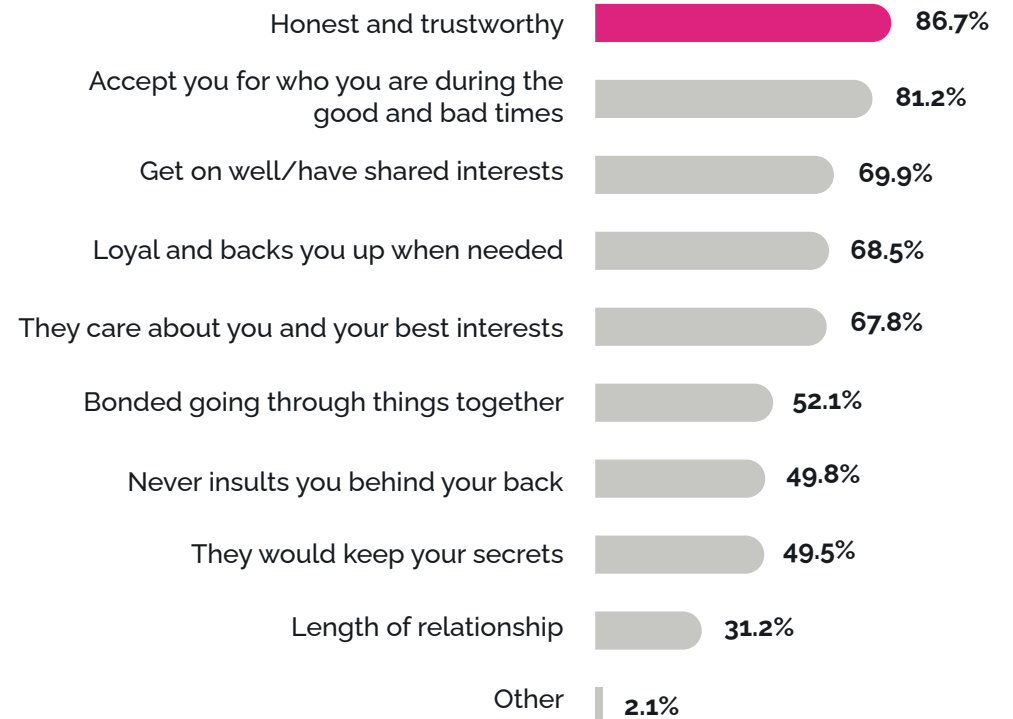
A good friend is honest, trustworthy and accepts you for who you are

How long have you typically known your closest friends?



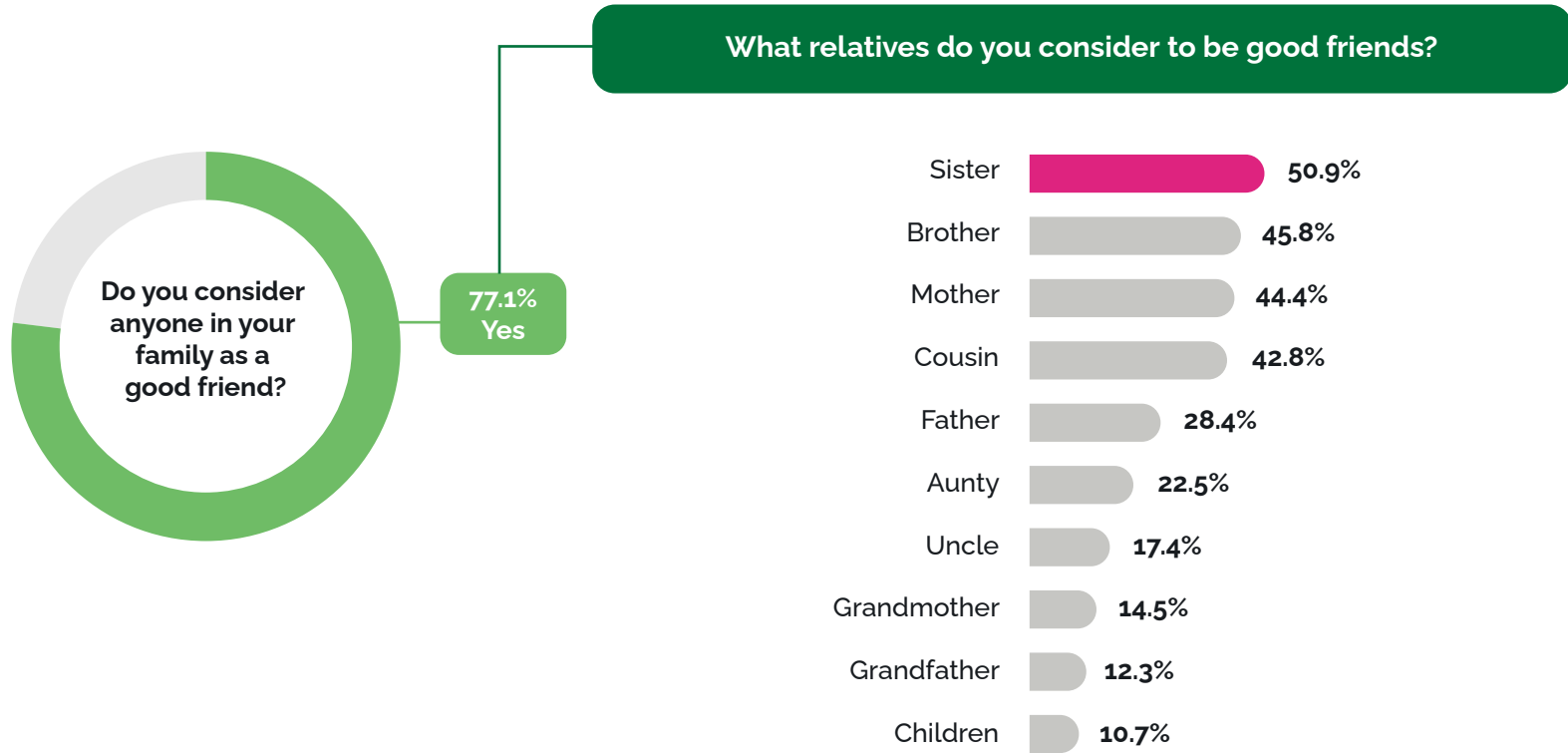
Although many say they have typically known their closest mates for over a decade, less than a third (31.2%) think the length of the relationship defines what a good friend is to them.

