

# State of The Nation

## New Zealand

March 2012

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Roy Morgan Research – 52 Swanson St, Auckland 1010  
Telephone: (09) 912 7032  
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**Voting Intention**

**NP 45.5 vs. Labour 31.5**

**Government Confidence**

**121.0 [8]**

<b>Consumer Confidence</b>	<b>113.3 [1]</b>
<b>Unemployment</b>	<b>9.8% [2]</b>
<b>Housing Interest Rate</b>	<b>6.0% [3]</b>
<b>Official Cash Rate</b>	<b>2.5% [4]</b>
<b>Petrol</b>	<b>208.9 c/ltr [6]</b>
<b>New Zealand Dollar</b>	<b>0.770 US [5]</b>
	<b>0.778 AUD [5]</b>
	<b>£0.486 GBP [5]</b>
<b>Share Market</b>	<b>NZX50 3,296 [7]</b>

Source:

[1] Roy Morgan Research, February 2012; NZ population 14+

[2] Roy Morgan Research, December 2011; NZ population 14+ in Workforce

[3] Reserve Bank of New Zealand, January 2012

[4] Reserve Bank of New Zealand, January 2012

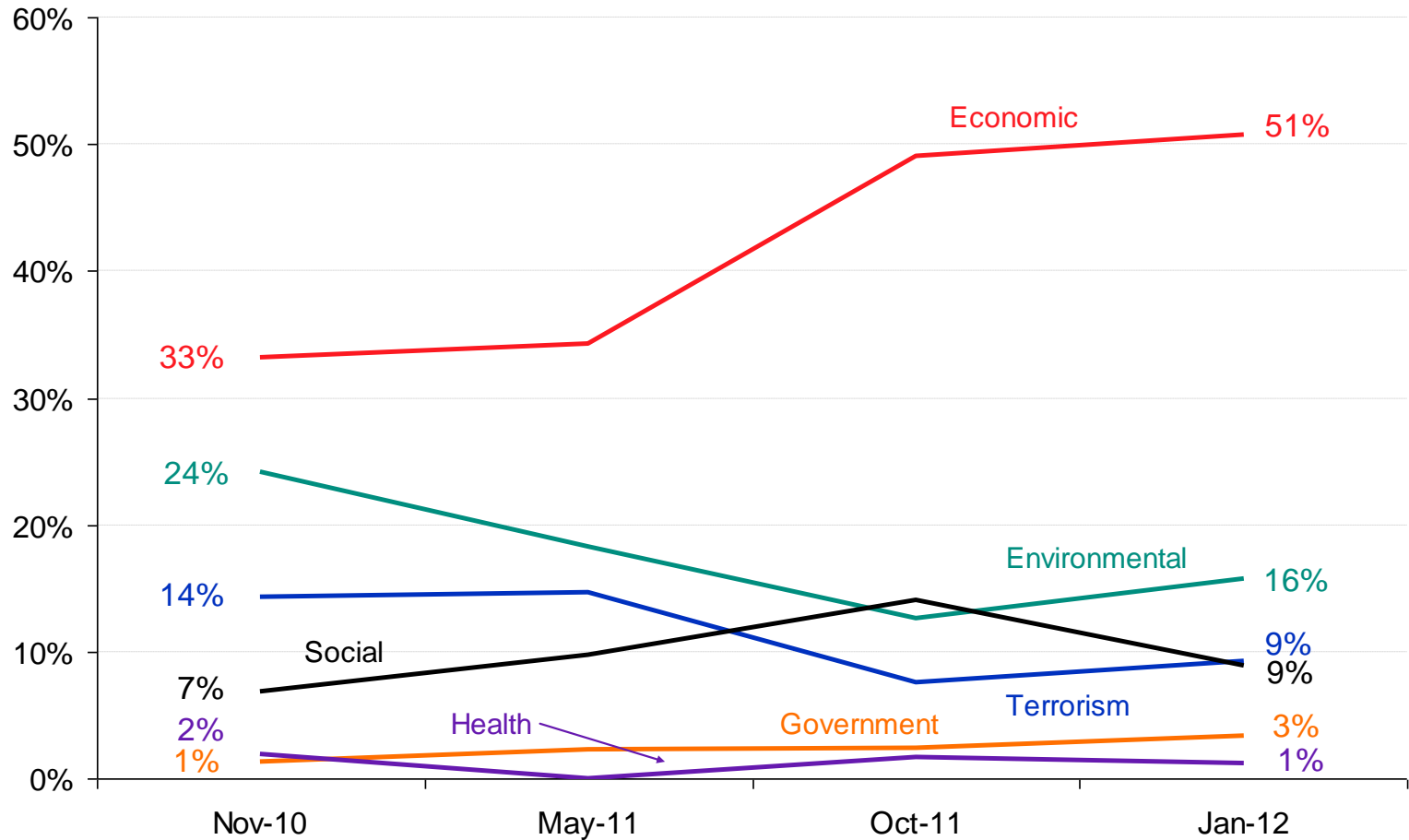
[5] Reserve Bank of New Zealand, January 2012

[6] MED February 2012

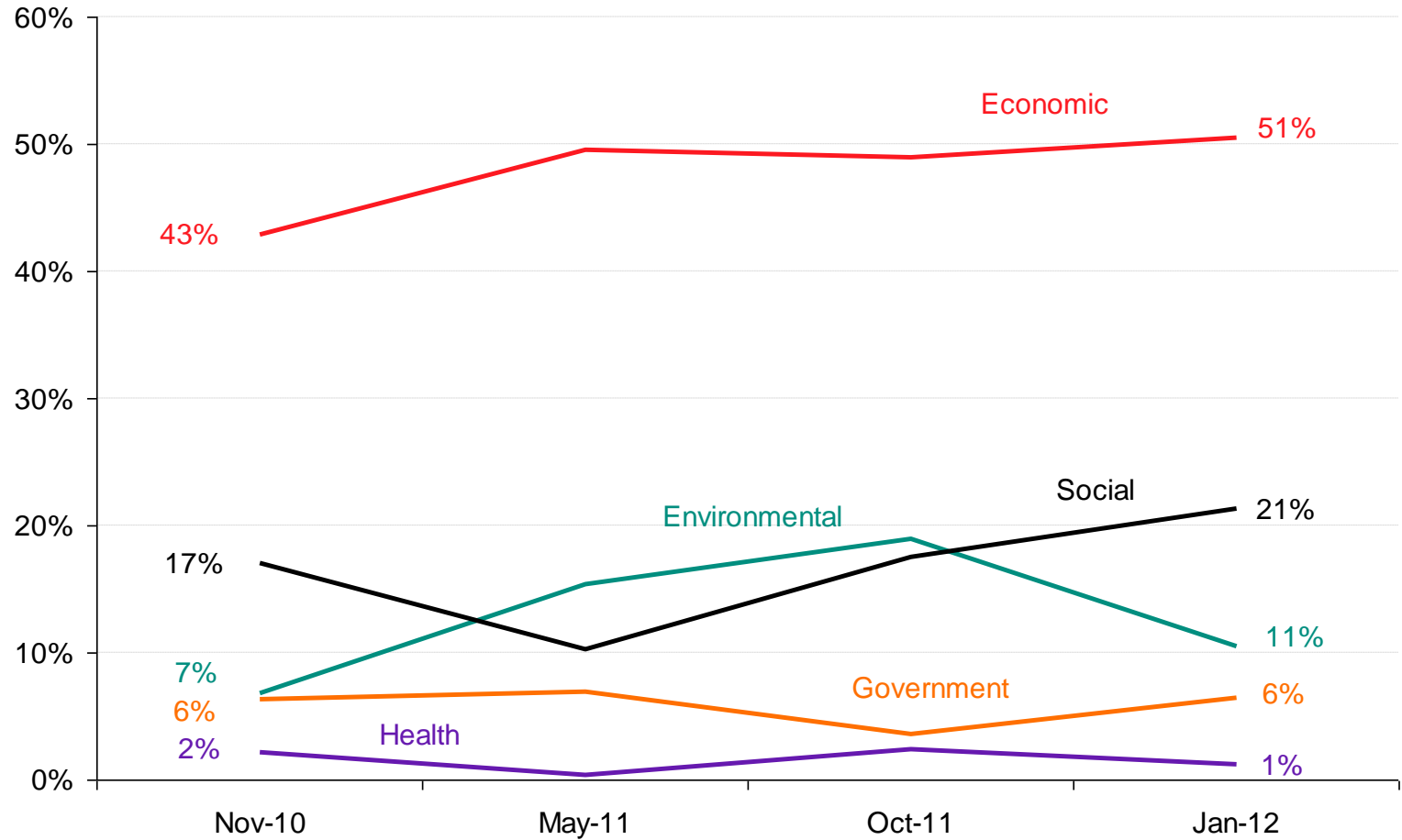
[7] NZX January 2012

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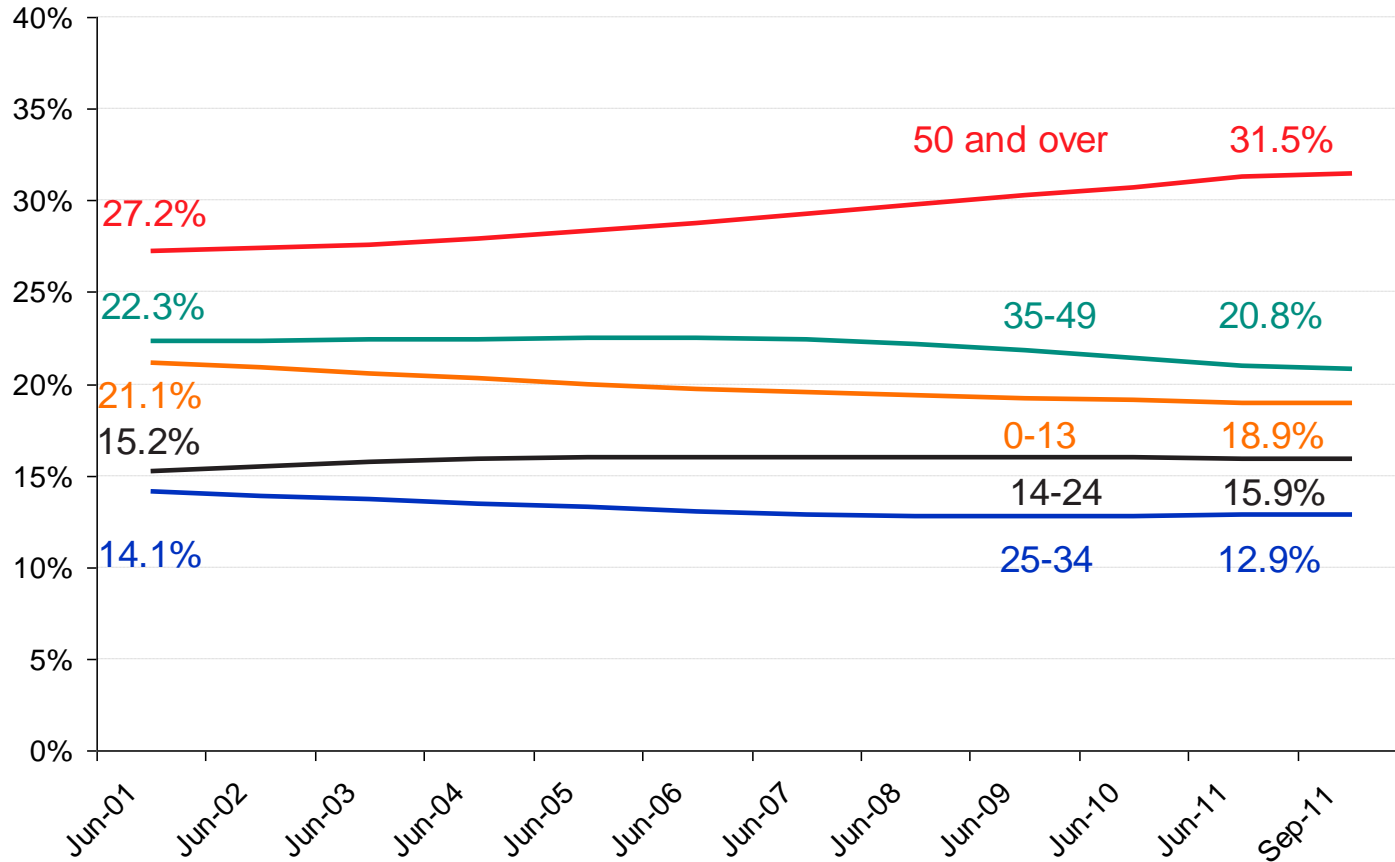
## Major Issues Facing the World