What defines a good friend to you?



**Multiple answers allowed*

Good friends can come from family



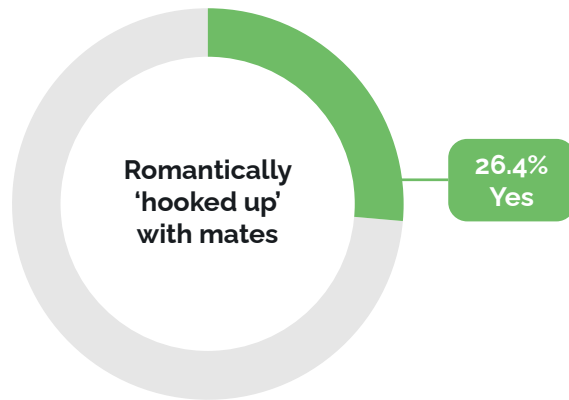
**n= 389, respondents who consider at least one family member as a good friend*

The large majority (77.1%) consider some members of their family as their good friends. Baby Boomers are the most likely to share this sentiment, compared to Gen X respondents (81.4% and 68.6% respectively).

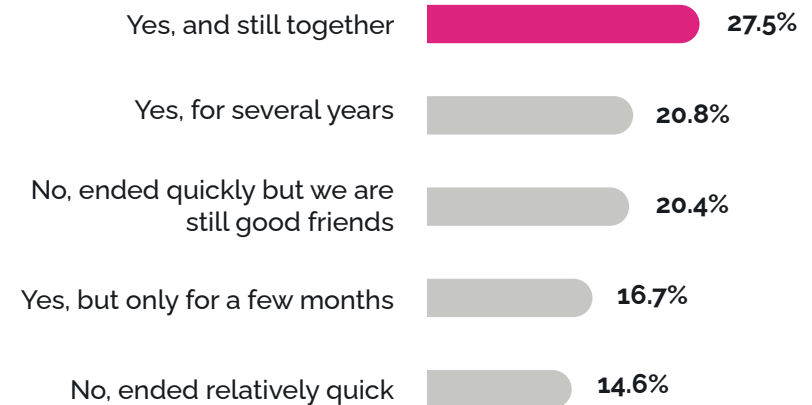
Also, more than 3 in 5 (65.2%) consider the family pet as one of their best mates, with Gen Z the most likely to say this compared to Baby Boomers (74.9% and 58.9% respectively).

'Hooking up' with a mate

Have you ever romantically 'hooked up' with your mates?



Did you have a lasting romantic relationship?



**n= 136, respondents who have romantically 'hooked up' with their mates*

More than a quarter (26.4%) admit they have romantically 'hooked up' with their mates, with Gen Y respondents the most likely to say this compared to Baby Boomers (38.8% and 17.9%).

Of those who have hooked up with their mates, more than a quarter (27.5%) say they are still together until now.

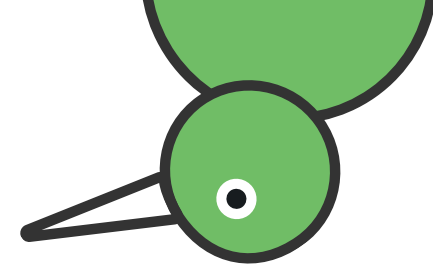
1 in 5 (20.8%) say their relationship lasted for several years, and 16.7% say they were together for a few months.

1 in 7 (14.6%) say it ended relatively quick and 1 in 5 (20.4%) say the same thing but adding that they're still good friends.

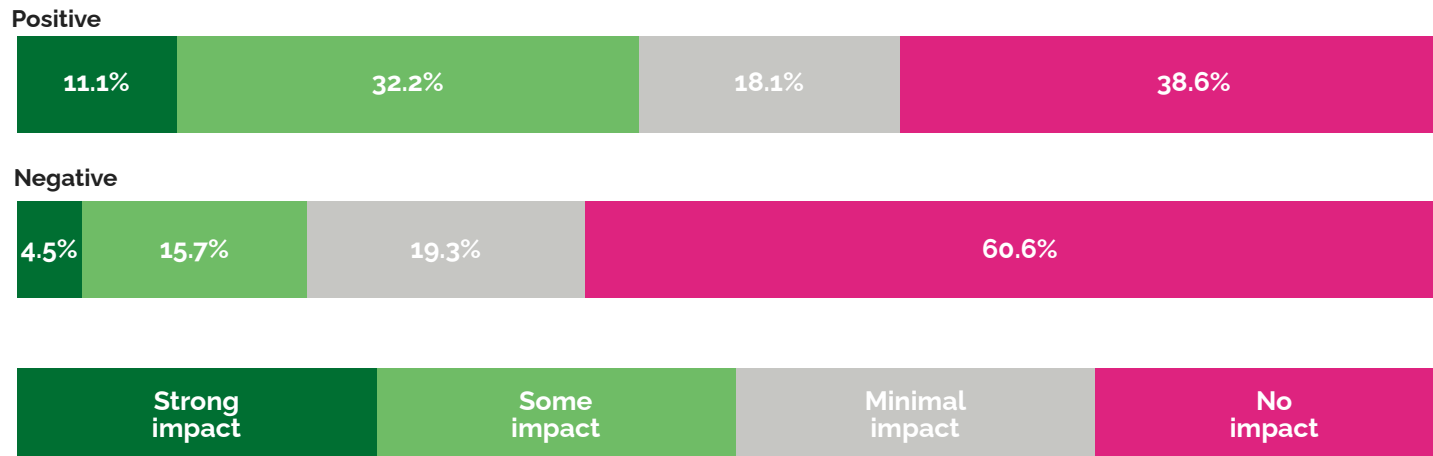


COVID-19 impact on friendships

The surprising upside of COVID-19



Have your personal relationships been positively/negatively impacted at all by COVID-19?

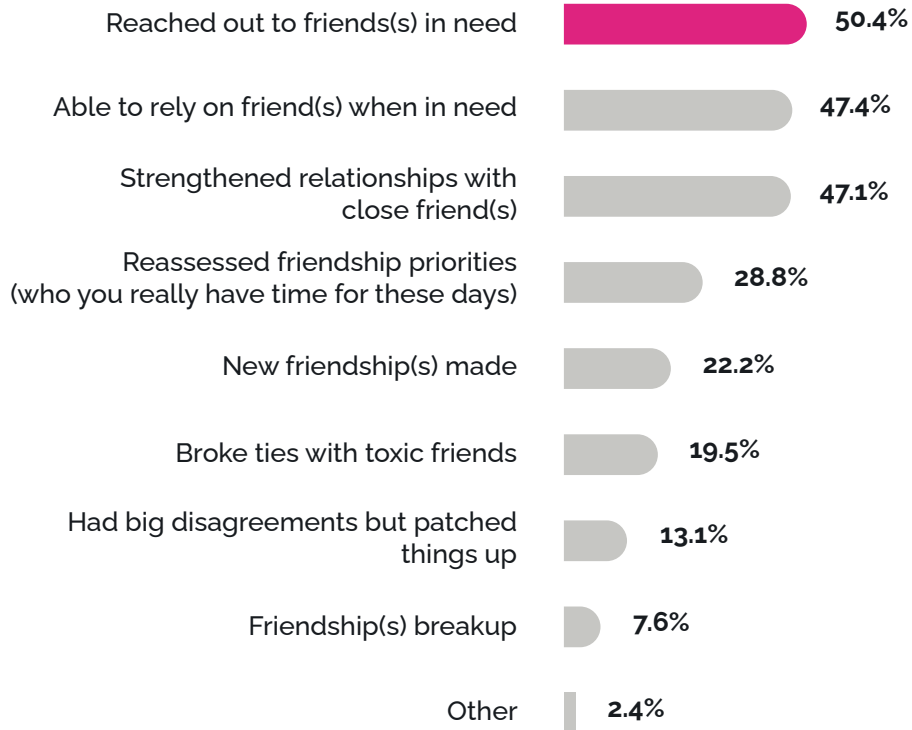


While the majority (60.6%) say there has been no impact at all on their personal relationships, 1 in 5 (20.1%) say COVID-19 has negatively impacted their personal relationships to some degree.

On the upside, more than 2 in 5 (43.3%) say the pandemic has had a 'strong' or 'some positive' impact on their relationships.

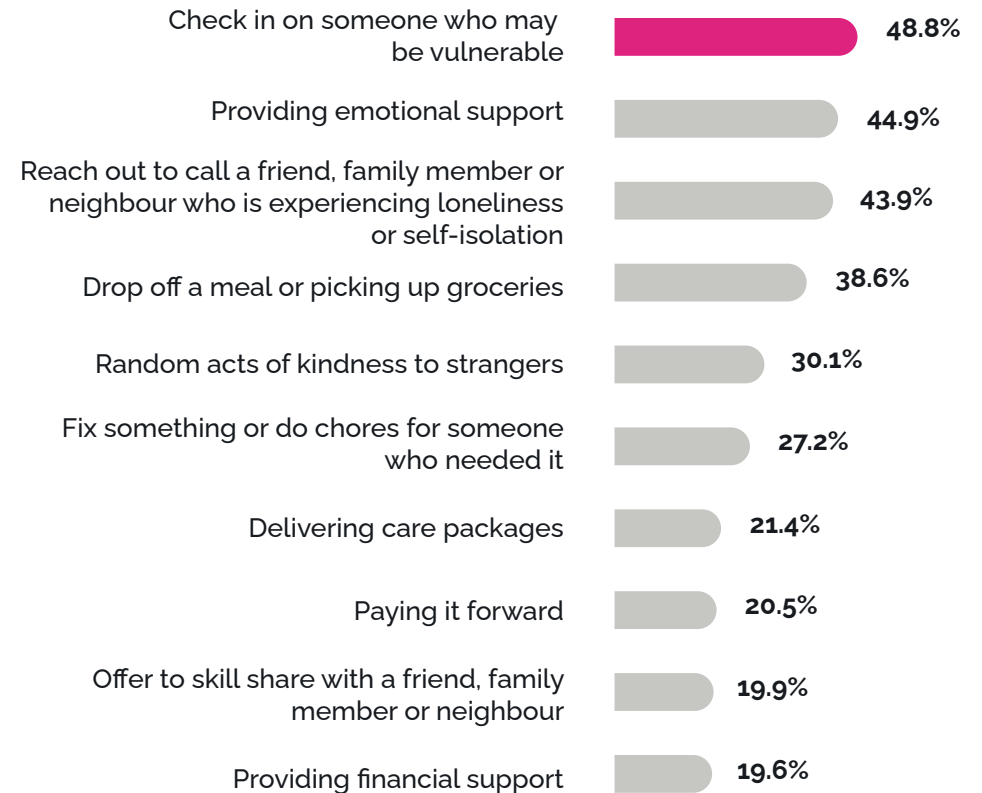
Camaraderie in the time of COVID-19

Have you experienced any of the following in your personal relationships during the past few months during the COVID-19 crisis?



*Multiple answers allowed % Yes

Did you witness any of the following gestures by your friends during COVID-19 that had them look out for friends or the community in general?