## Major Issues Facing New Zealand



## SOCIETY All Age Groups

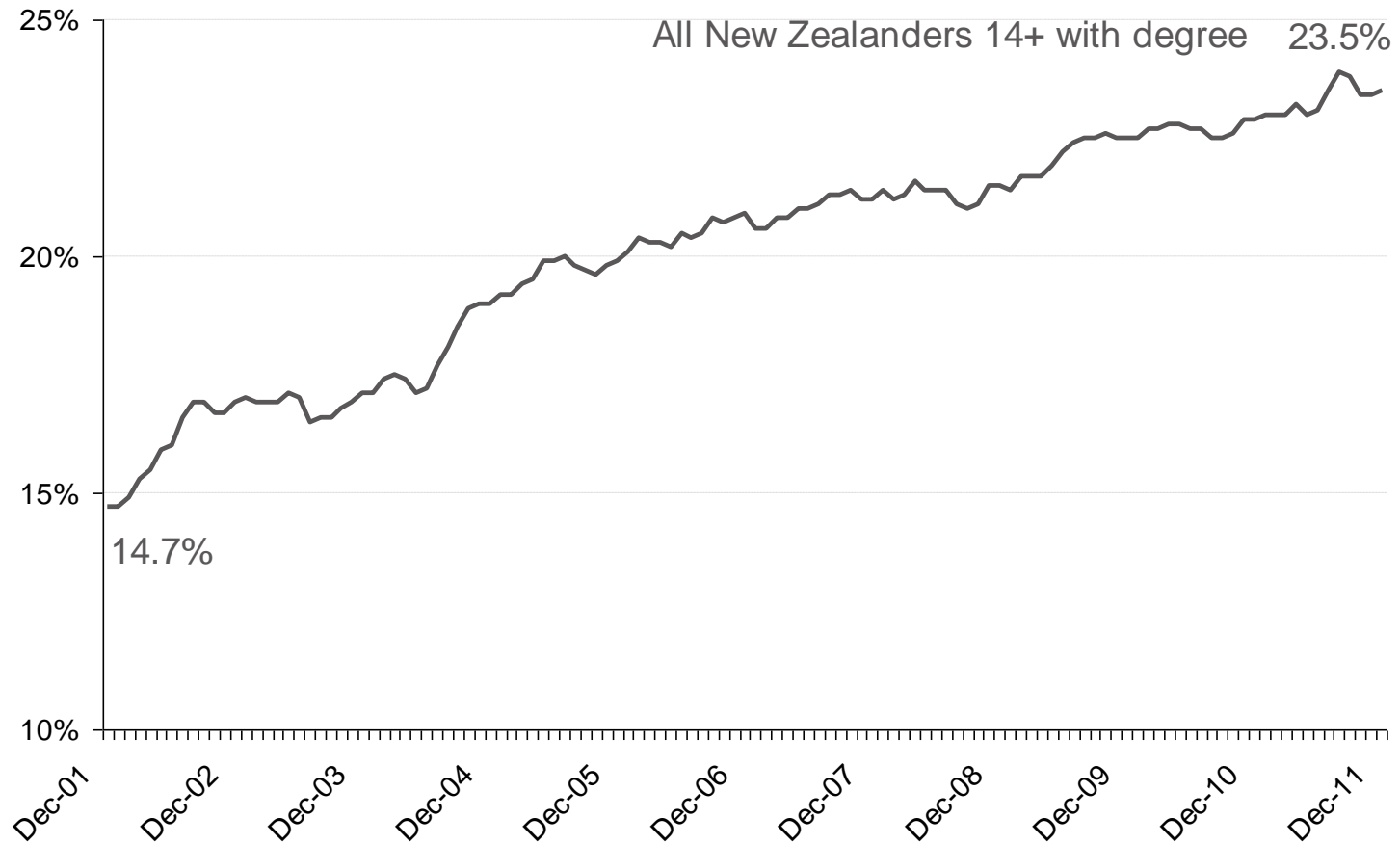


Base: NZ Population 0+

Source: Statistics NZ

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## SOCIETY Have a Degree

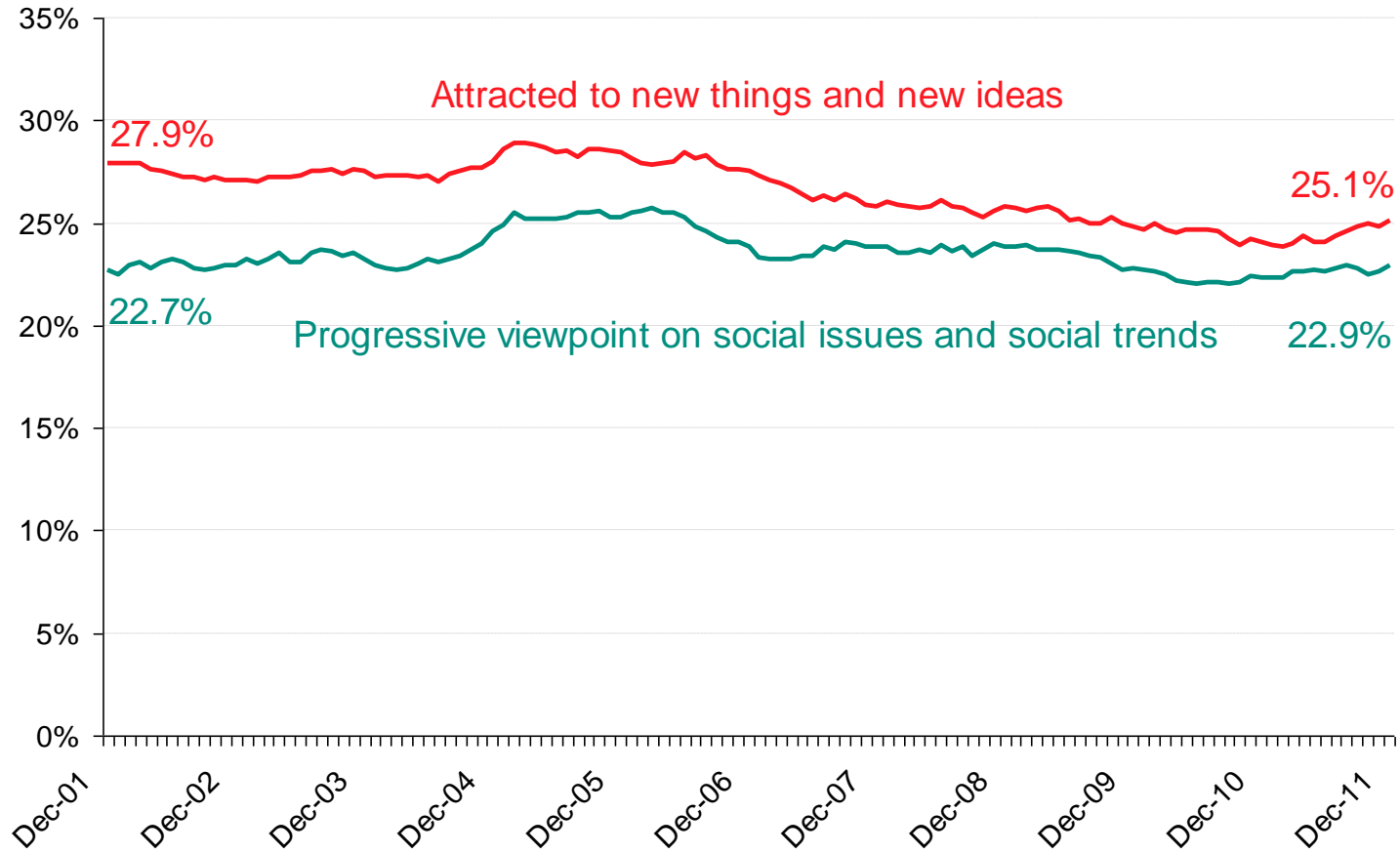


Base: NZ population 14+; Source: Roy Morgan Research; 12 month moving average

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## SOCIETY

### Consider Themselves Progressive and Attracted to New Things and New Ideas

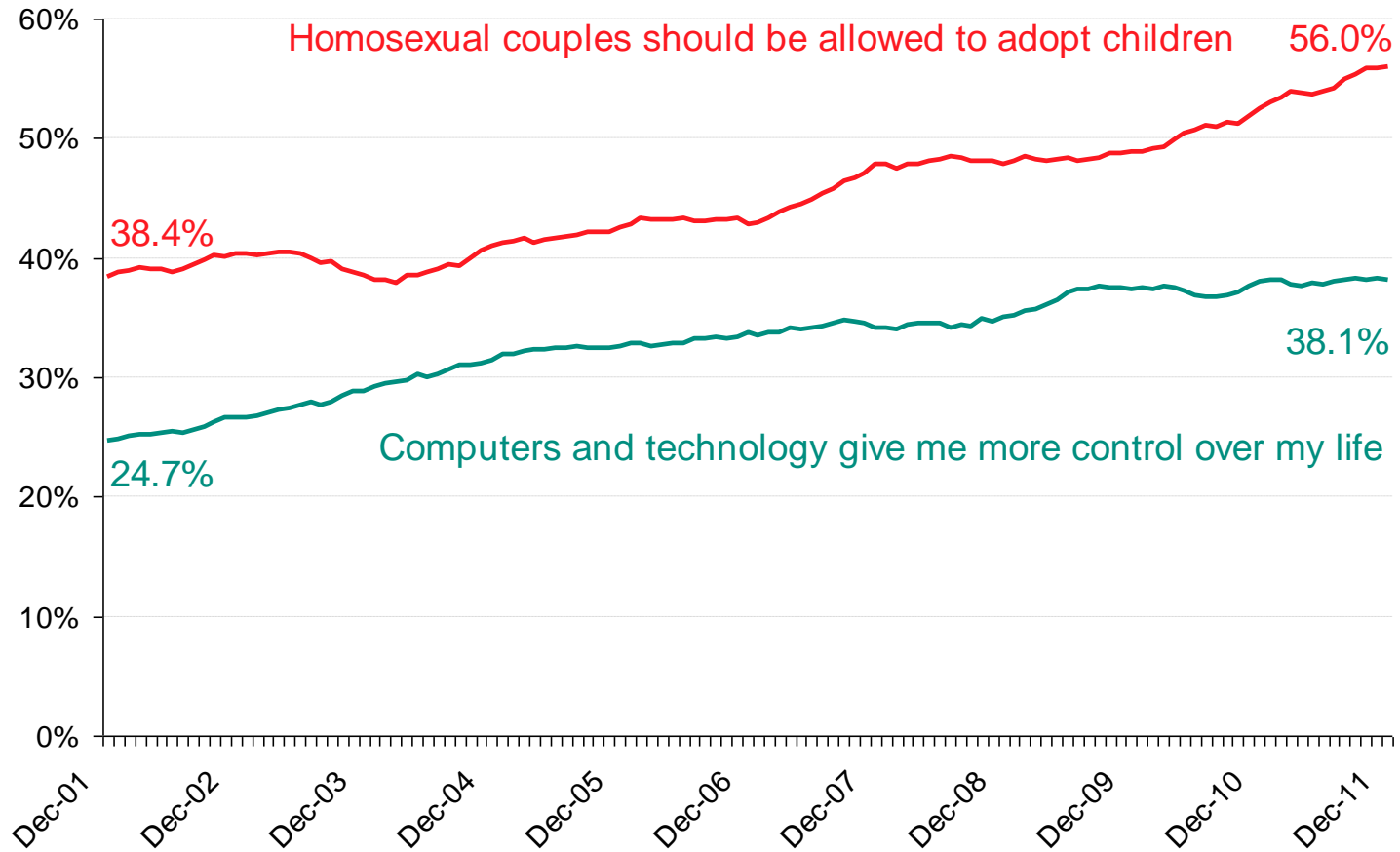


Base: NZ population 14+; Source: Roy Morgan Research; 12 month moving average

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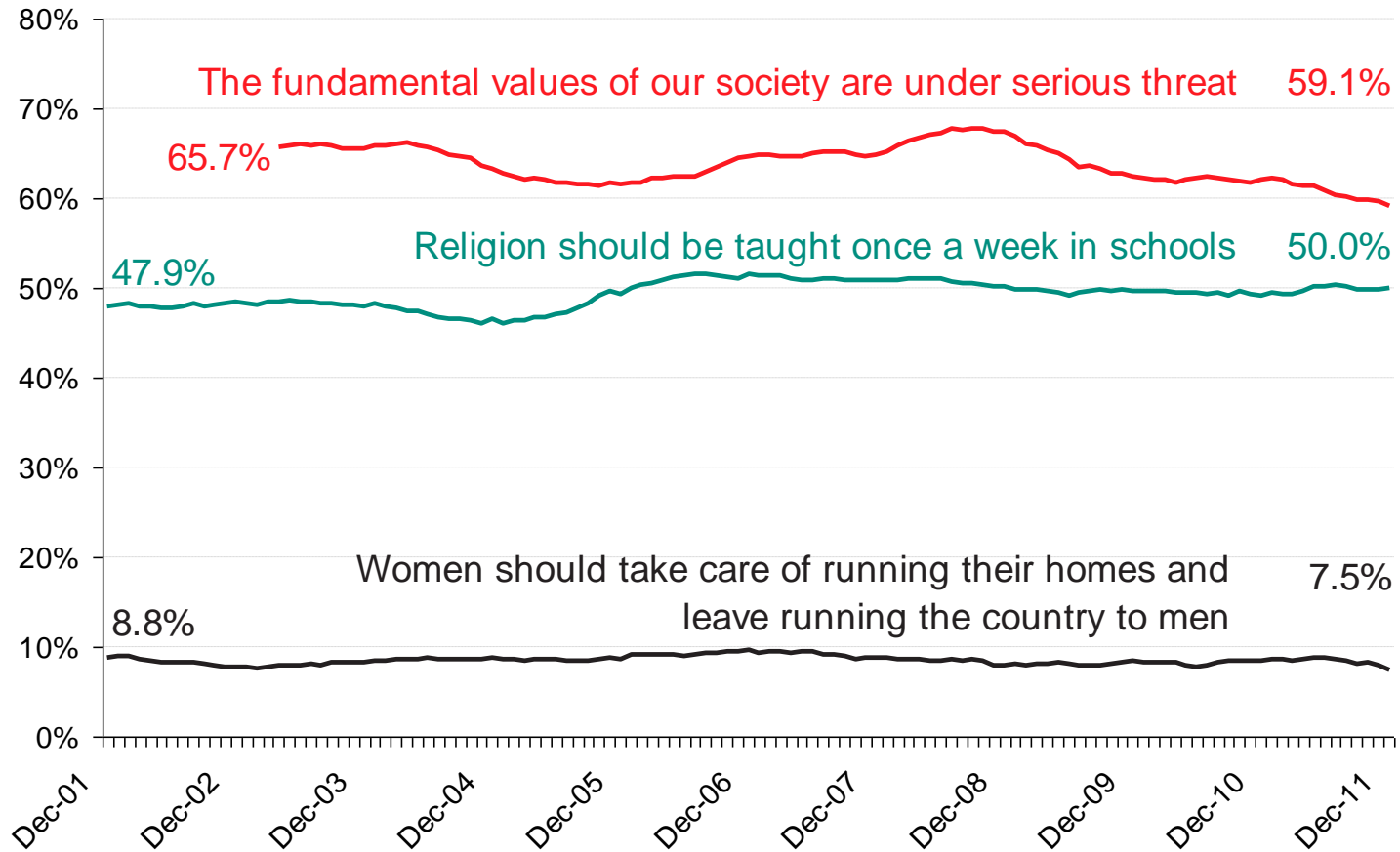
## SOCIETY Progressive Attitudes



Base: NZ population 14+; Source: Roy Morgan Research; 12 month moving average

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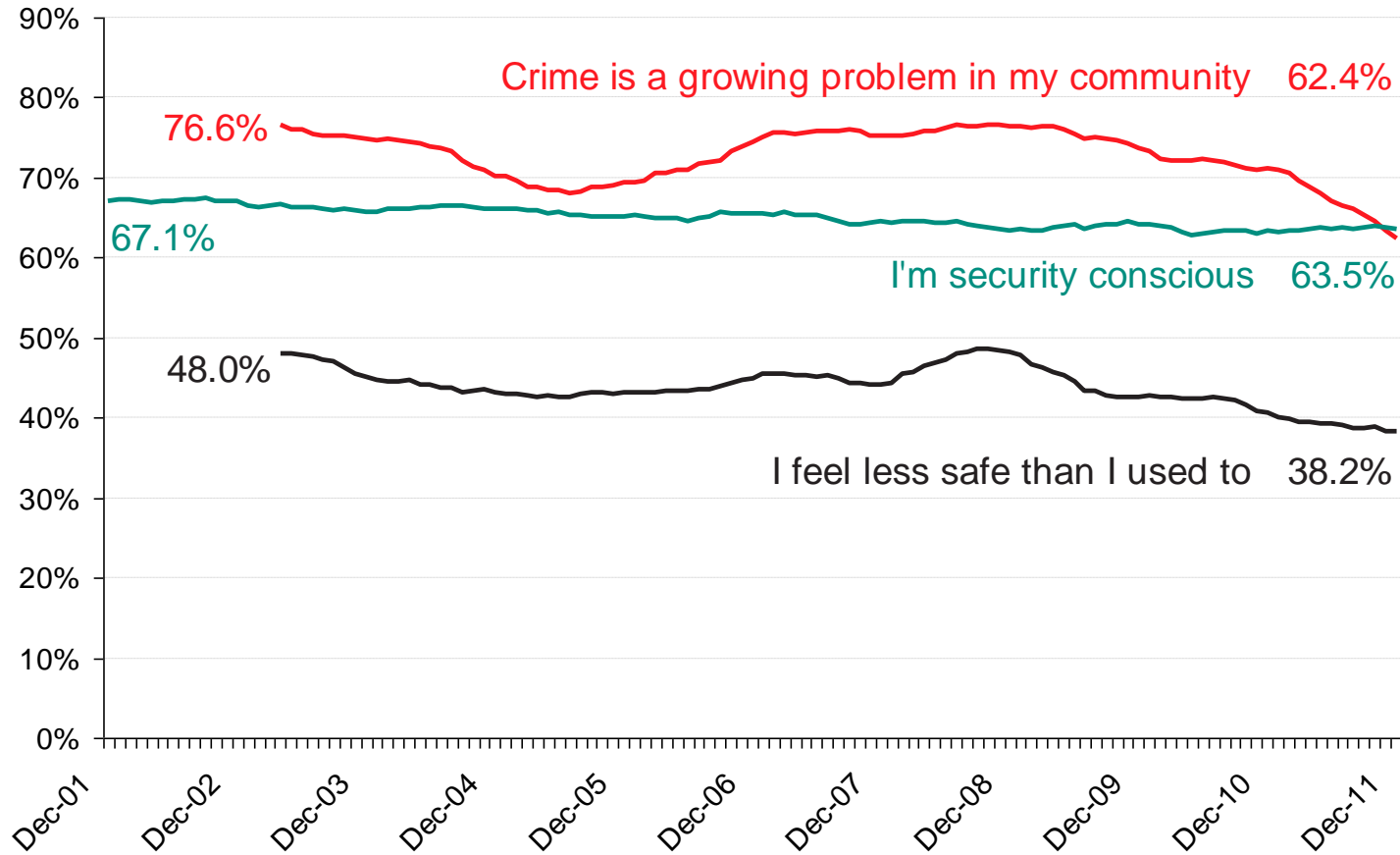
## SOCIETY Conservative Attitudes



Base: NZ population 14+; Source: Roy Morgan Research; 12 month moving average

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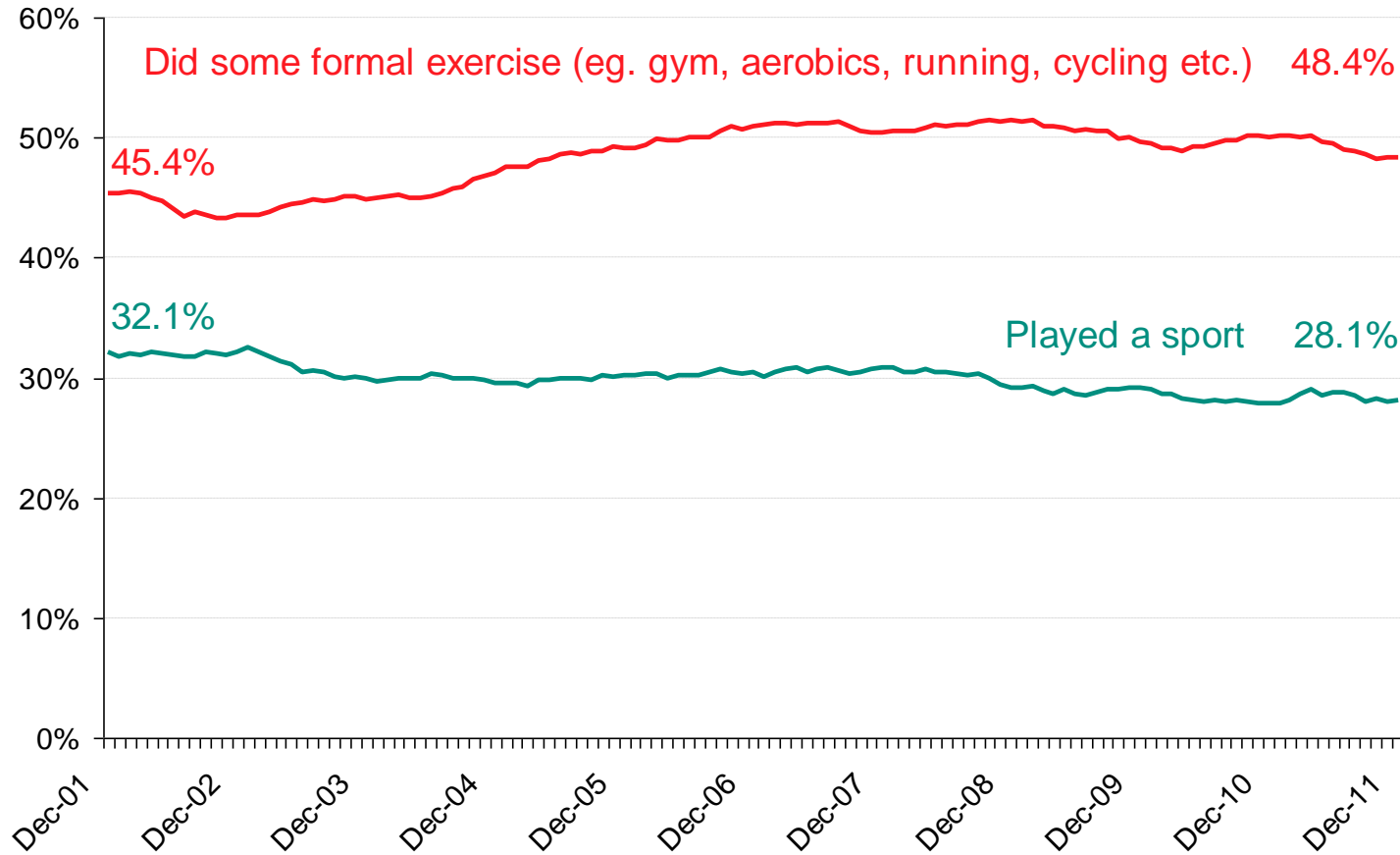
## SOCIETY Concern with Security



Base: NZ population 14+; Source: Roy Morgan Research; 12 month moving average

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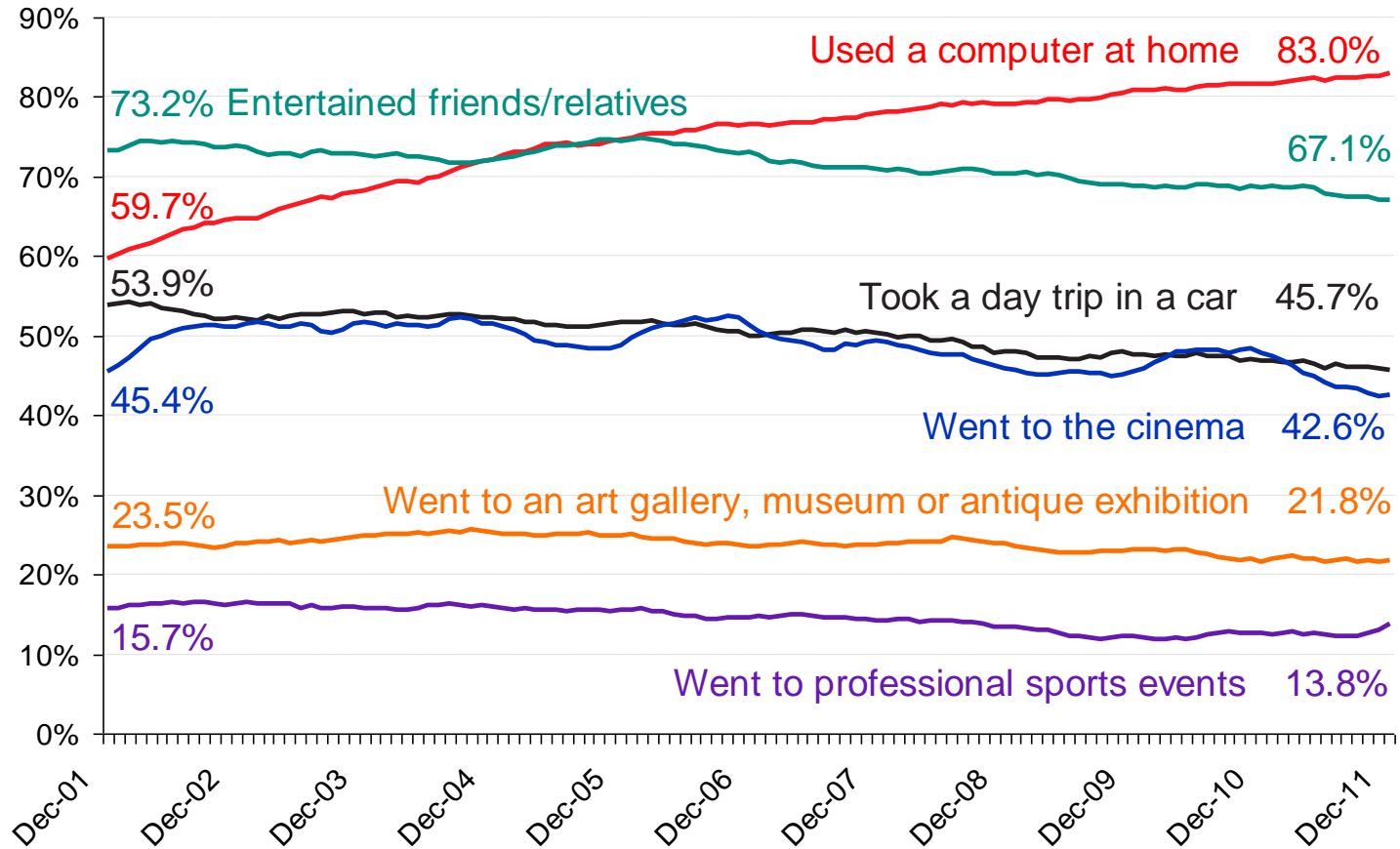
## SOCIETY Participation in Sport/Exercise



Base: NZ population 14+; Source: Roy Morgan Research; 12 month moving average

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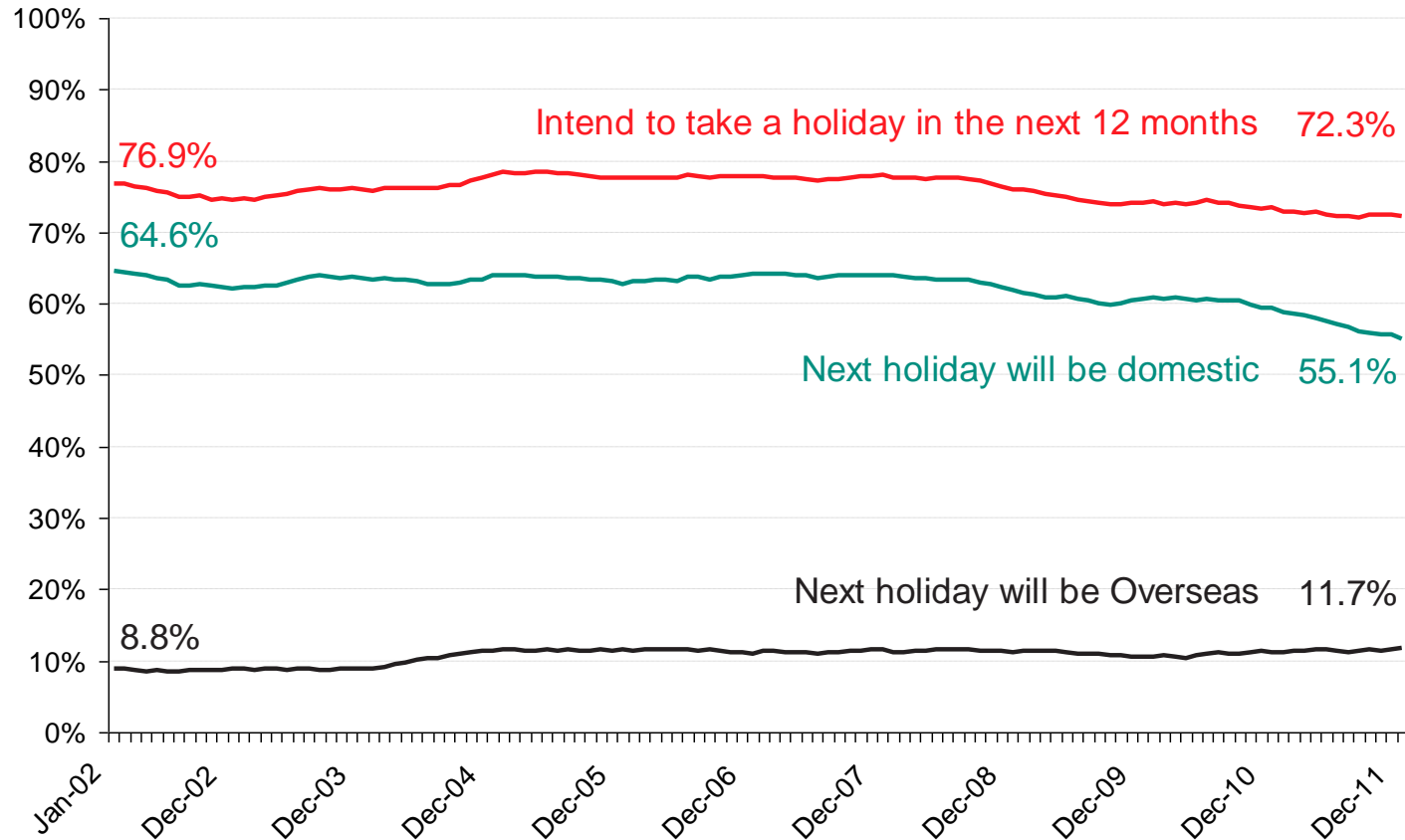
## SOCIETY Participation in Other Leisure Activities



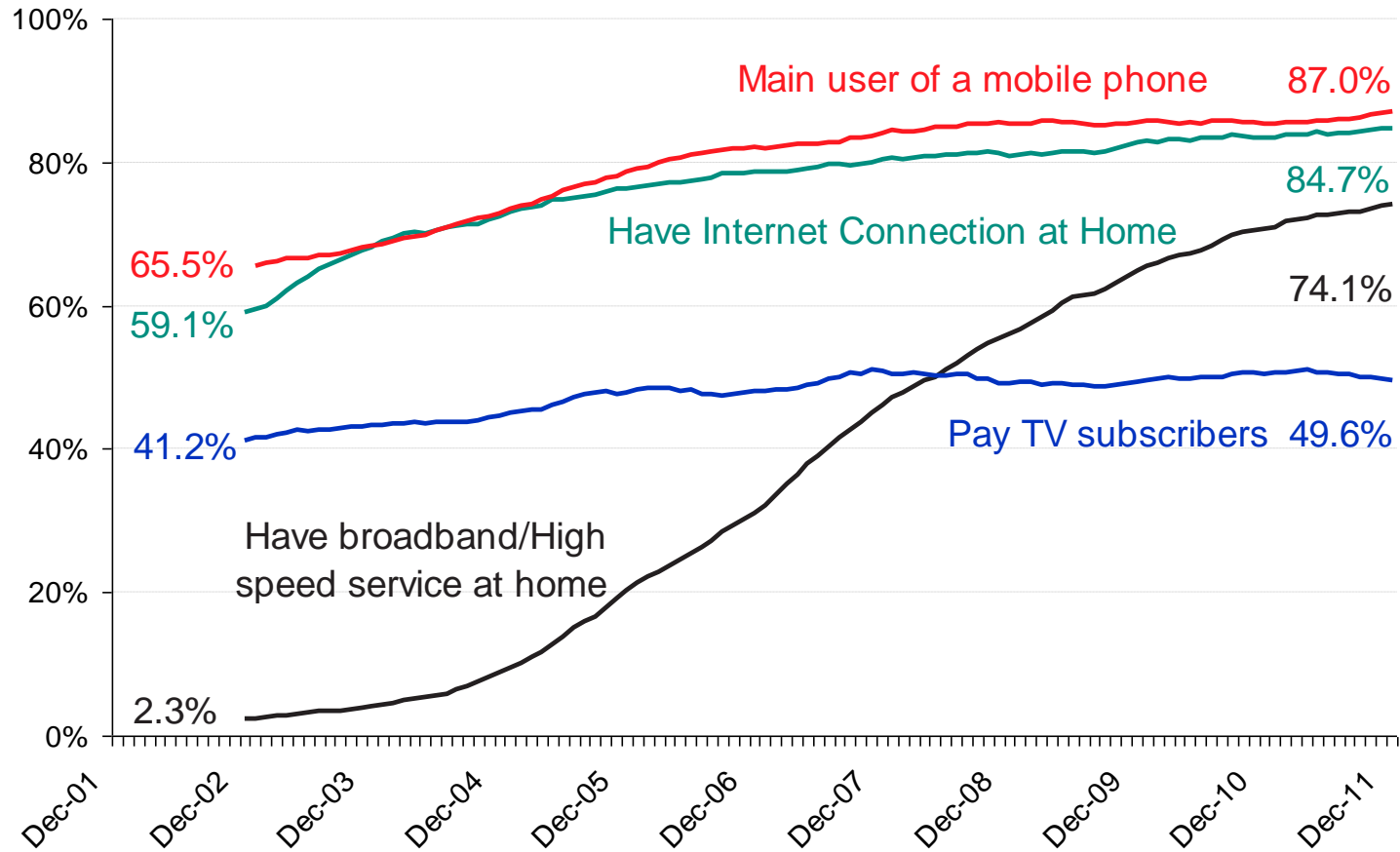
Base: NZ population 14+; Source: Roy Morgan Research; 12 month moving average

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## SOCIETY Holiday Intention



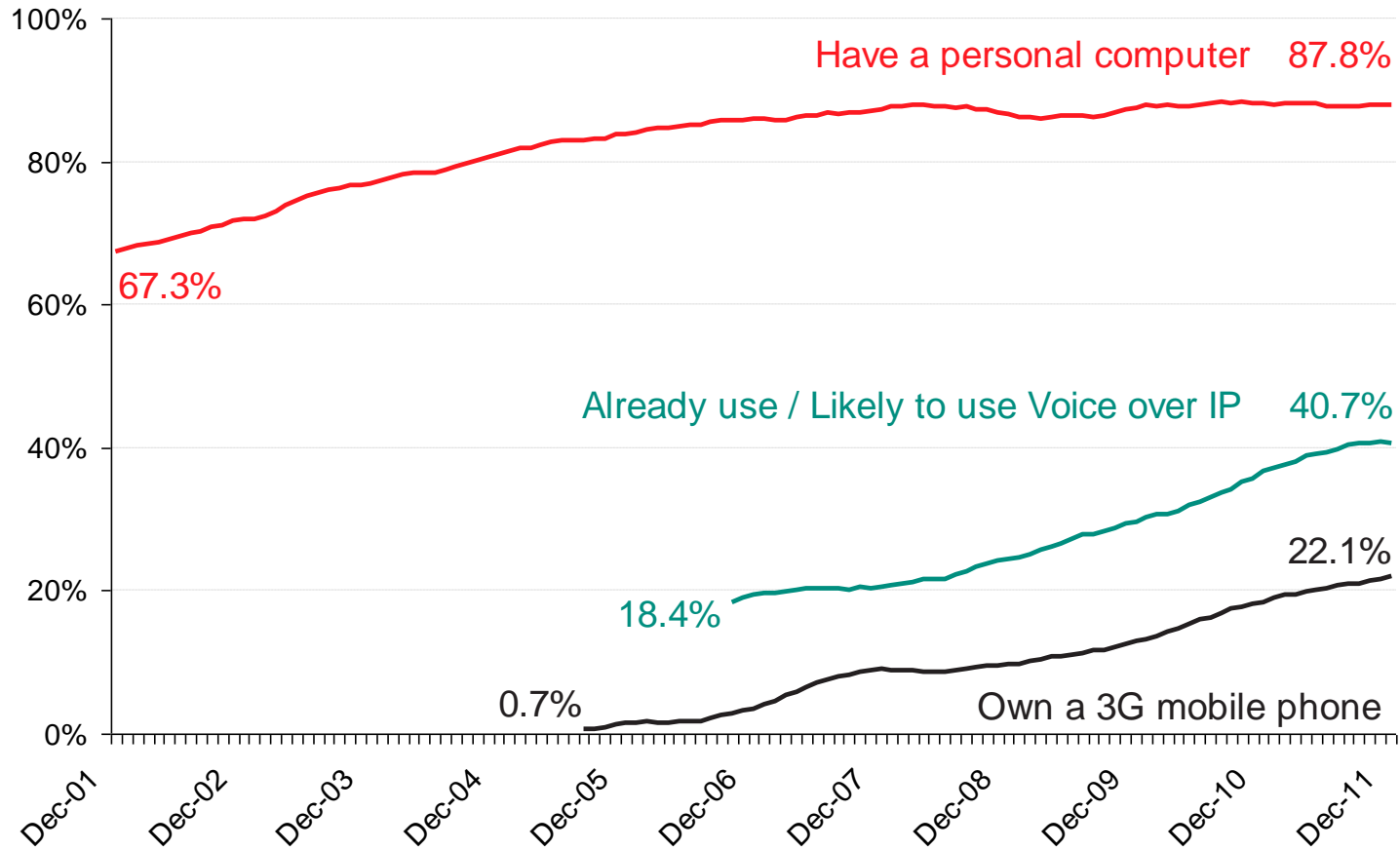
## TECHNOLOGY Telecommunications



Base: NZ population 14+; Source: Roy Morgan Research; 12 month moving average

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## TECHNOLOGY New Communication Technological Products

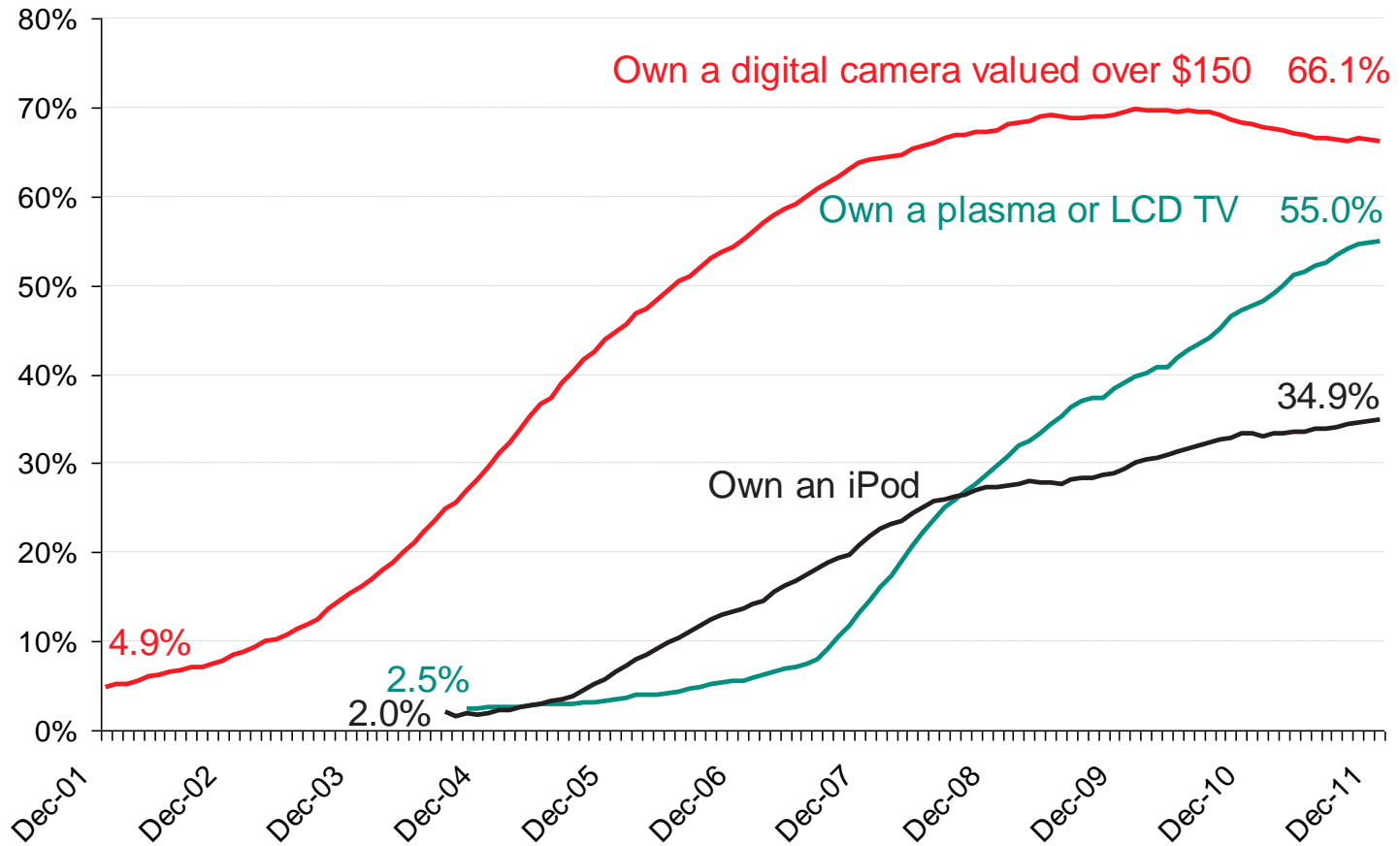


Base: NZ population 14+; Source: Roy Morgan Research; 12 month moving average

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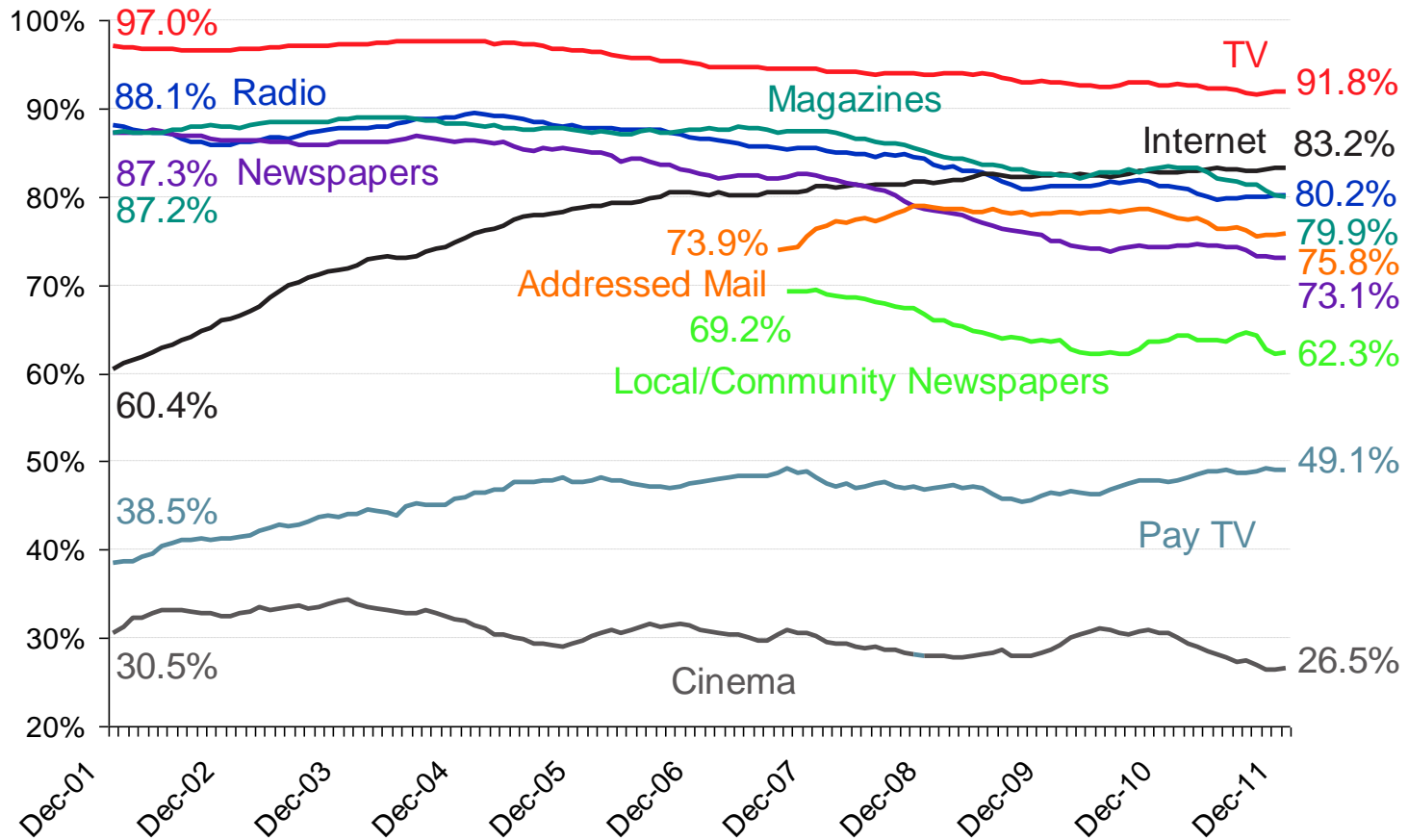
## TECHNOLOGY New Entertainment Technological Products



Base: NZ population 14+; Source: Roy Morgan Research; 12 month moving average

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## TECHNOLOGY Use of Major Media Types