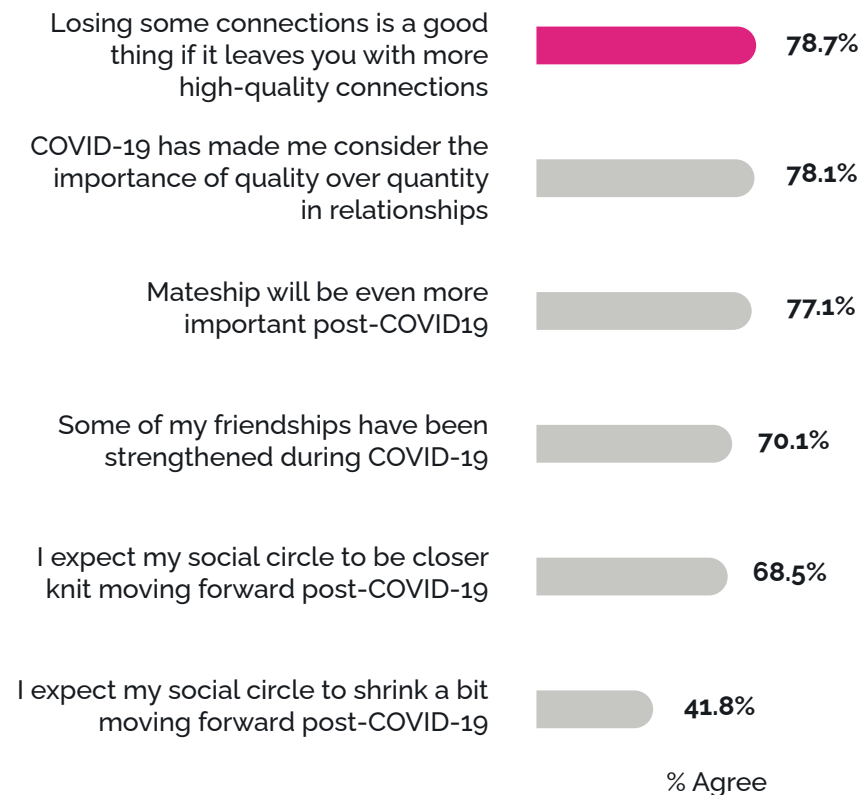


*Multiple answers allowed
*Top 10 answers only

% Yes

Re-evaluating the importance of friendship

How much do you agree with the following statements about social connection?



COVID-19 may have influenced Kiwis' perception of friendship for good. Most now realise the true value of quality over quantity.

Many also feel that some of their friendships have been strengthened during this period and they expect their social circle to be closer post-COVID-19.



'Awkland' moments

Top awkward moments in life

Kiwis aren't afraid to admit what their awkward moments are...



Top 3 awkward 'own goal' moments in the past year

1. When someone recognises you and says 'hello' but you can't remember their name (63.4%)
2. When you fail to hear something repeated in a conversation, so you just smile and nod (59.0%)
3. When your stomach makes noises that others can hear (28.9%)



Top 3 awkward 'relationship' moments in the past year

1. Having to pretend to laugh at other people's jokes (46.5%)
2. Conspiracy theory conversations with friends or family members (33.8%)
3. Receiving a present you don't really like (28.8%)



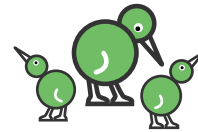
Top 3 awkward 'COVID-19' moments

1. Talking about money issues and financial security (44.3%)
2. Having friends or family disagreeing with your perspective about what is really going on (28.6%)
3. Awkward conversations with family or friends who believe in conspiracy theories or spread misinformation (26.2%)



Top 3 awkward 'public' moments in the past year

1. Pulling a door that says 'push' and vice-versa (58.1%)
2. Having to listen to other people's loud inappropriate conversations (47.0%)
3. Waving at someone you think you know – but actually don't (40.6%)



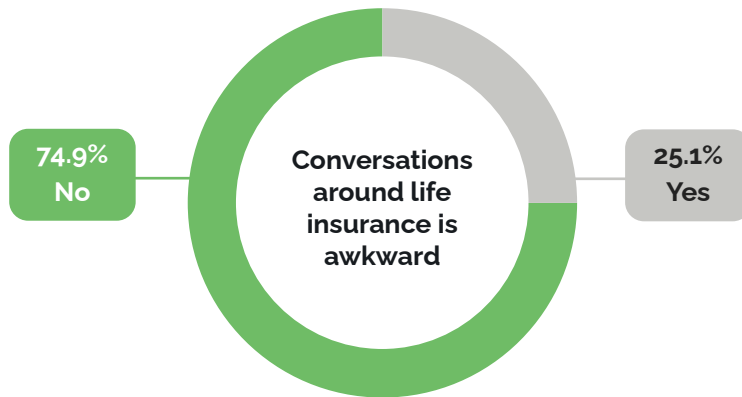
Top 3 awkward 'kids' moments in the past year

1. Dealing with others very unruly children that parents have little control over (43.9%)
2. Explaining the dangers of COVID-19 while not wanting to scare them (37.1%)
3. Telling kids not to hug strangers or even grandma due to COVID-19 (26.8%)

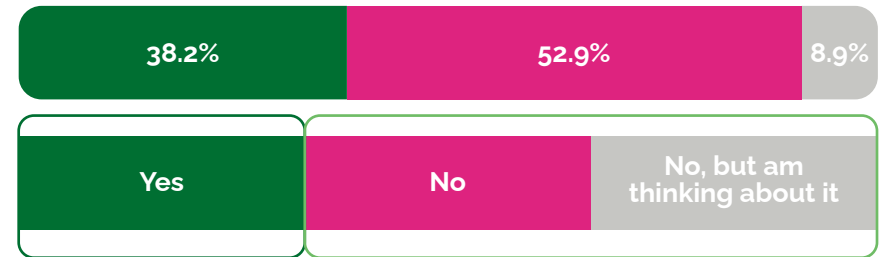
Not so awkward after all

The large majority (74.9%) feel that having a conversation around life insurance is not actually awkward, with Baby Boomers the most likely to say this compared to Gen Y respondents (82.5% and 60.4% respectively).

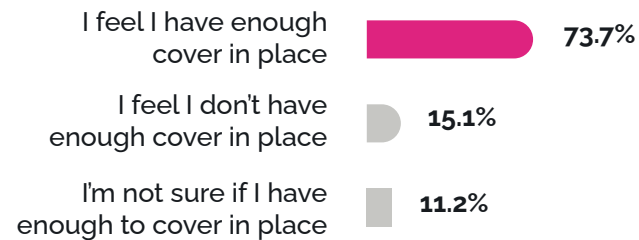
Do you feel that having conversations around life insurance is awkward?



Do you have life insurance?

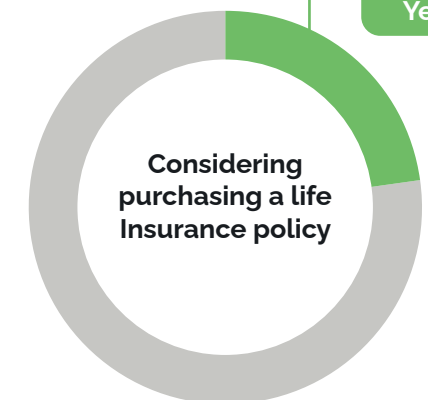


Do you feel you have enough life insurance in place?



*n= 209, respondents who have life insurance

26.4% Yes



*n= 300, respondents who don't have a life insurance



Major life moments

The big life moments

What has been your biggest and most important personal life moment over the past decade?