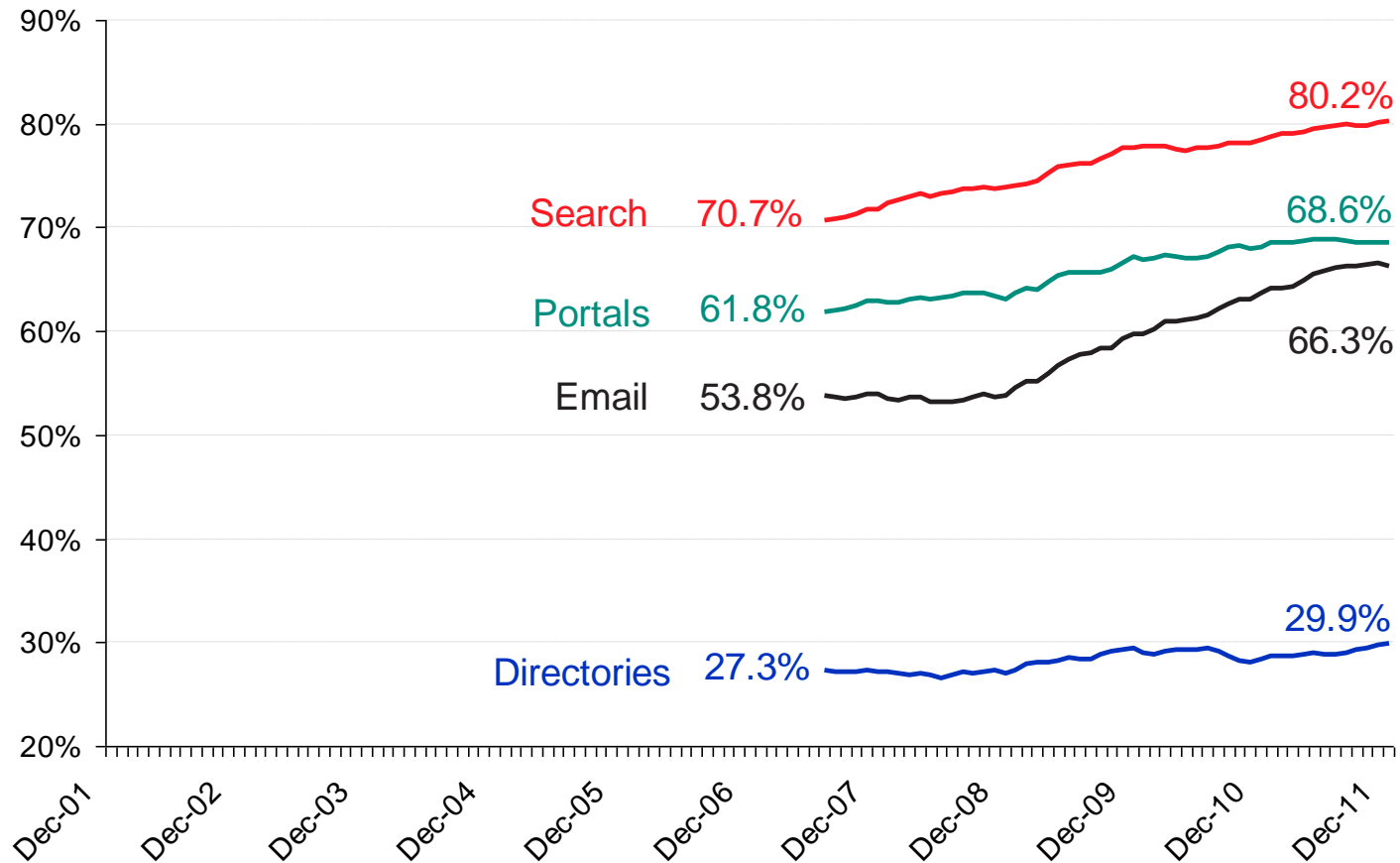


Discover your edge

Base: NZ population 14+; Source: Roy Morgan Research; 12 month moving average

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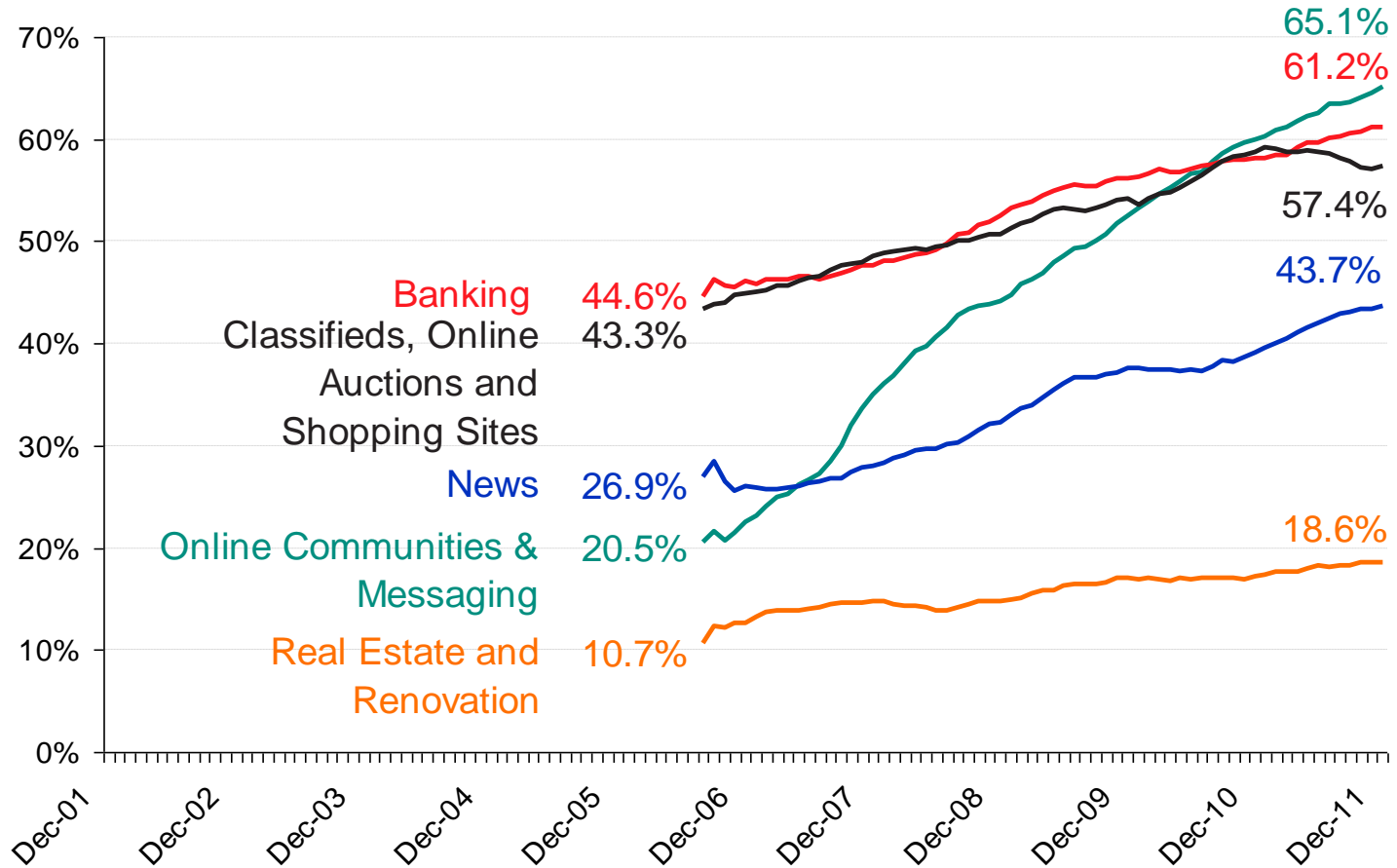
## TECHNOLOGY Visited Traditional Website in Last 4 Weeks



Base: NZ population 14+; Source: Roy Morgan Research; 12 month moving average

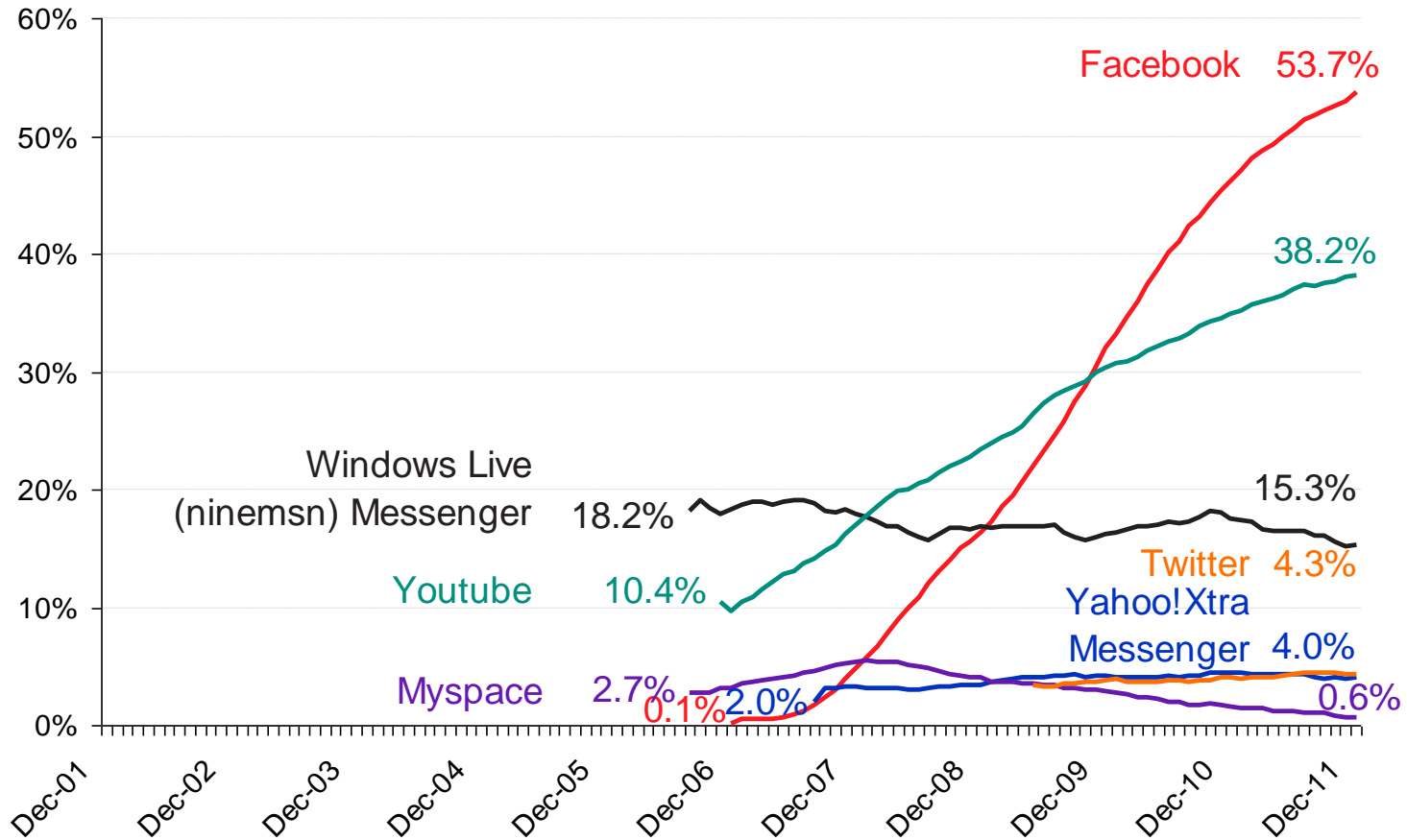
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## TECHNOLOGY Commercial and Community Website Visited in Last 4 Weeks



## TECHNOLOGY

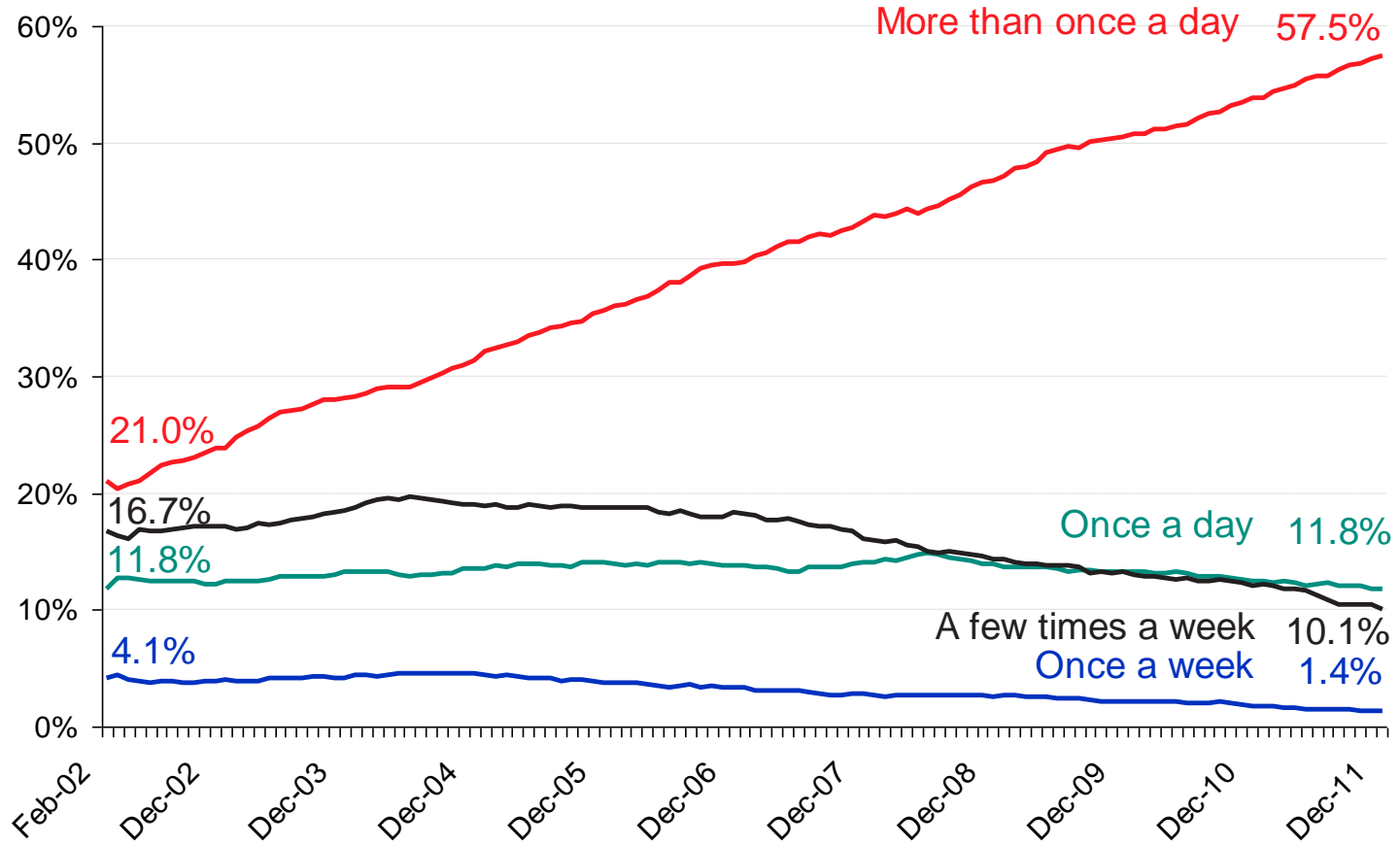
### Online Community or Messaging Website Visited in Last 4 Weeks



Base: NZ population 14+; Source: Roy Morgan Research; 12 month moving average

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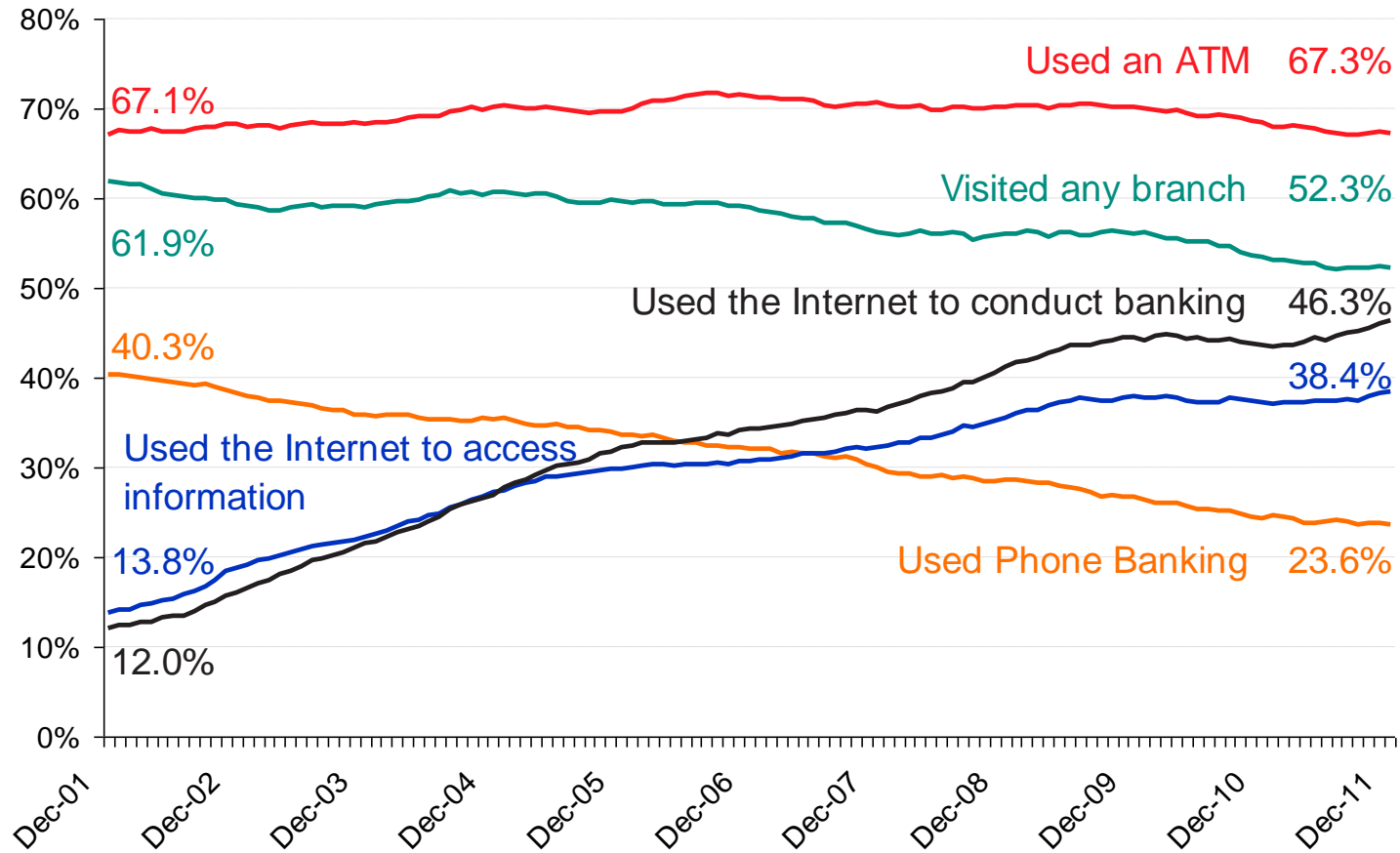
## TECHNOLOGY Frequency of Internet Use



Base: NZ population 14+; Source: Roy Morgan Research; 12 month moving average

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## TECHNOLOGY Major Banking Channels Used in the Last 4 Weeks

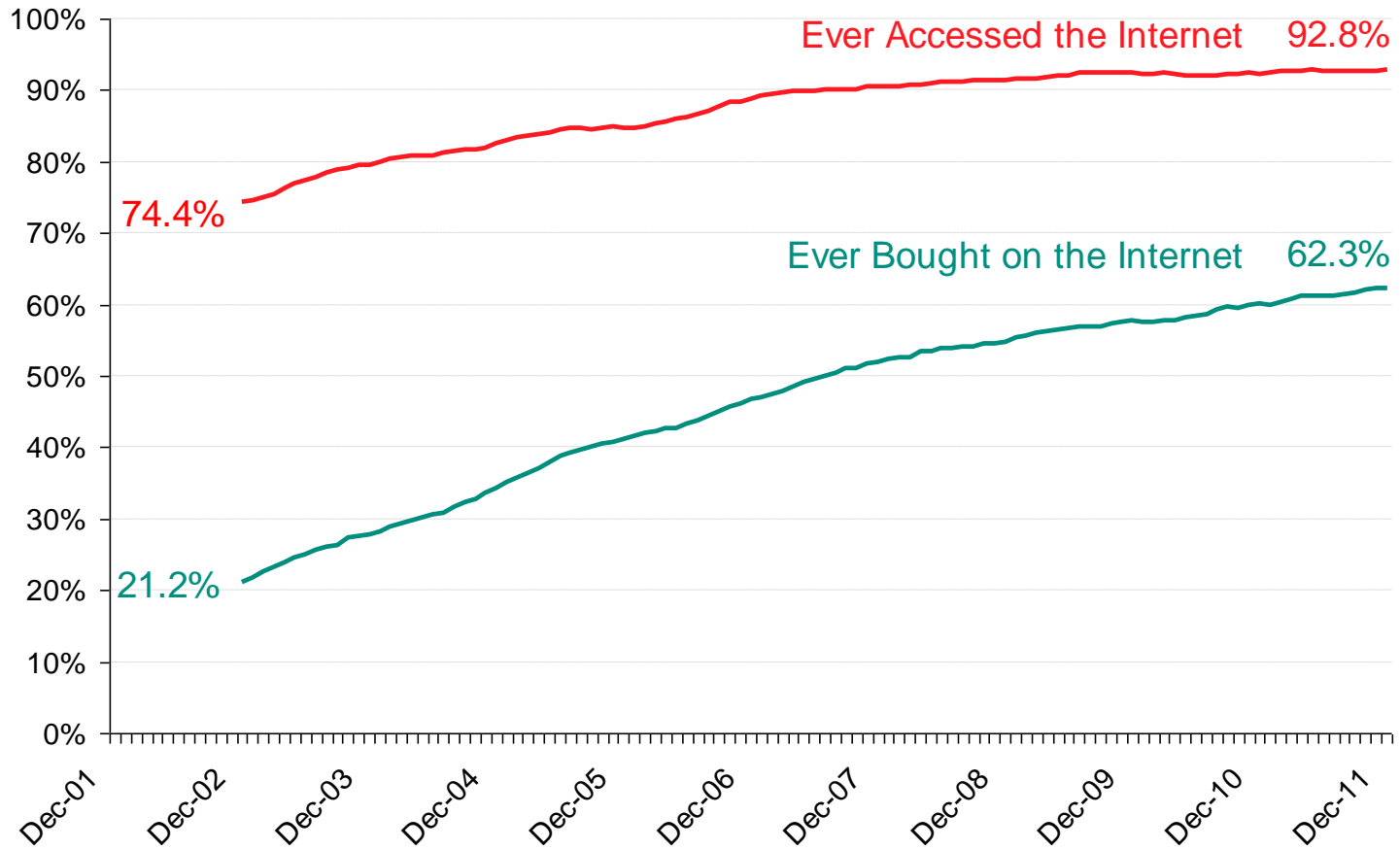


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Base: NZ population 14+; Source: Roy Morgan Research; 12 month moving average

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## TECHNOLOGY Used or Purchased on the Internet



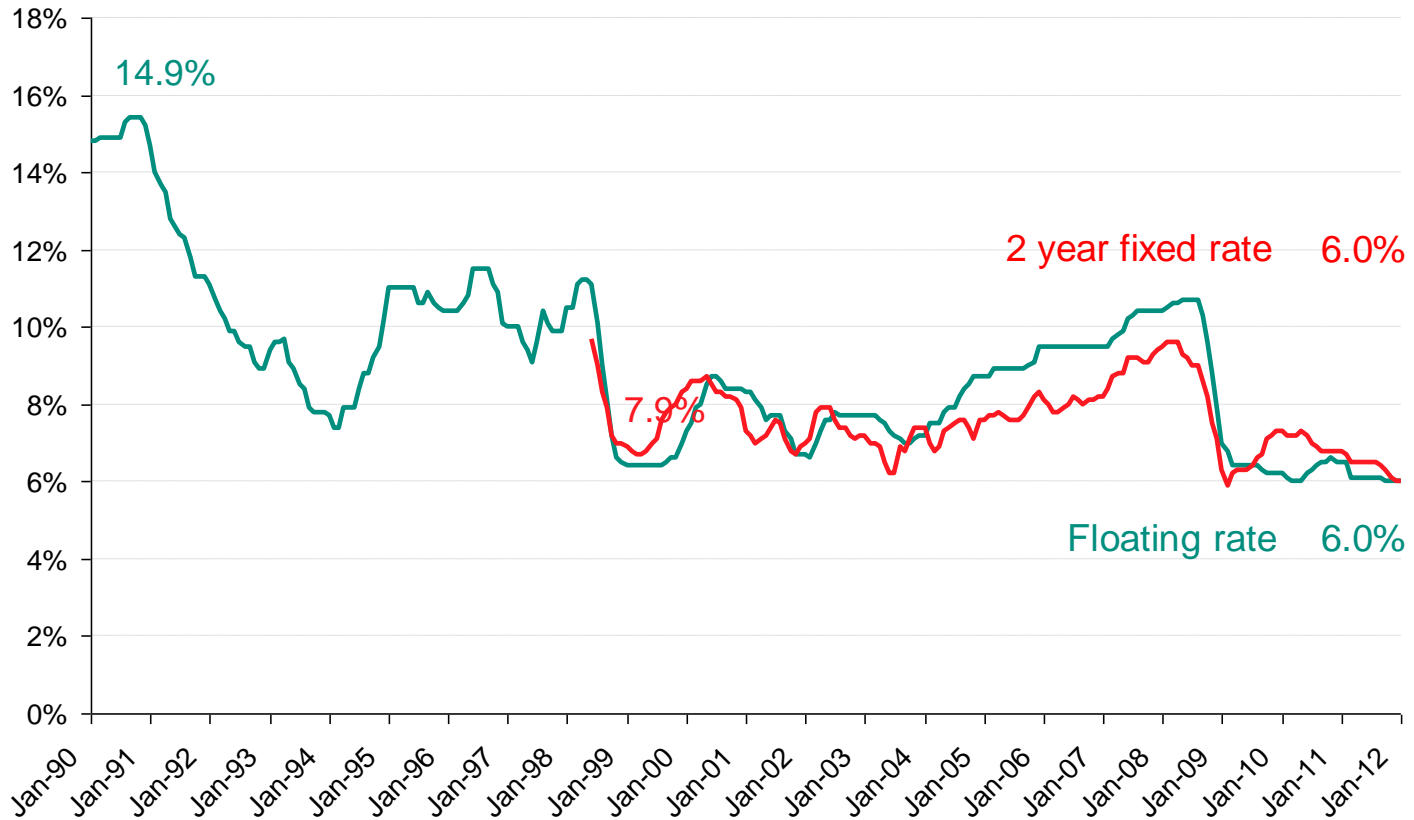
Base: NZ population 14+; Source: Roy Morgan Research; 12 month moving average