Moving houses



Becoming a parent



Dealing with family matters

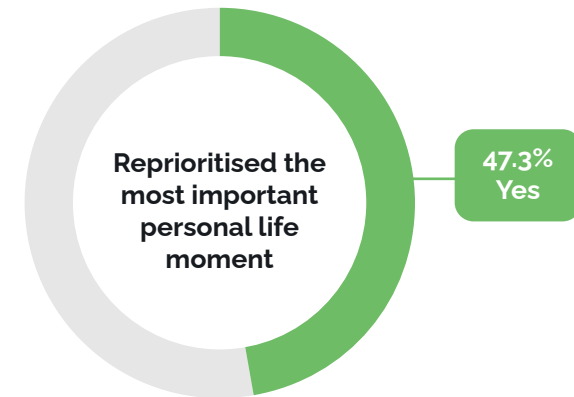


Dealing with death of a loved one



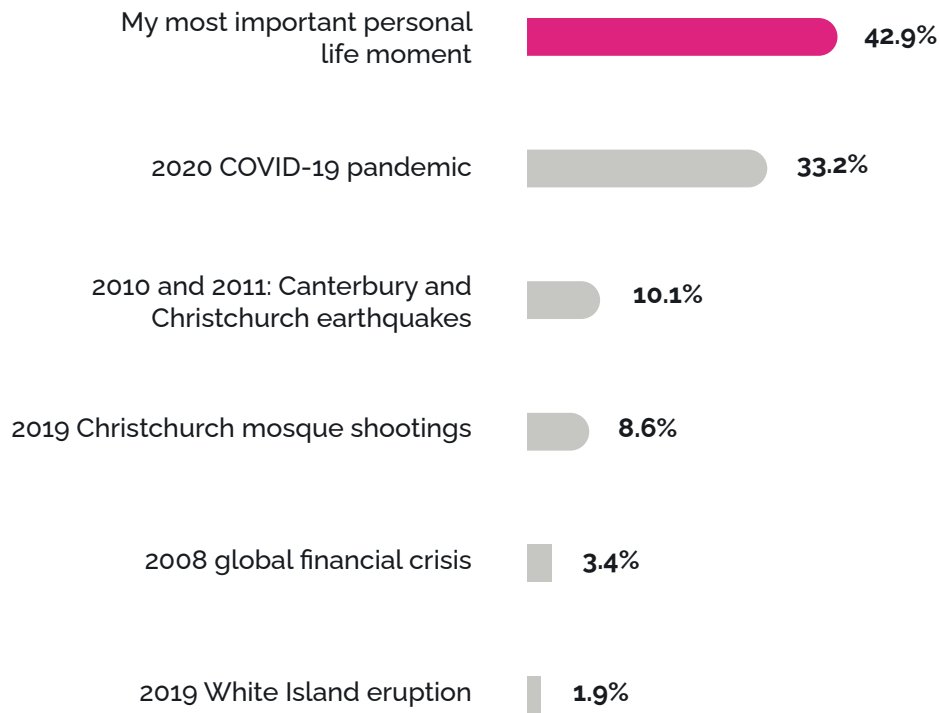
Dealing with academic matters

After getting through the COVID-19 crisis have you reprioritised what you now see as your most important personal life moment?



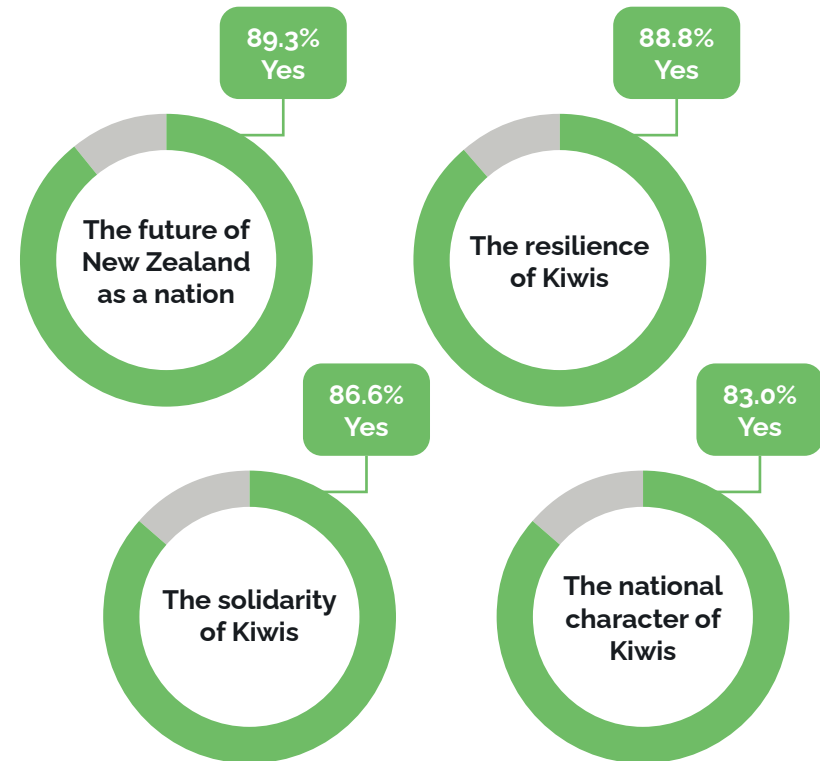
COVID-19 – one of the most significant life events

How would you rank the relative significance of these 'major moments' in New Zealand in your own life? Please rank 1 to 5 where 1 is the most significant event to you personally.