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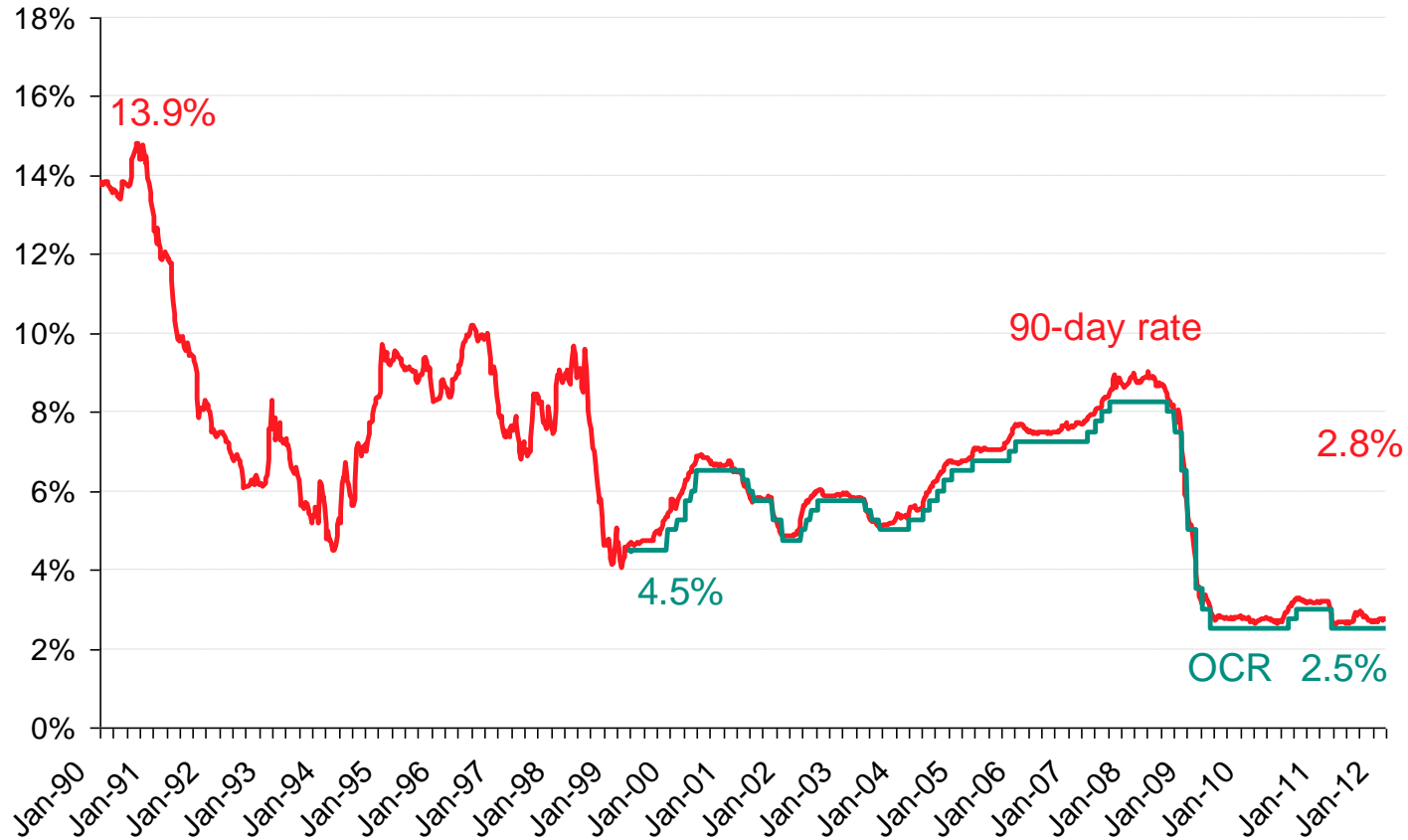


# Economy

## ECONOMY Home Loan Interest Rate

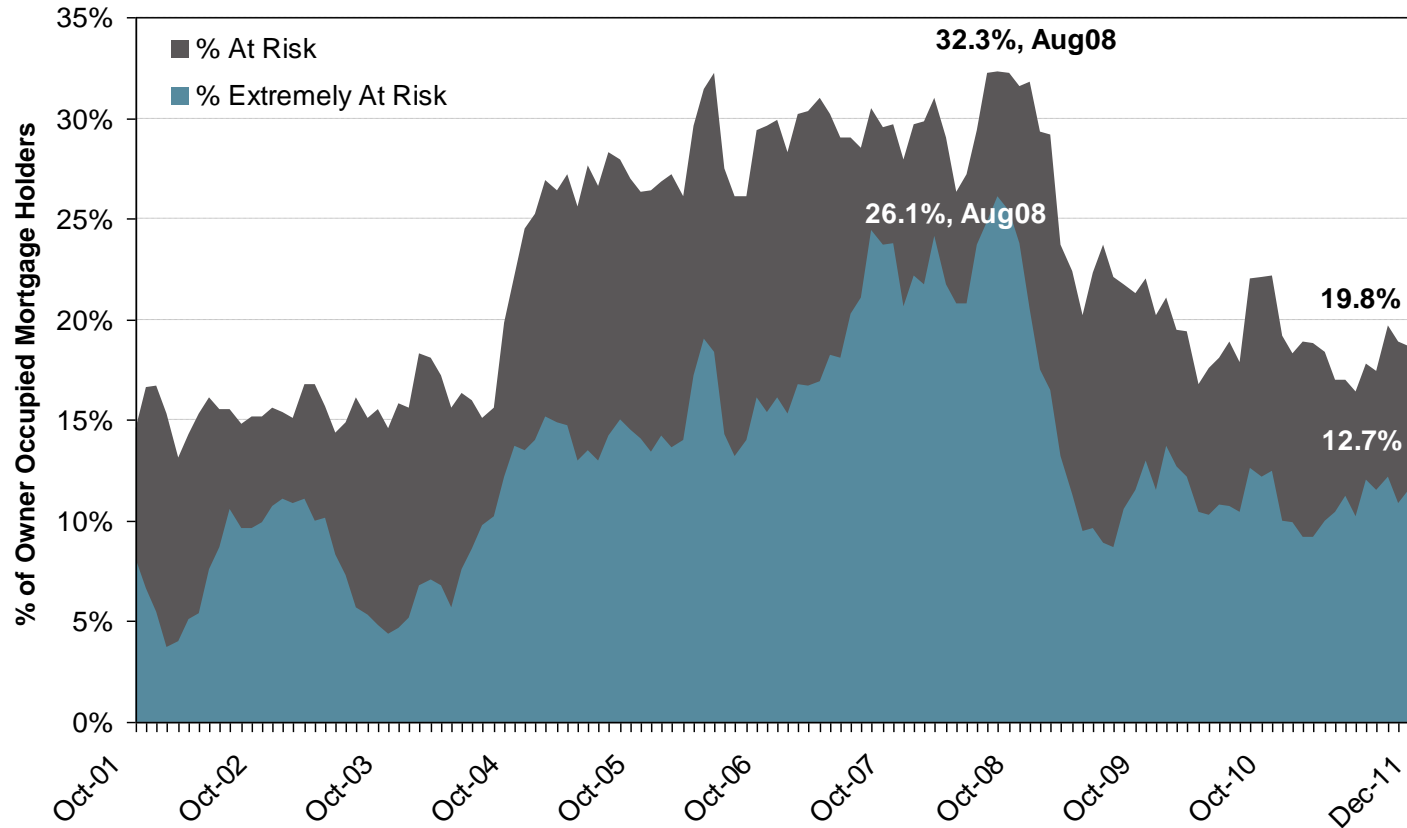


## ECONOMY Official Cash Rate / 90 Day Rate



## ECONOMY

### Owner Occupied Mortgage Holders at Risk - New Zealand



Source: Roy Morgan Research; 3 month moving average

Base: NZ Population 14+ who have mortgage on home living in.

\* "At Risk" is based on those paying more than a certain proportion of their household income (30% to 45% depending on income) into their loans based on the appropriate Standard Variable Rate reported by the RBA and the amount the respondent initially borrowed.

\*\* "Extremely at Risk" is based on those paying more than a certain proportion of their household income (30% to 45% depending on income) into their home loans based on the cash rate set by the RBA and the amount respondents currently owe on their home loan.

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## ECONOMY

### Weekly Unleaded Petrol Price

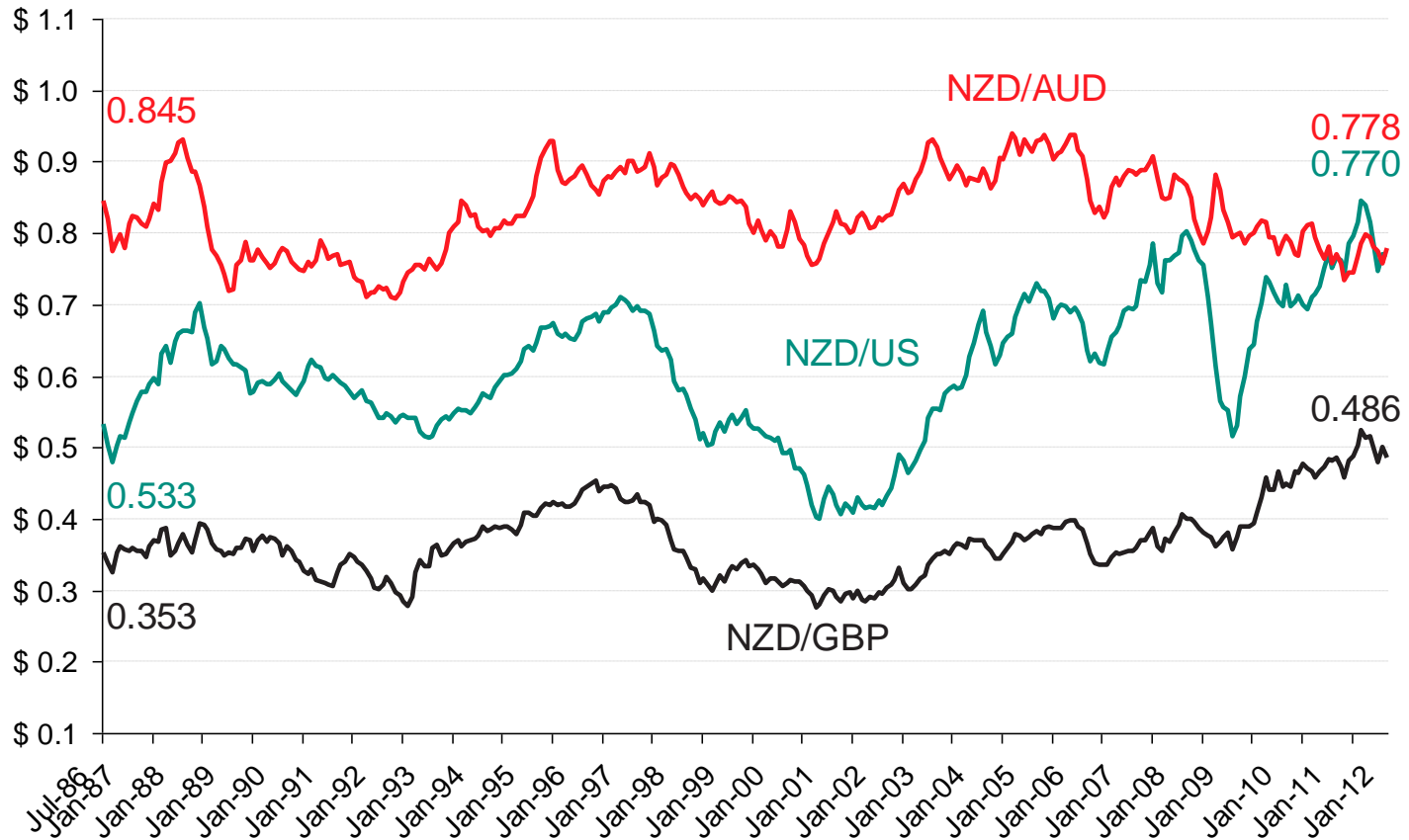


\*Based on limited monitoring of service station forecourt prices by the MED

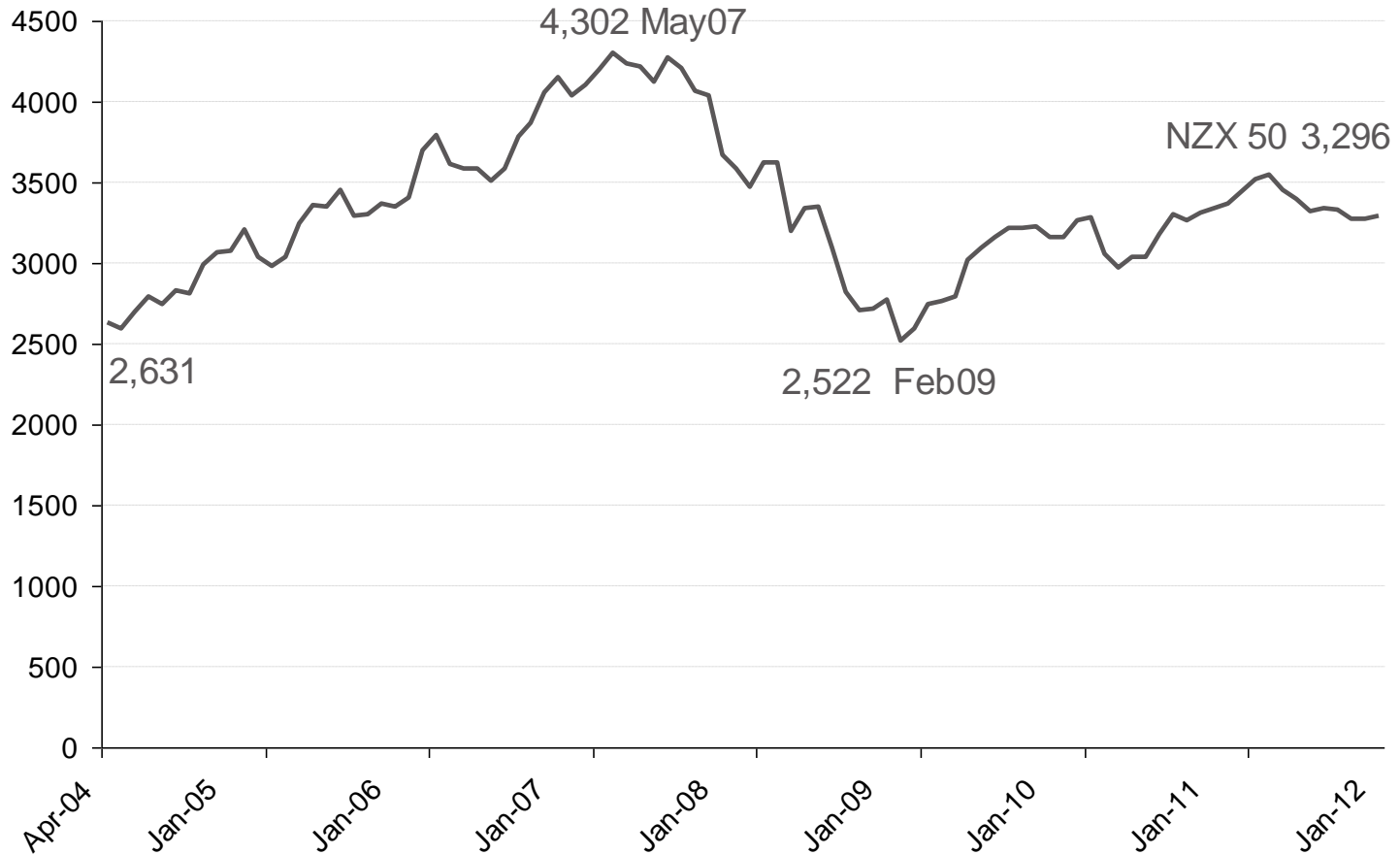
Source: Ministry of Economic Development

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## ECONOMY NZD v USD Exchange Rate



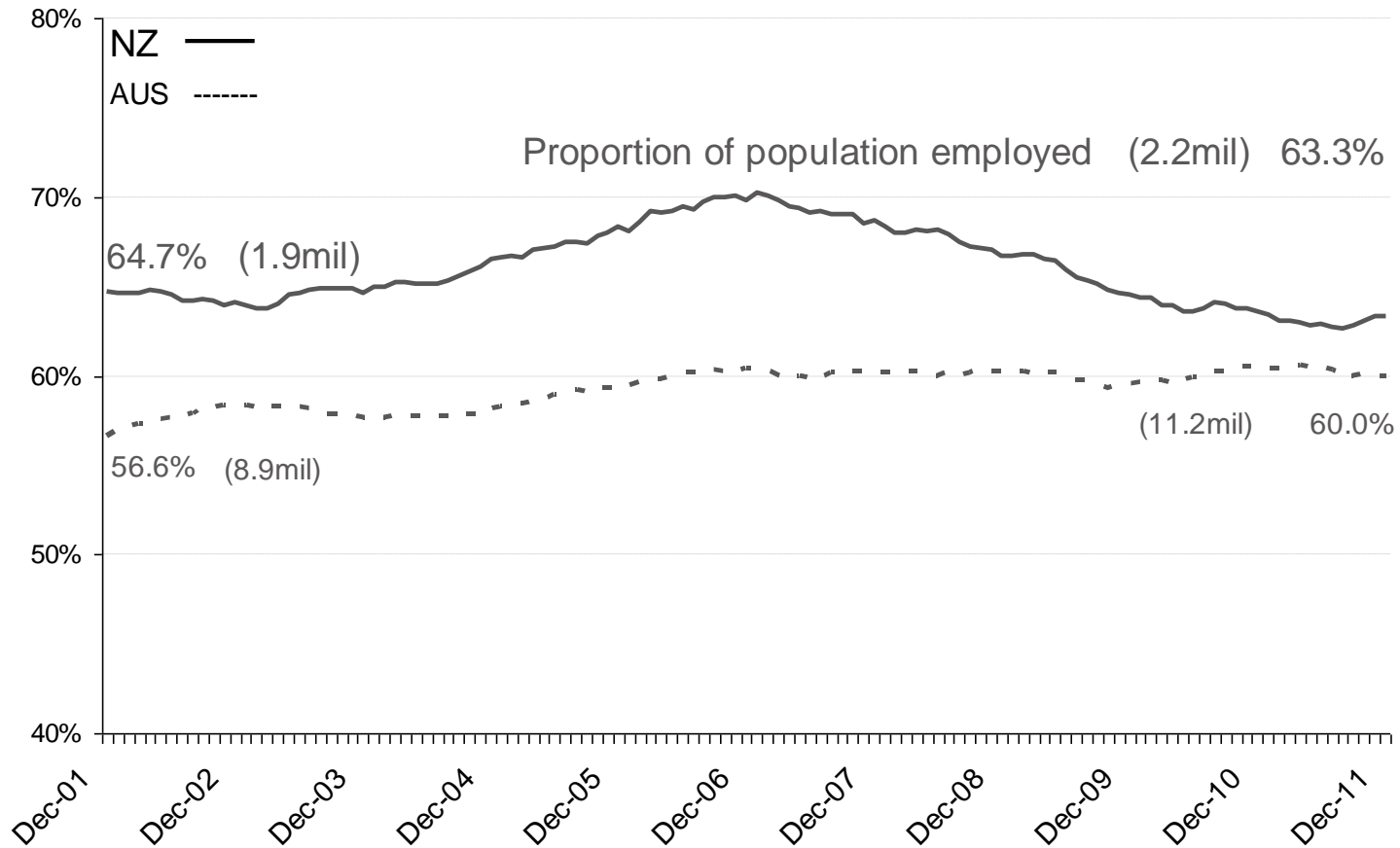
## ECONOMY NZX50



Source: NZX

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## ECONOMY People in Employment