% Rank 1

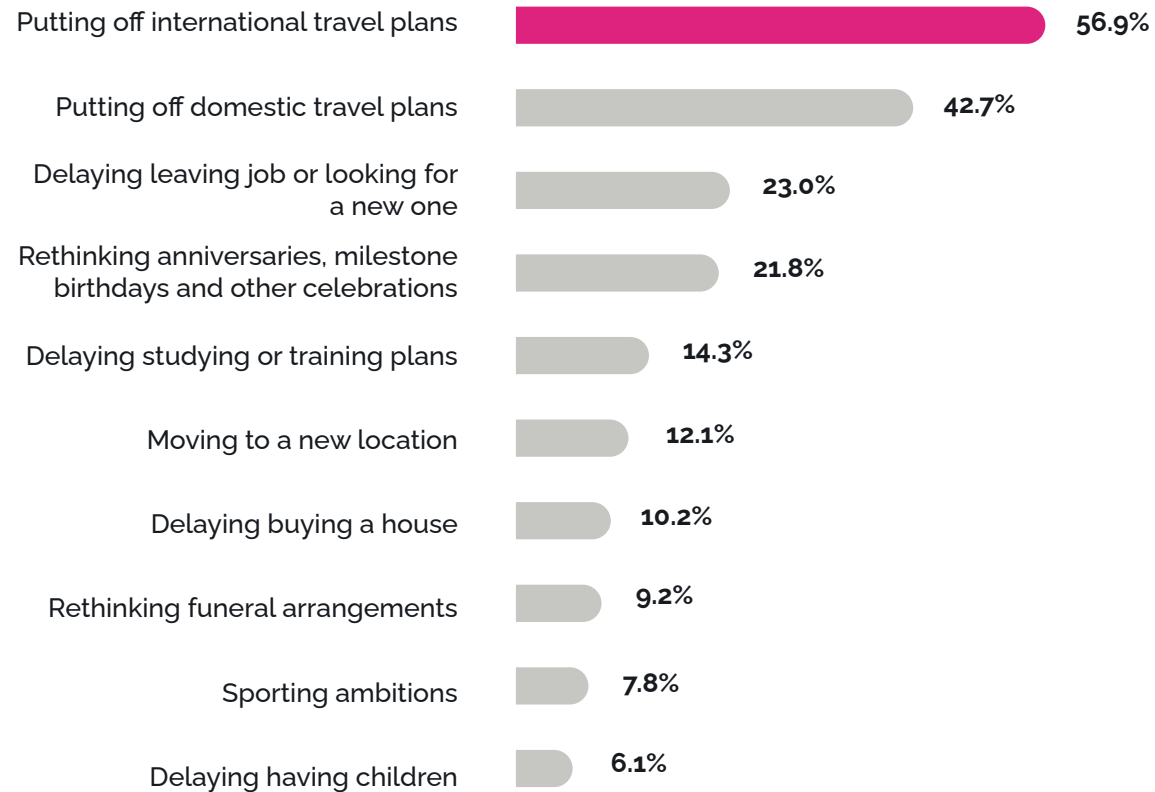
Do you think these events have shaped...?



The vast majority believe events that have threatened the nation, have also shaped the future of the nation, with people becoming more resilient and united.

Life interrupted

What kind of disruptions or changes to your plans have you experienced during COVID-19?



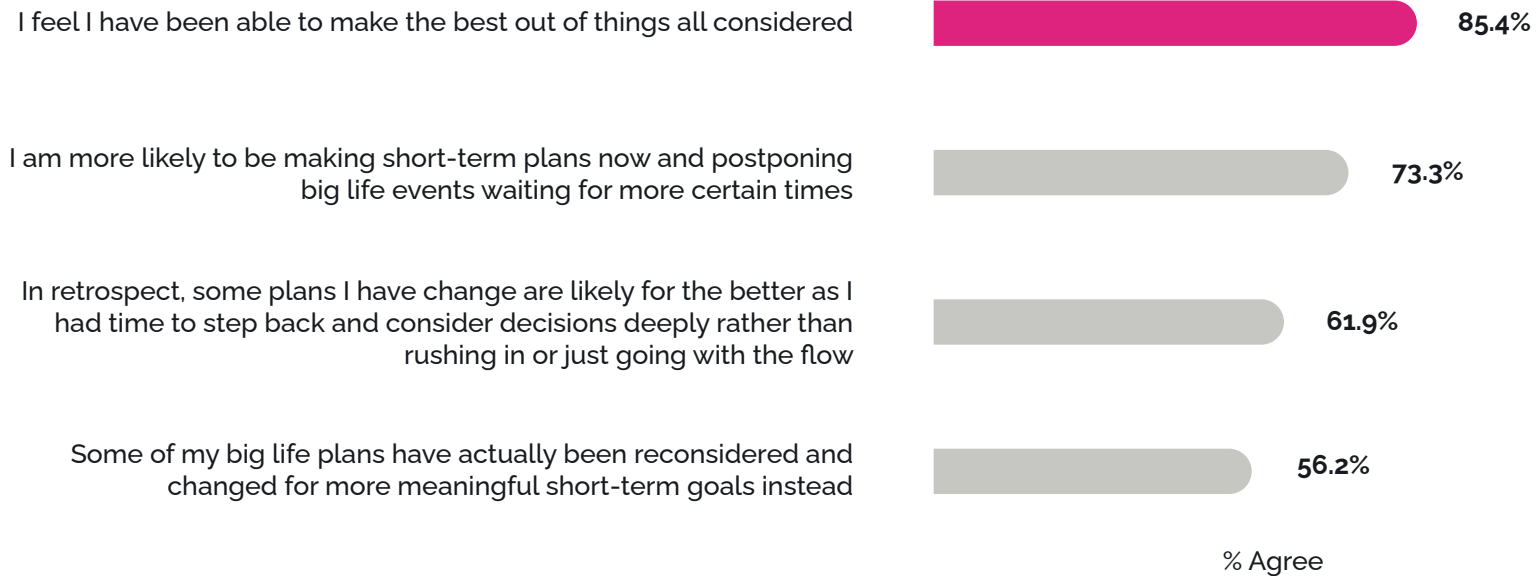
**Multiple answers allowed*

**Top 10 answers only*

COVID-19 has created a lot of changes and uncertainty about the future so naturally, many have reassessed their plans.

Positivity and adaptability shine through

How has your outlook changed since COVID-19?