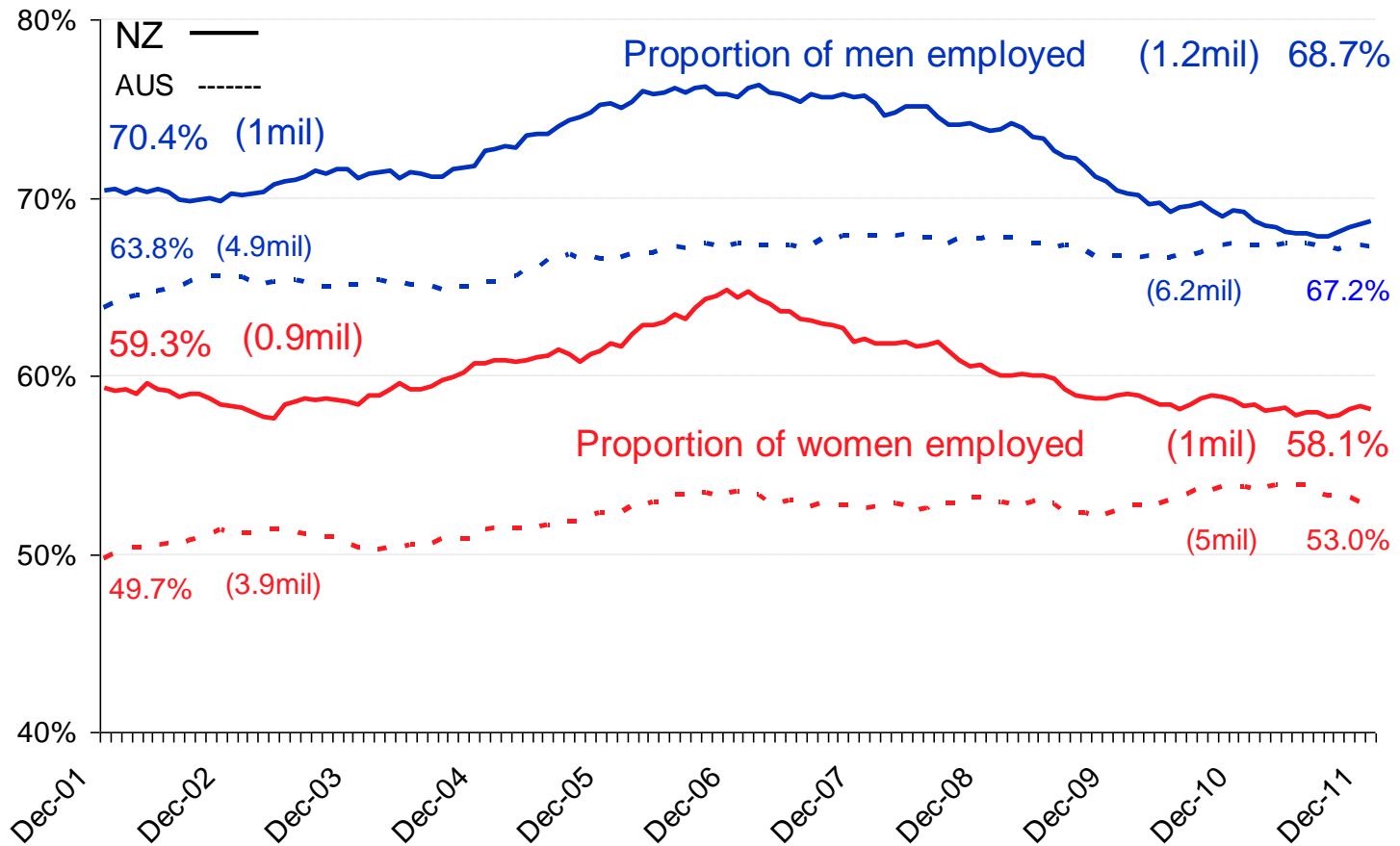


Base: NZ population 14+; Source: Roy Morgan Research; 12 month moving average

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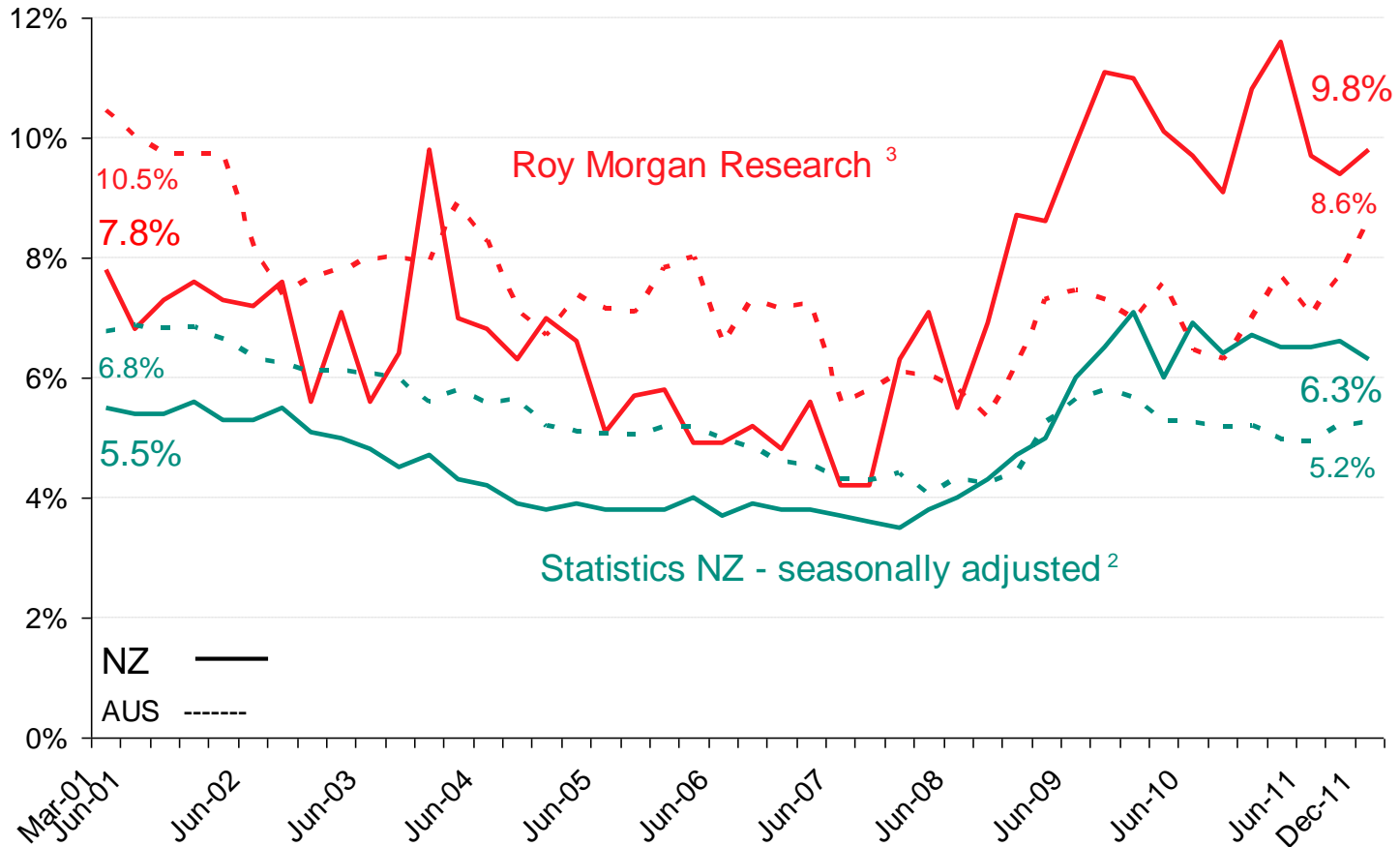
## ECONOMY People in Employment – Males and Females



Base: NZ population 14+; Source: Roy Morgan Research; 12 month moving average

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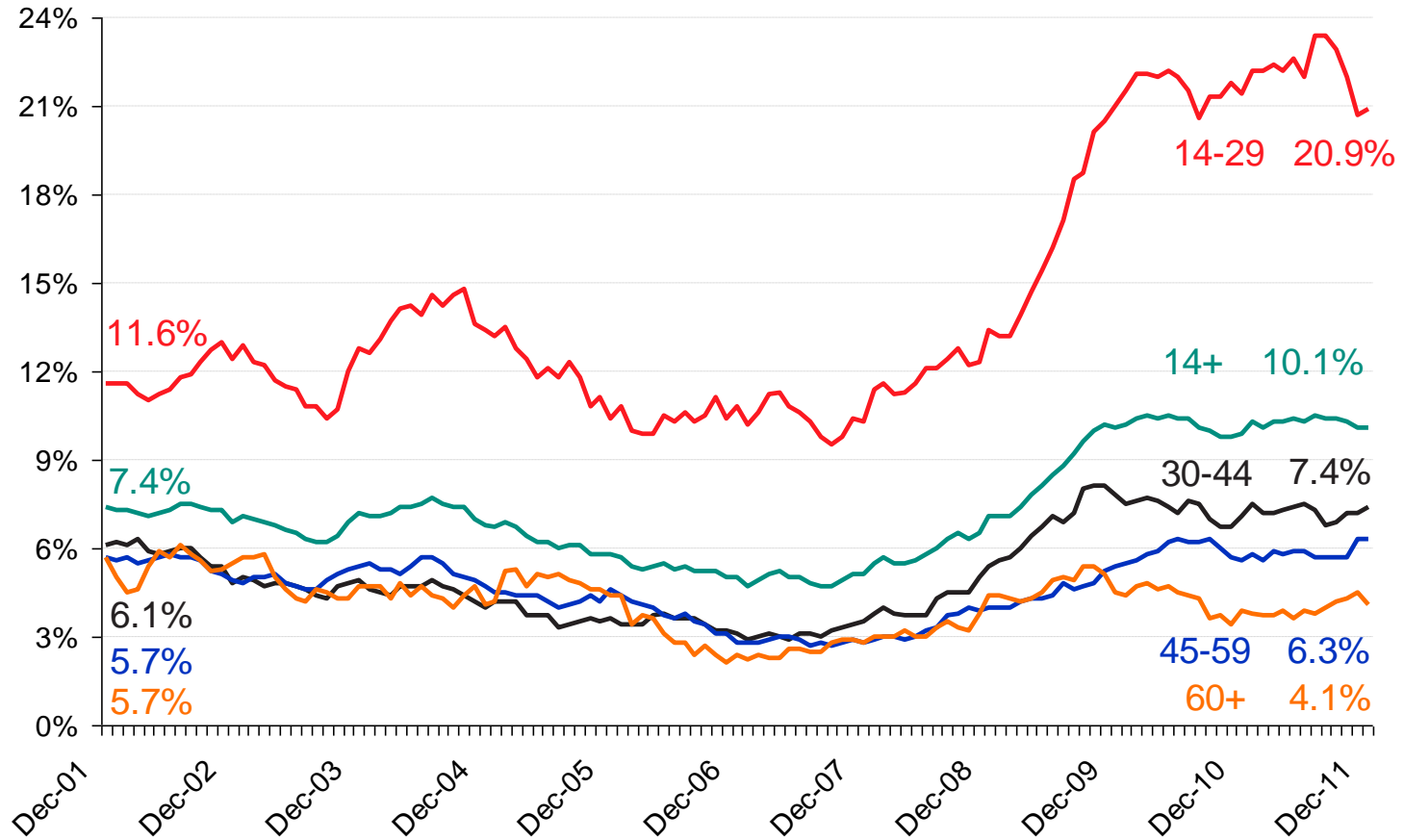
## ECONOMY Unemployment - Quarterly



<sup>2</sup>Statistics NZ consider all persons in the working-age population (15+) who, during the reference week worked for one hour or more, to be "employed".

<sup>3</sup>Roy Morgan Research includes all people (14+) who are not employed full or part time and who say they are looking for work. (Statistics NZ does not include the underemployed in their quarterly unemployment survey)

## ECONOMY Unemployment by Age Group

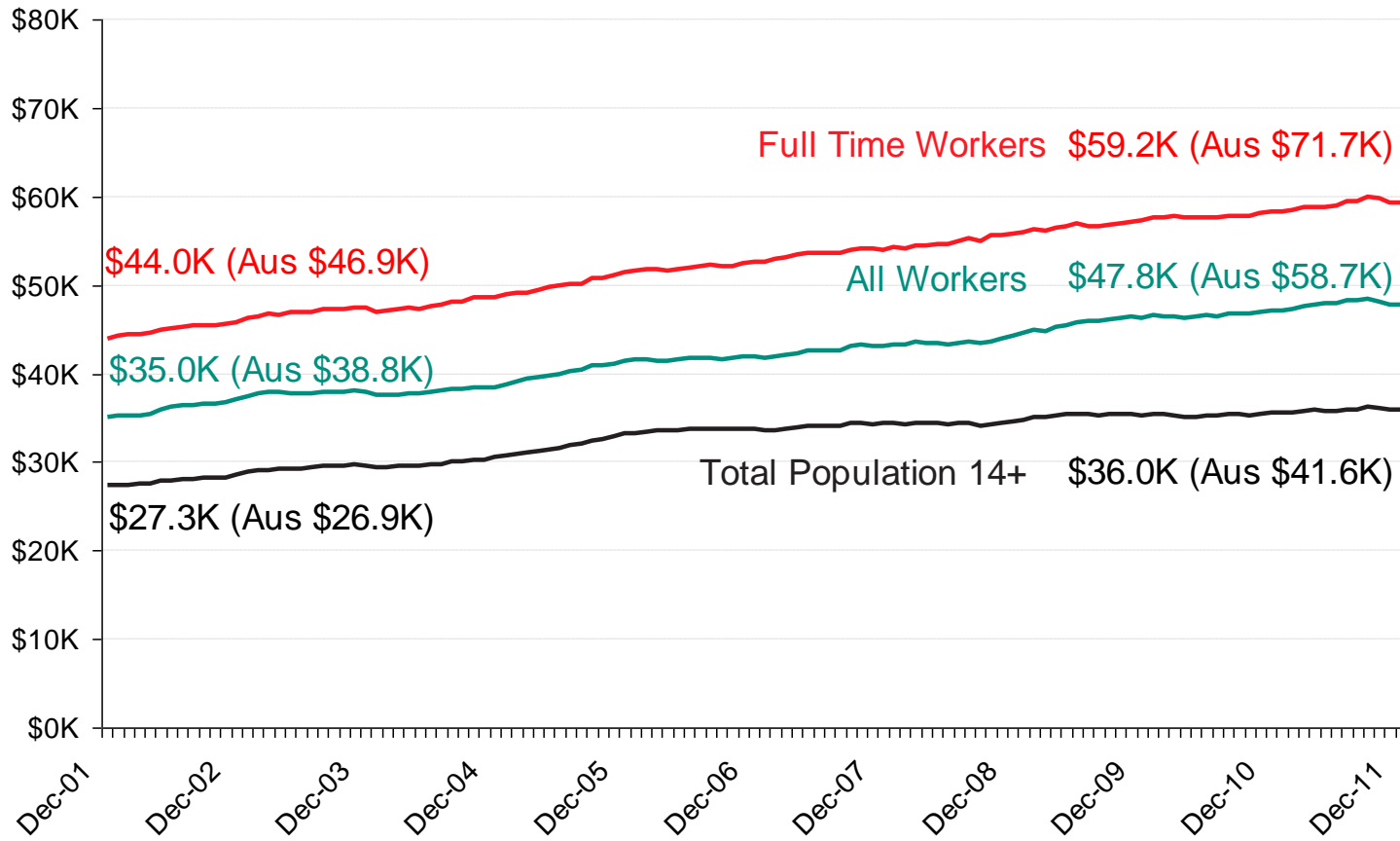


Base: NZ population 14+ in Workforce

Source: Roy Morgan Research

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## ECONOMY Average Personal Income

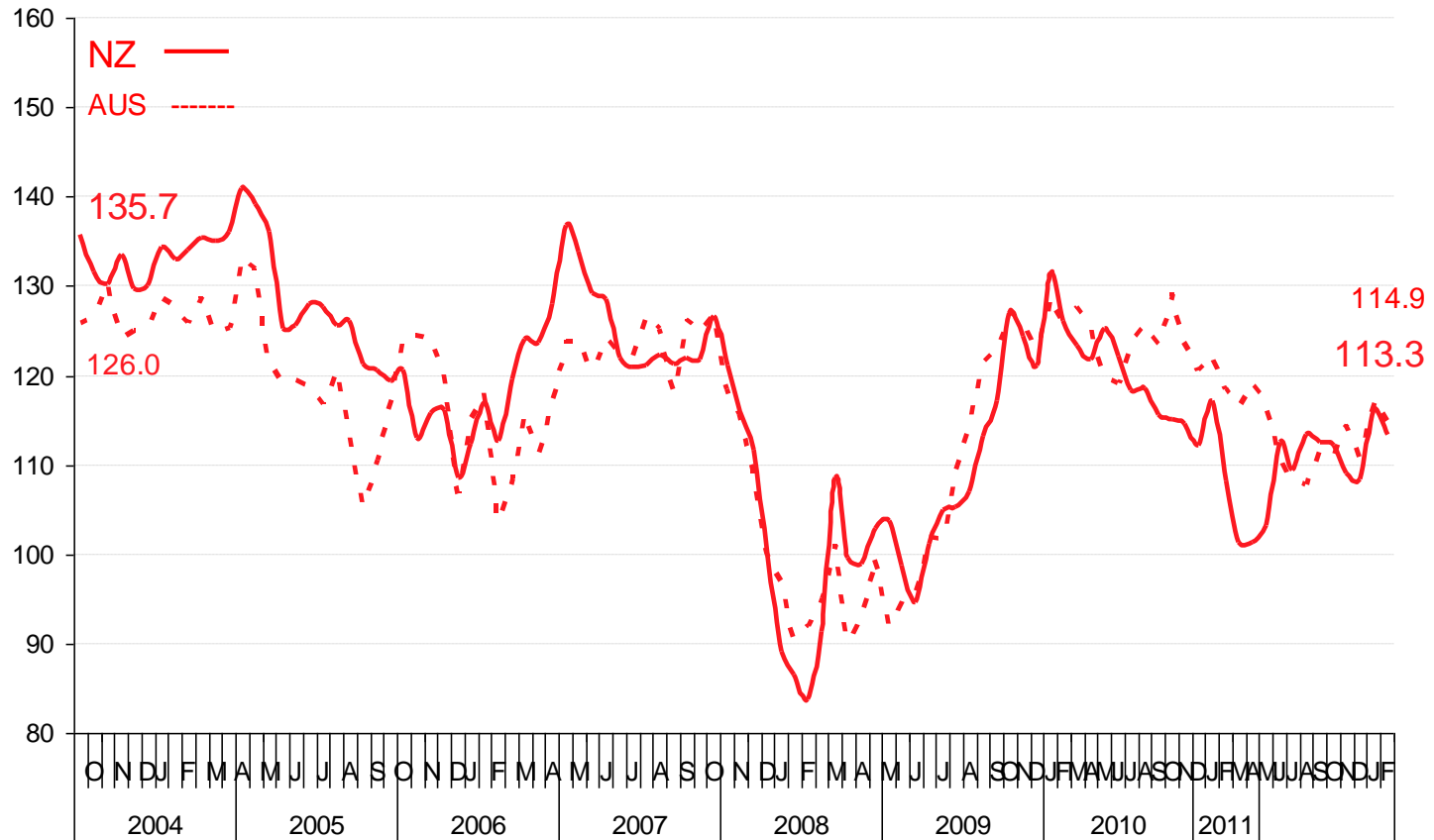


Base: NZ population 14+; Source: Roy Morgan Research; 12 month moving average

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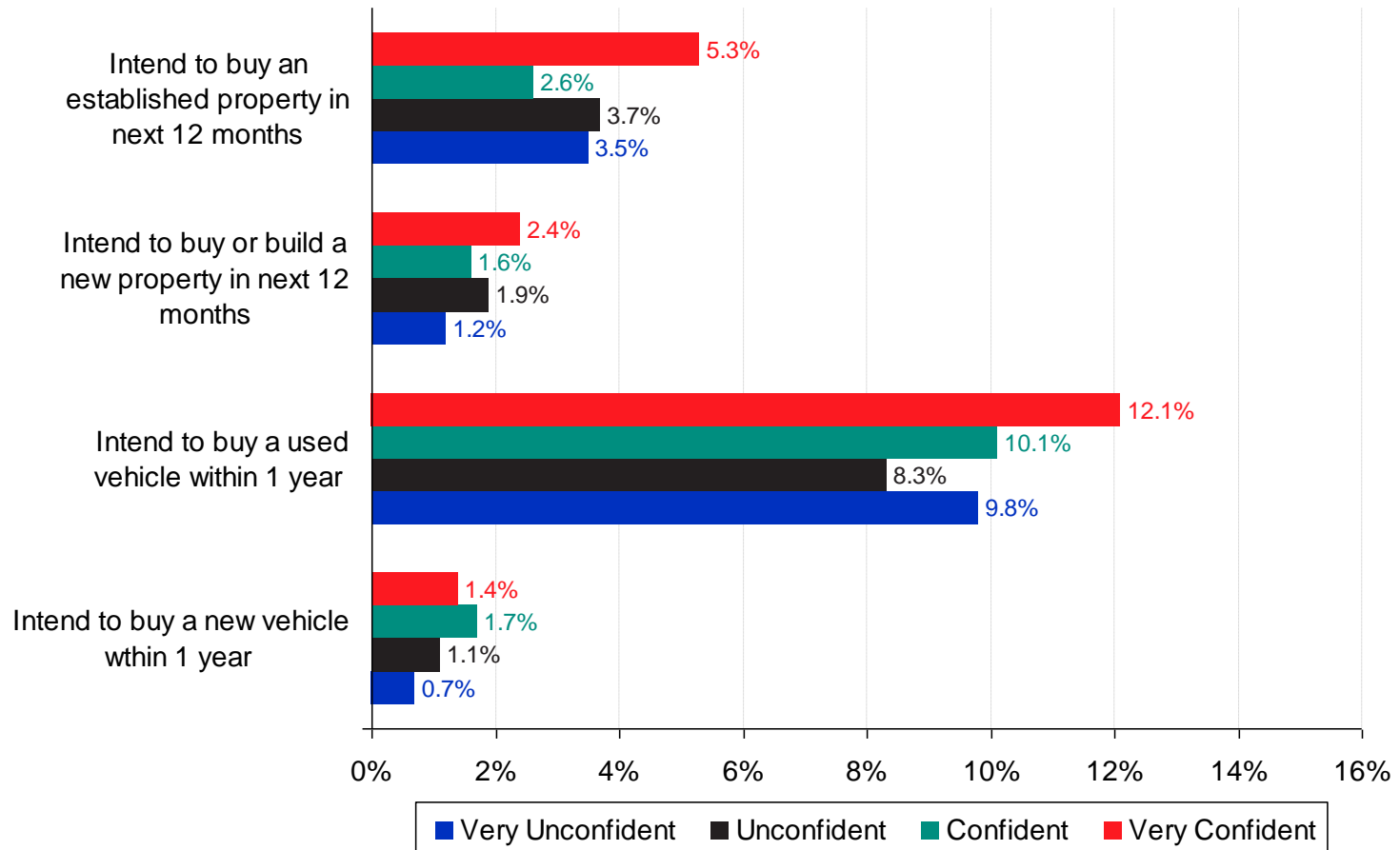
## ECONOMY

### ANZ - Roy Morgan Consumer Confidence – Long Term Trend



## ECONOMY

### Impact of Consumer Confidence Level on Economy

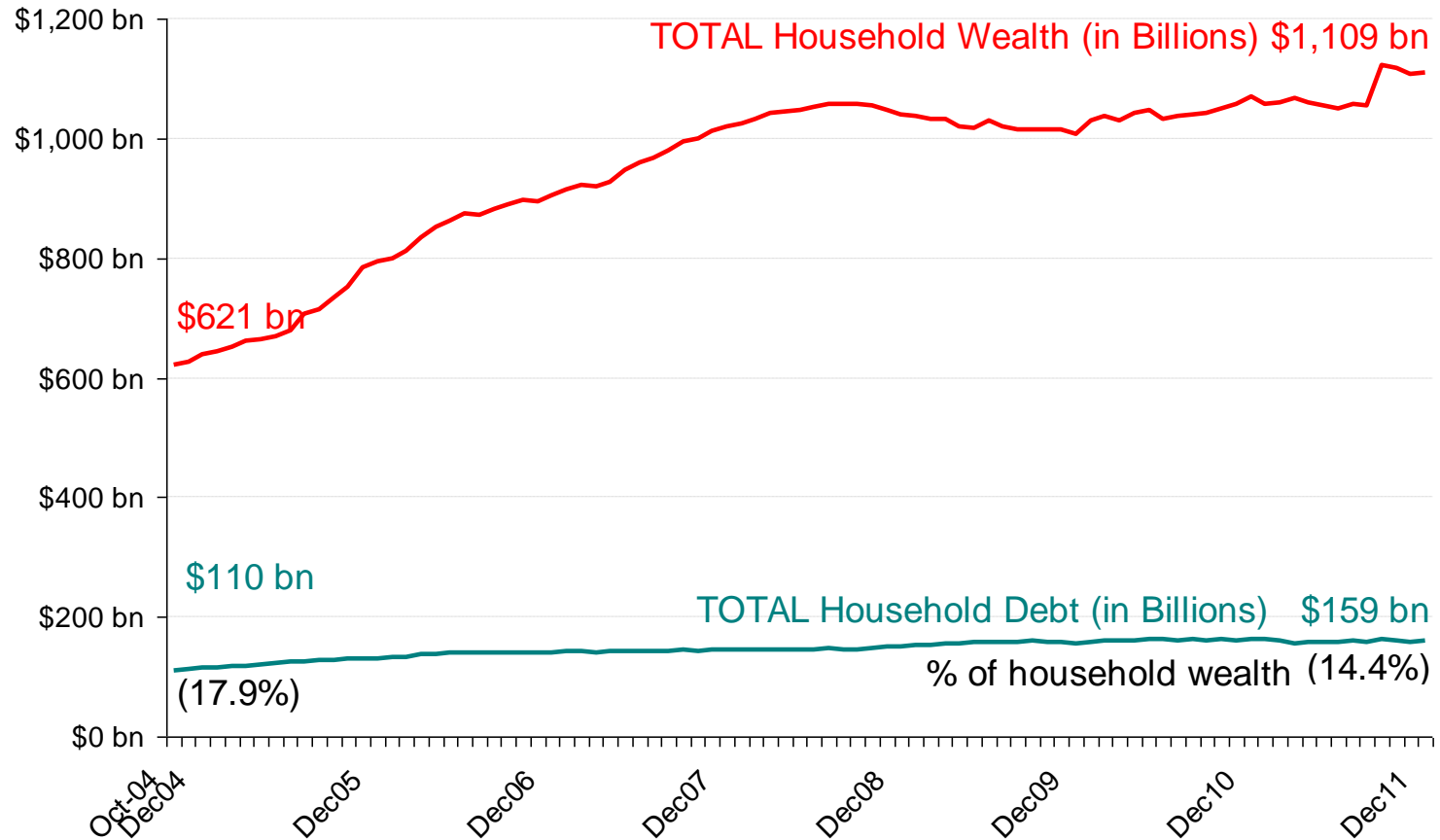


Base: NZ population 14+; Source: Roy Morgan Research

July 2011 - December 2011

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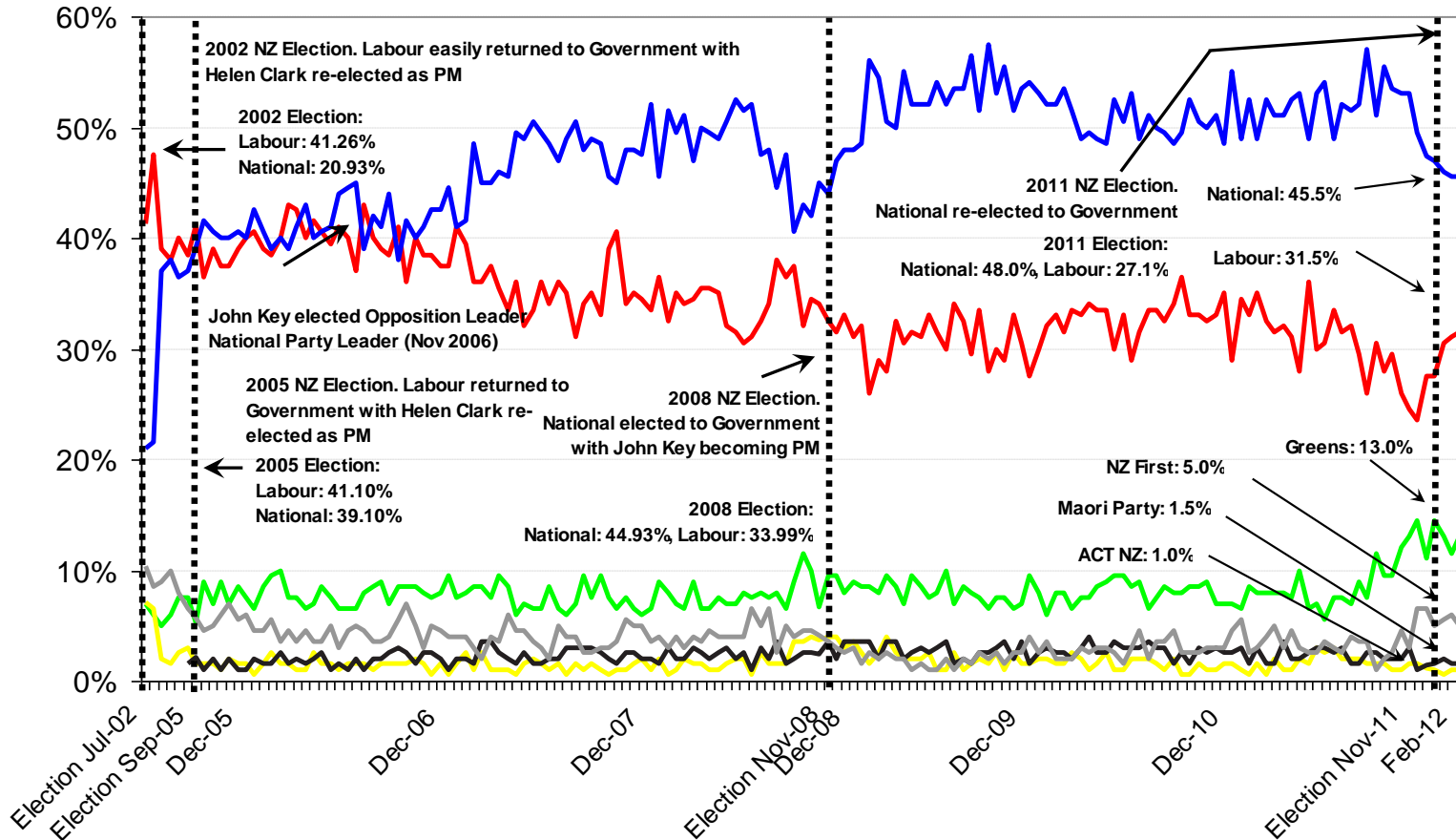
## ECONOMY Household Wealth and Debt



Base: NZ population 14+; Source: Roy Morgan Research; 12 month moving average

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**New Zealand Primary Vote**



Discover your edge



# Spotlight on New Zealanders 55+

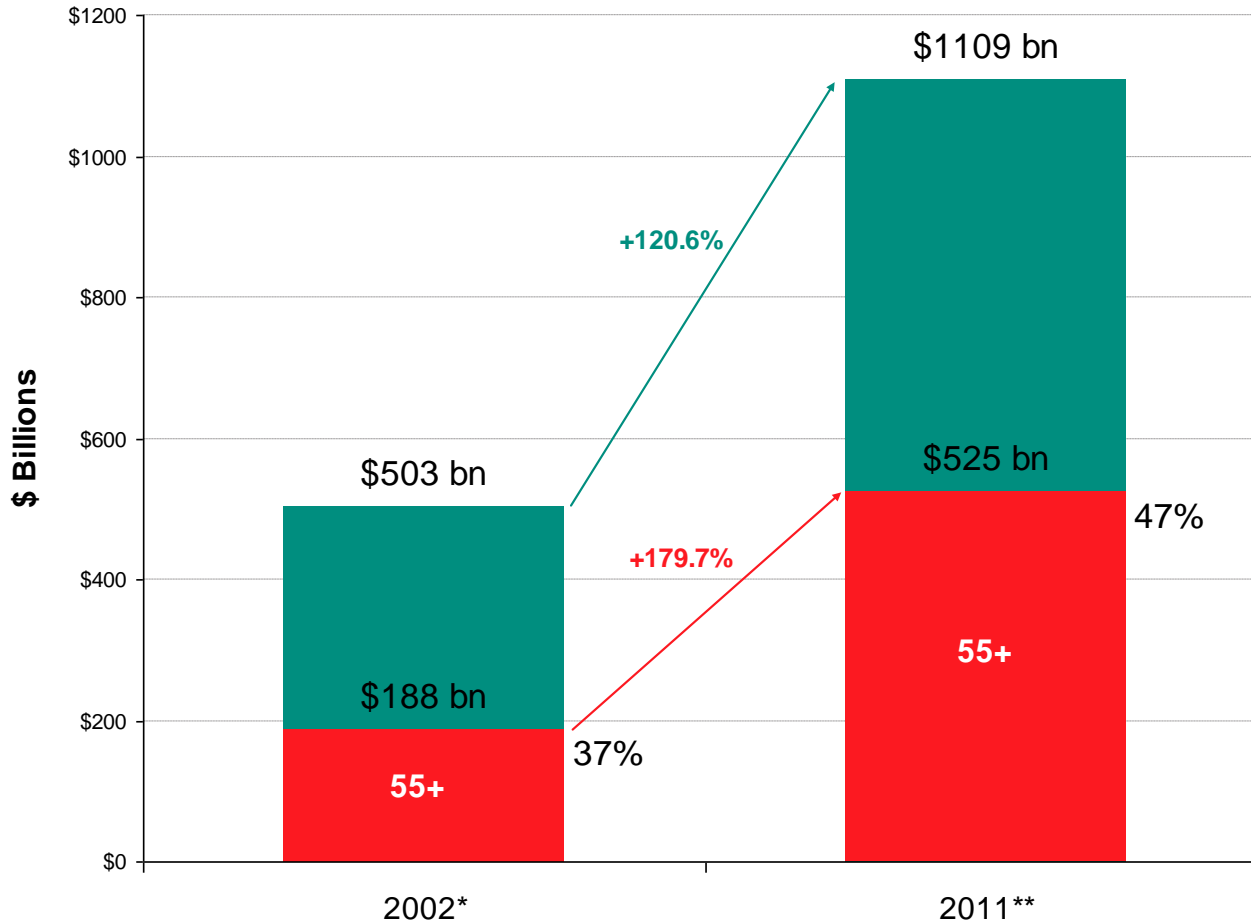
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Telephone: (09) 912 7032  
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## Characteristics of Over 55's compared to the New Zealand Population

	Population '000	55+ 1037	TOTAL 3517
<b>Home Ownership</b>	Own Home	63.1%	31.4%
	Paying Off	21.5%	35.5%
<b>Average \$'s per person</b>	Wealth (Including Home)	\$551K	\$335K
	Wealth (Excluding Home)	\$198K	\$110K
	Debt	\$52K	\$75K
<b>Marital Status</b>	Married	68.9%	51.7%
	Single	4.6%	24.7%
<b>Median Income (\$'000)</b>	Individual	\$26.3	\$28.5
	Household	\$53.6	\$69.7
<b>Education</b>	Have a Degree	17.3%	23.5%

## New Zealand Households Gross Wealth - Share held by 55+ age group



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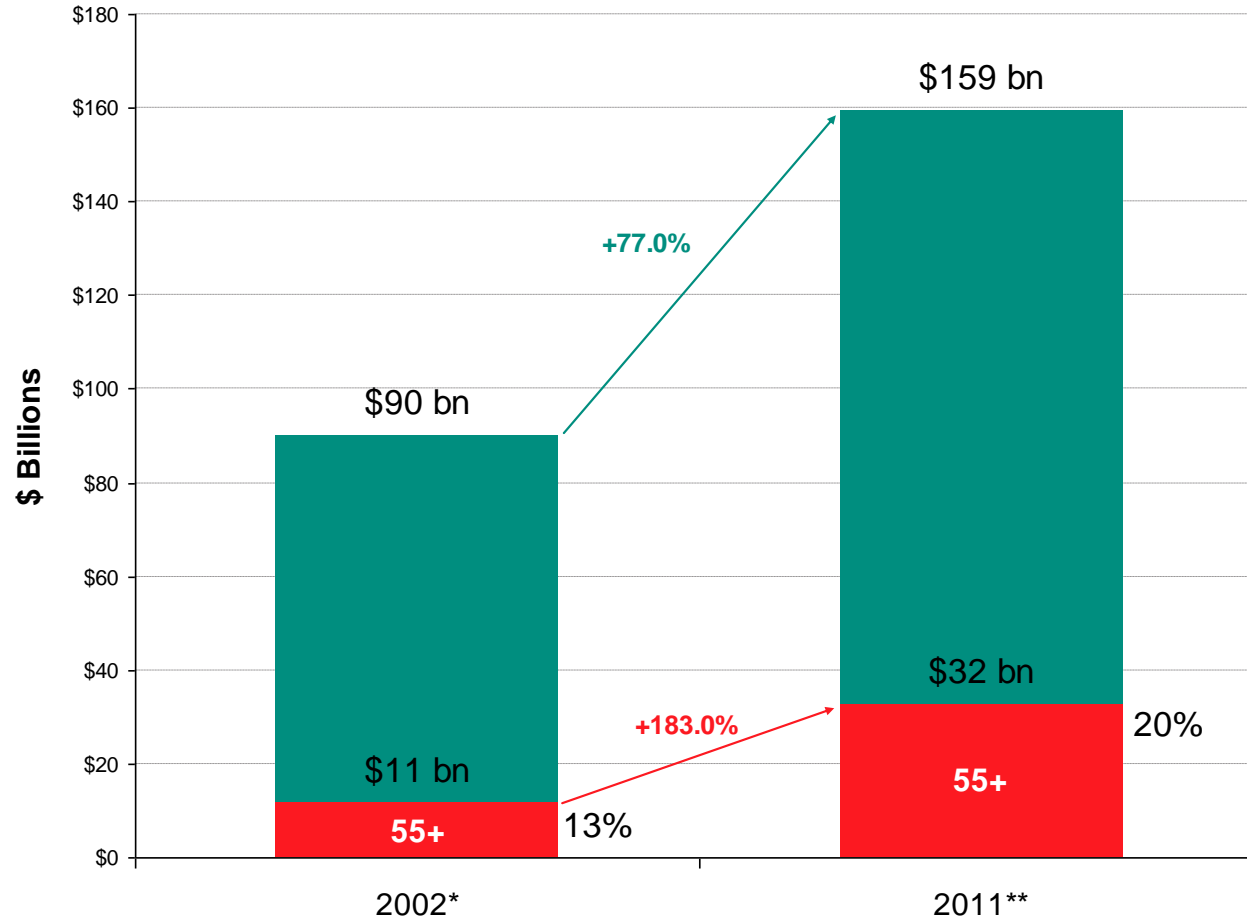
Base: NZ population 14+; Source: Roy Morgan Research

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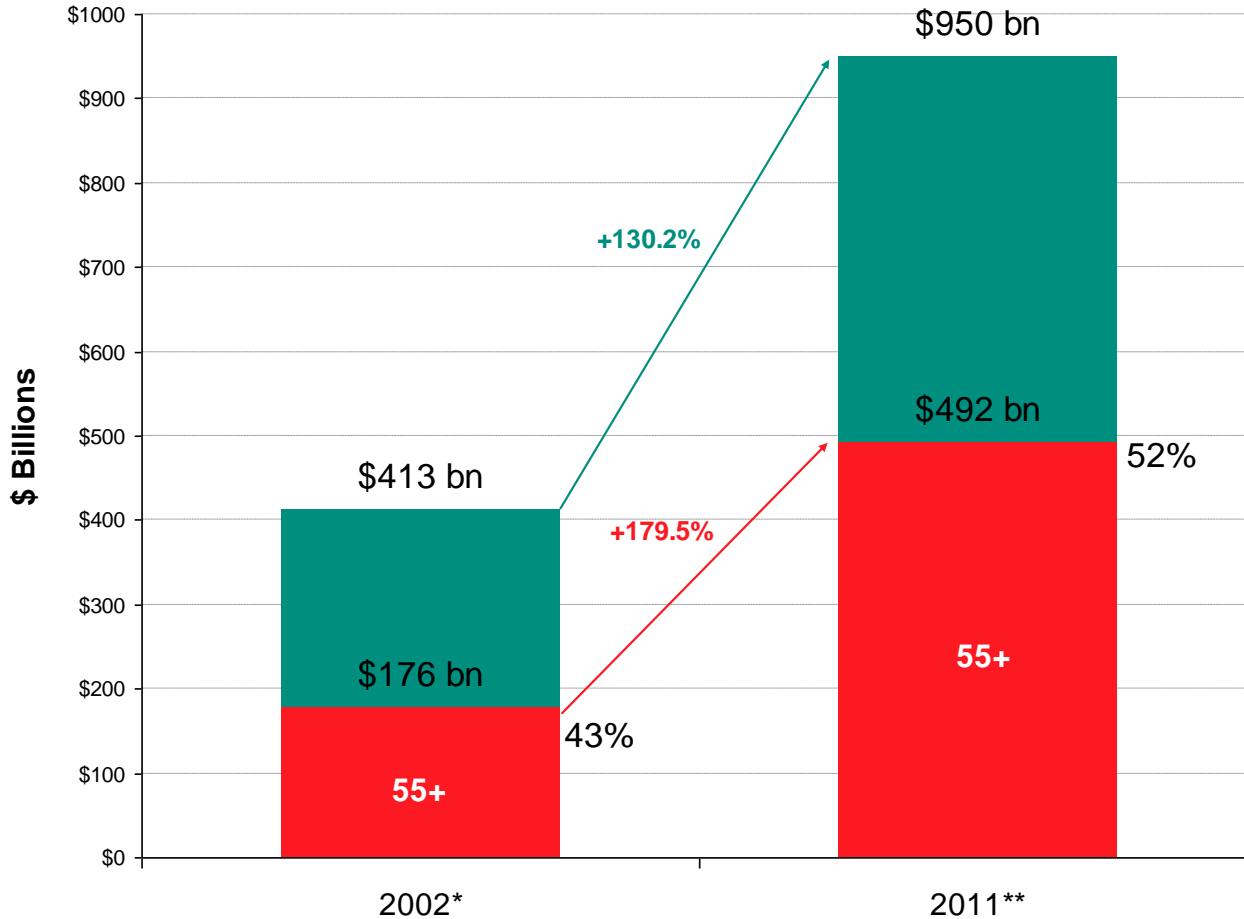
\*12 months to December 2002