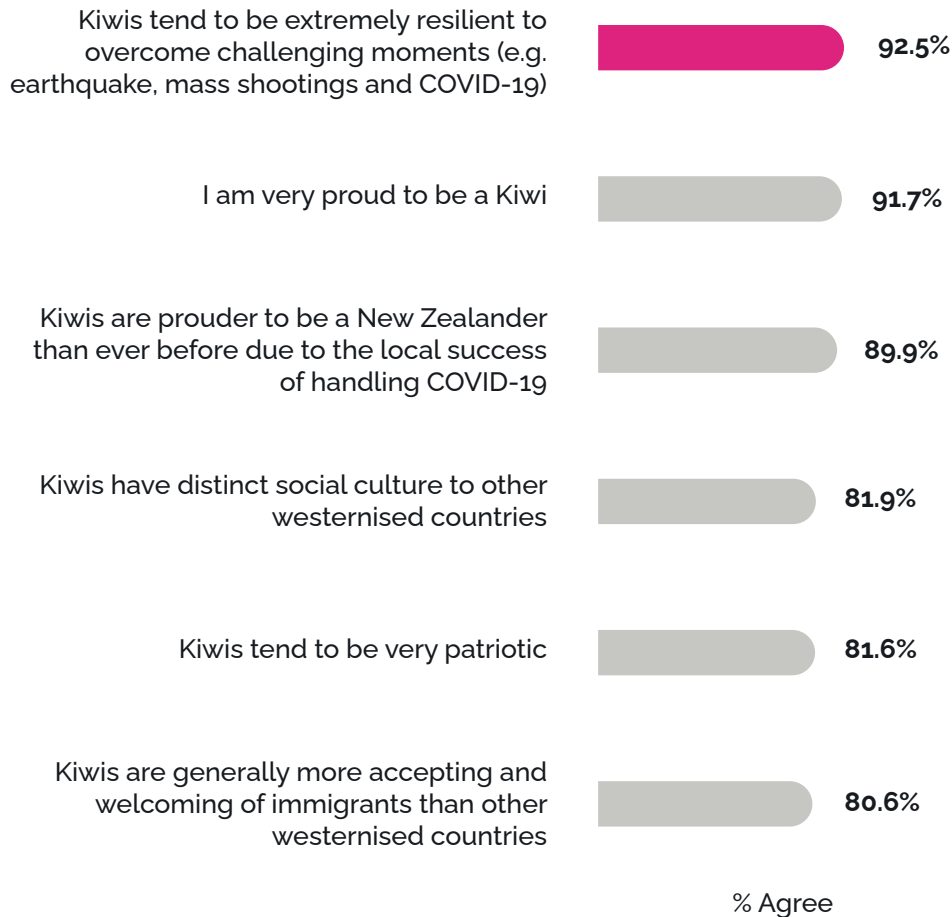
The majority are confident that they have been able to make the best out of the crisis.



Kiwi identity

A nation of pride and patriotism

How much do you agree with the following statements about what it means to be a New Zealander?



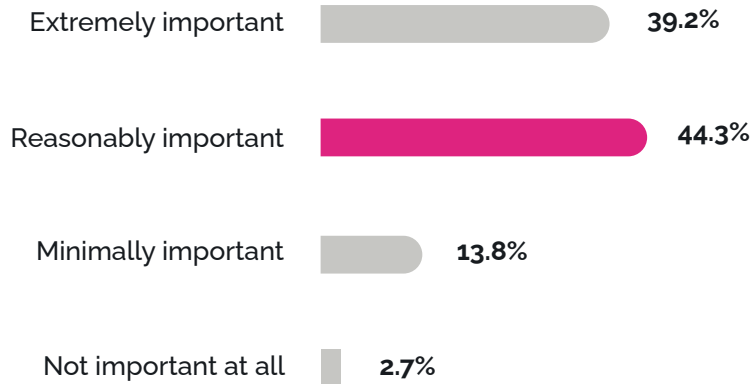
The vast majority are proud to be a Kiwi, and this sentiment has strengthened due to the successful handling of COVID-19.

Optimism, friendliness and a distinct culture makes New Zealand different from the rest of the world.

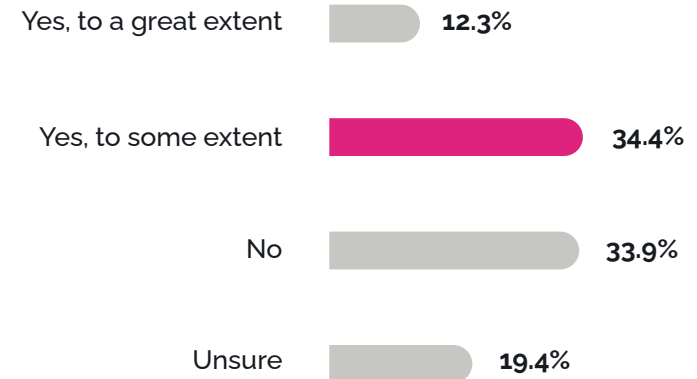


History and the way forward

Do you agree that New Zealand history is important for understanding Kiwi identity?



Should New Zealand actively seek to raise its population to stimulate economic growth?



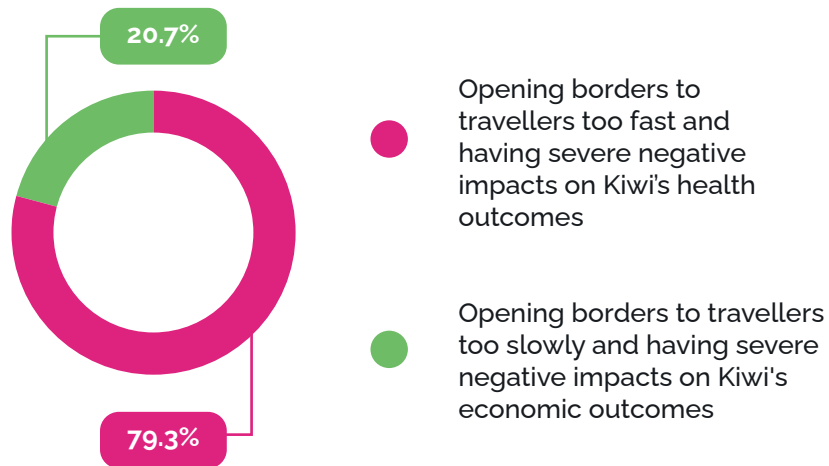
There is little dispute on the importance of New Zealand history in understanding Kiwi identity, but this is not the case when it comes to the way forward. Kiwis are split on whether New Zealand should seek to raise its population to stimulate economic growth.



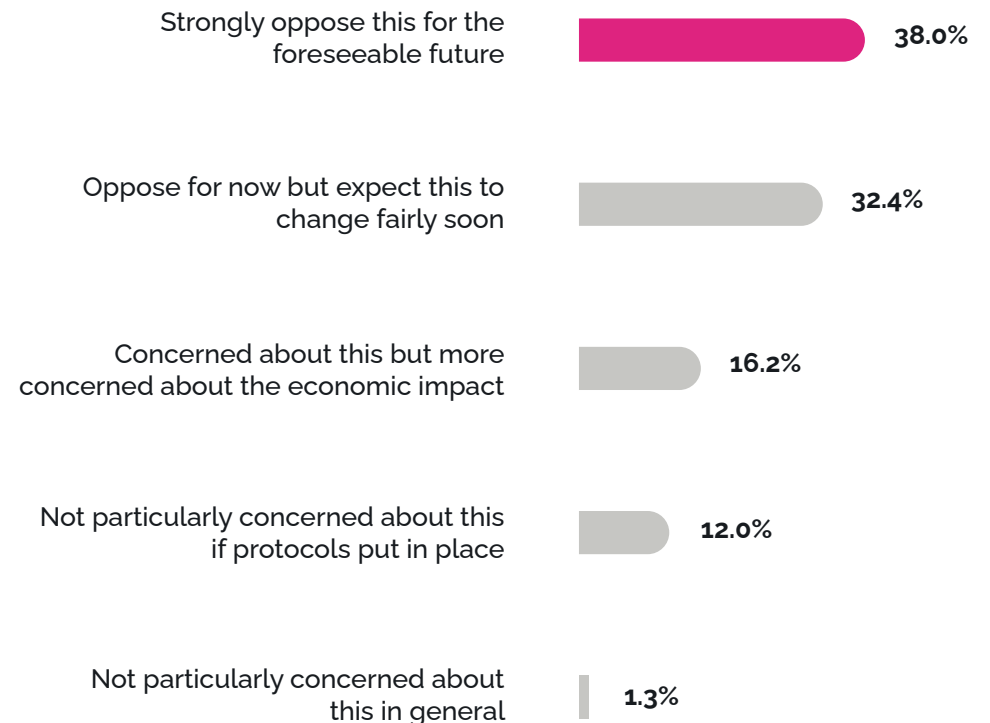
The Kiwi bubble

Health over wealth

If you had to choose, what are you more concerned about right now?



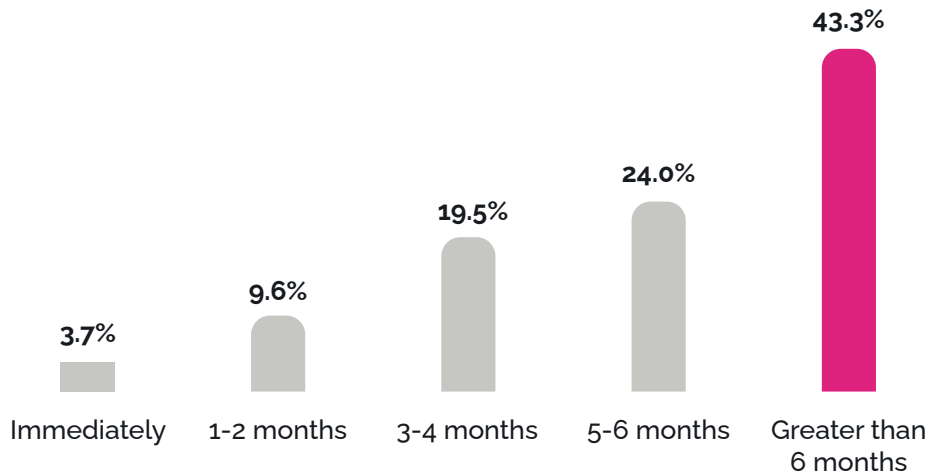
What best describes your attitudes to opening the borders to foreign travellers and borders opening?



The majority are concerned about the health risk that may come with opening borders to foreign travellers. However, many also think the crisis has isolated New Zealand from the rest of world and support the idea of allowing travellers from COVID-safe areas into the country.

The future of the trans-Tasman bubble

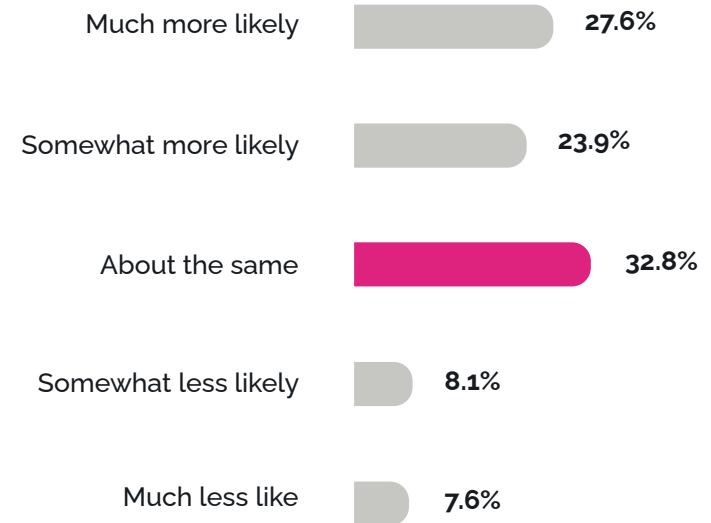
How soon do you think there should be relatively free travel permitted between New Zealand and Australia?



Assuming thorough protocols are in place, the vast majority (83.7%) are still concerned about the danger of opening New Zealand borders to foreign travellers presents to New Zealand's more vulnerable populations. To a lesser extent, close to two-thirds (64.1%) believe the recent crisis has isolated the country from the rest of the world.

However, only around half feel allowing a trans-Tasman travel bubble for certain states in Australia and the Pacific island nations is a good idea (52.9%).

Are you more likely to travel and holiday domestically within New Zealand in the next 6 months?



More than 2 in 5 think it should be more than 6 months before relatively free travel in permitted between New Zealand and Australia. More than half say that they are more likely to travel domestically in the next 6 months.

More research from **OneChoice** coming soon...

About OneChoice

We're all about helping Kiwis through trusted insurance products that take the stress and confusion out of the buying process. Backed by award-winning partners, OneChoice launched in 2020 the goal of bringing simple life insurance to New Zealand. We set out to be different by providing cover that's easy to understand, easy to manage, and even easier to rely on.