\*\* 12 months to December 2011

## New Zealand Households Debt - Share held by 55+ age group



## New Zealand Households Net Wealth - Share held by 55+ age group



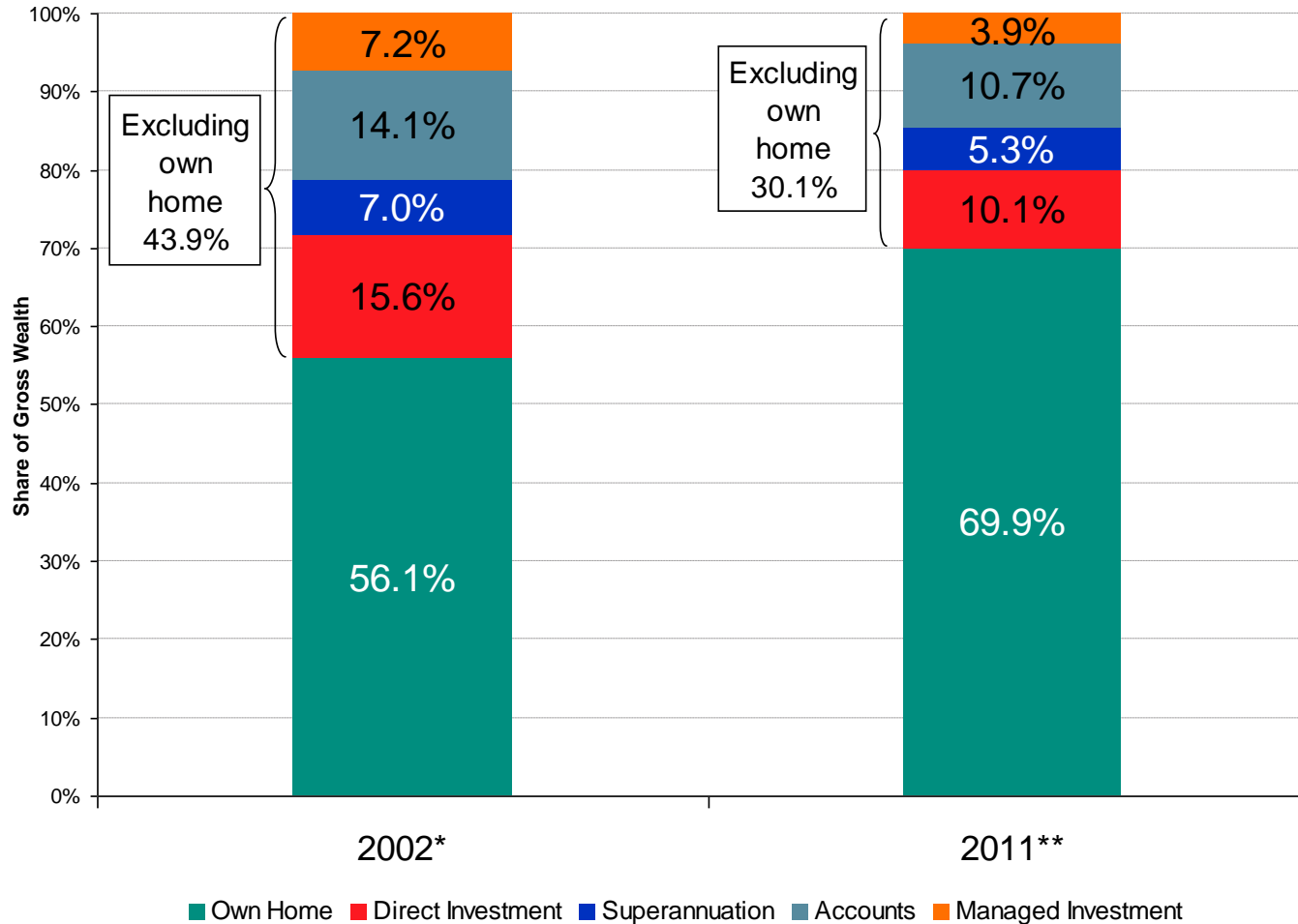
Base: NZ population 14+; Source: Roy Morgan Research

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\*12 months to December 2002

\*\* 12 months to December 2011

## Composition of Gross Wealth - New Zealanders 55+



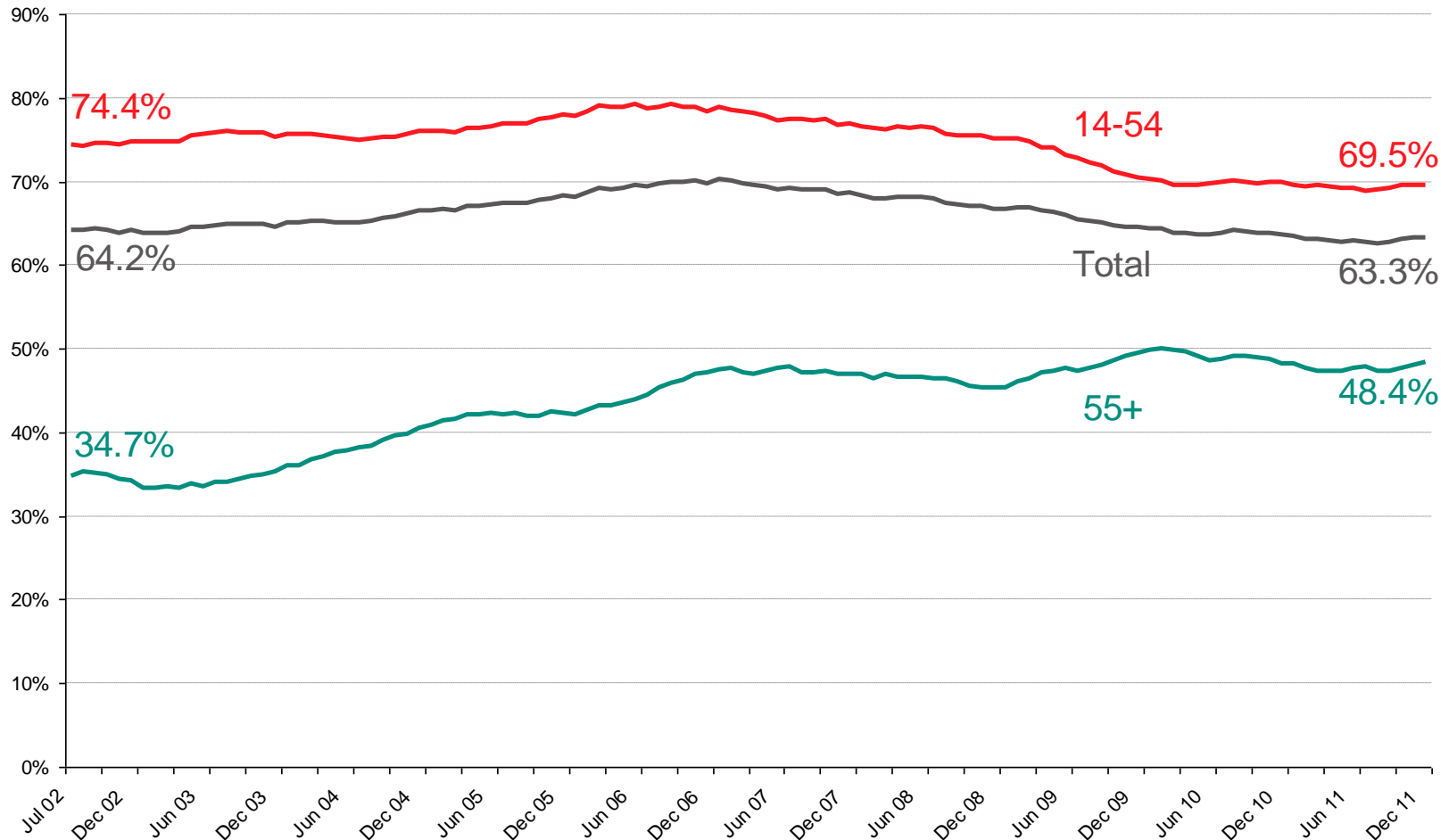
Base: NZ population 55+; Source: Roy Morgan Research

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\*12 months to December 2002

\*\* 12 months to December 2011

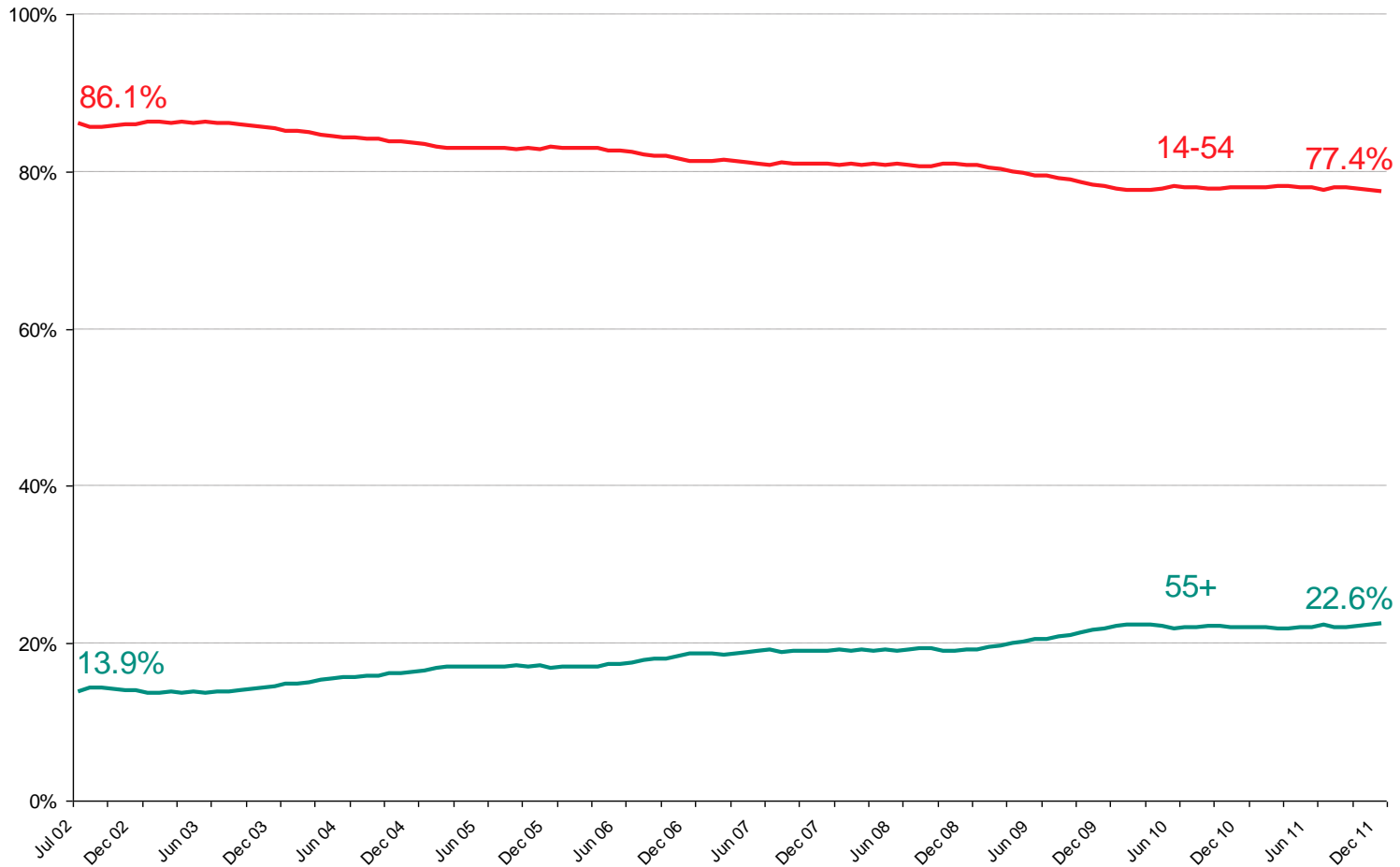
## Workforce Participation



Base: NZ population 14+; Source: Roy Morgan Research; 12 month moving average

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## Composition of Workforce

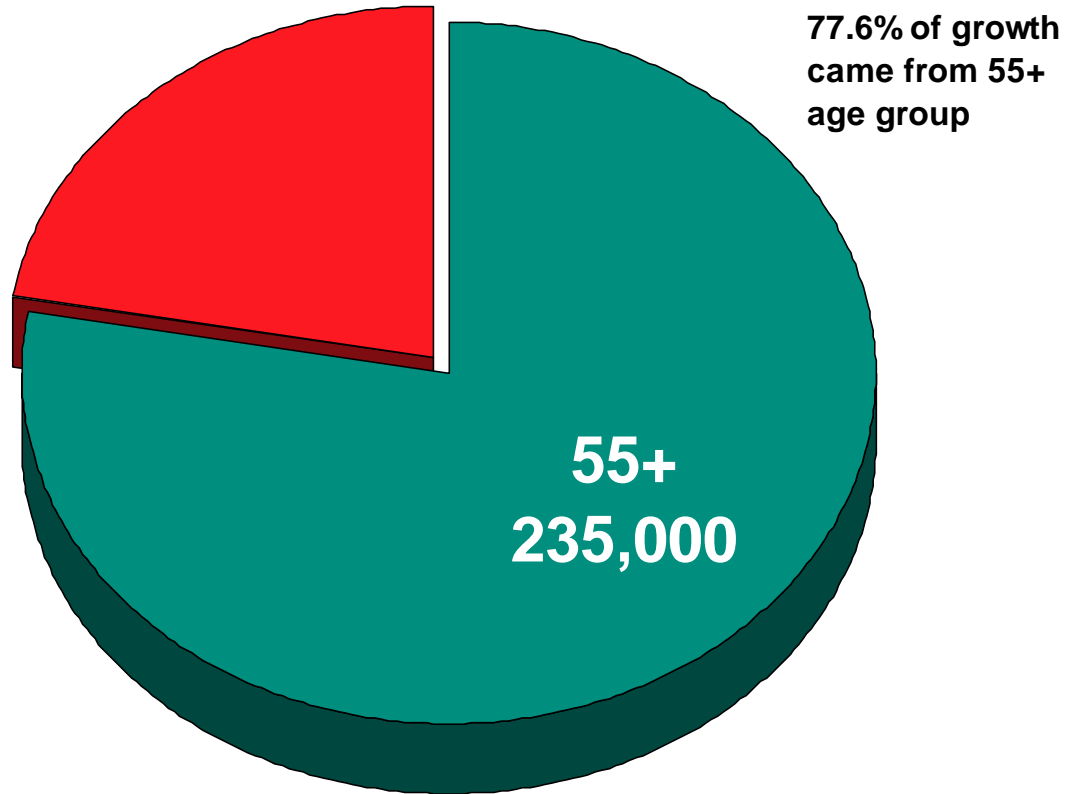


Base: NZ population 14+ employed; Source: Roy Morgan Research; 12 month moving average

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## Growth in Employment 2002-2011 Contributed by 55+ Age Group

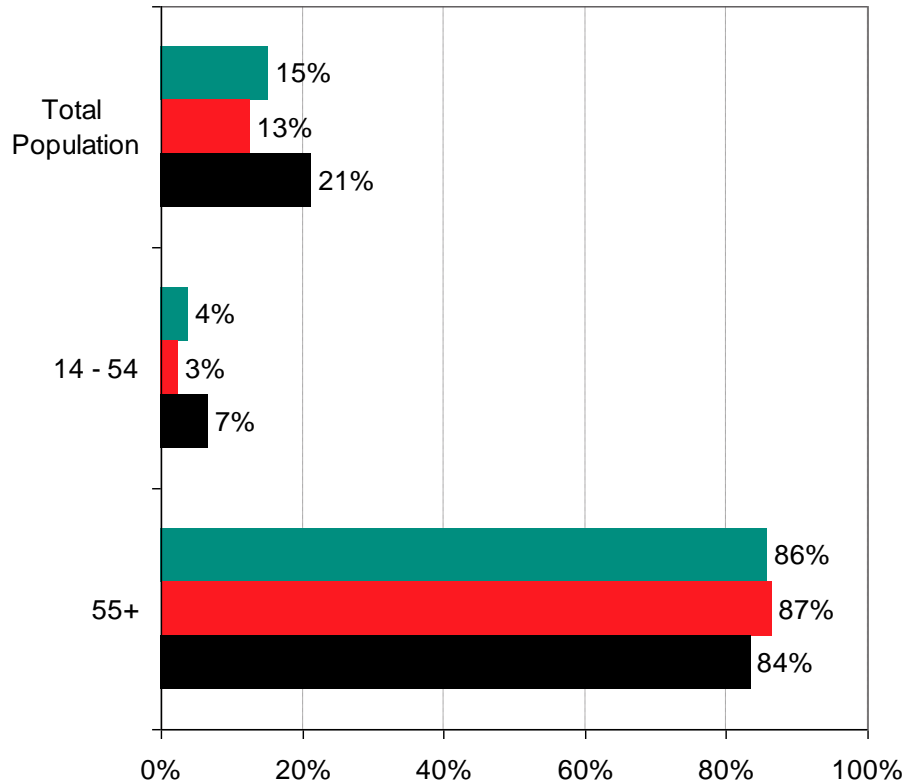


77.6% of growth  
came from 55+  
age group

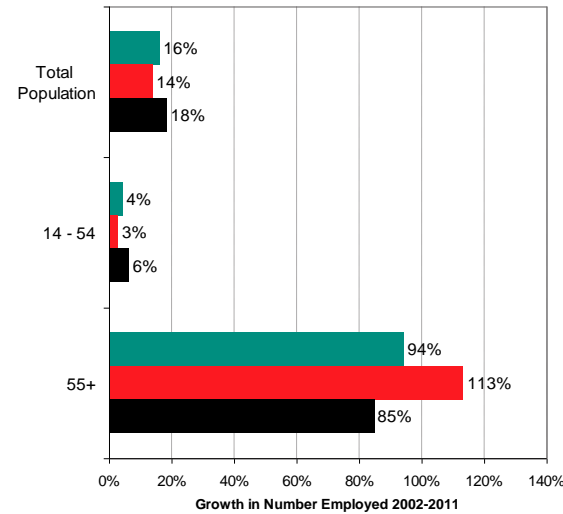
55+  
235,000

## Increase in Number of People Employed 2002-2011

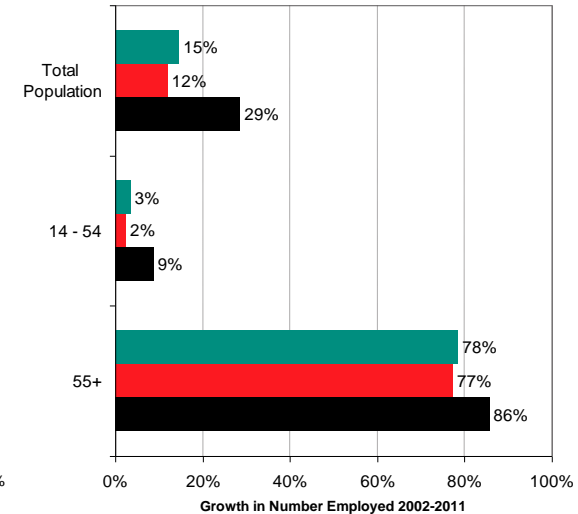
### All New Zealanders



### Female



### Male



■ Employed    
 ■ Employed Full Time    
 ■ Employed Part Time

Base: NZ population 14+ in Workforce 2002 - 2011; Source: Roy Morgan Research;



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\*12 months to December 2002

\*\* 12 months to December 2011

## 55+ Age Group Expenditure Pattern Compared to the Total Population

	Total Population	55+	55+ Employed	55+ Underemployed or Looking for Work	55+ Not Employed (e.g Retired)
	%	%	%	%	%
Travelled overseas*	26	30	35	24	25
Bought new vehicle*	3	3	4	2	3
Bought vehicle*	17	13	15	15	10
House renovations \$5,000+*	11	13	16	11	10
Visited Financial Planner*	14	16	17	15	15
Own or use a mobile phone	87	77	86	83	68
Currently paying for a Club Membership	16	24	23	19	25
House cleaning**	5	8	8	4	8
Hairdressing**	31	41	40	35	41
Personal grooming services (eg. manicure, facial, waxing)**	6	5	6	5	4
Blu-Ray Player	6	3	3	3	2
iPod	32	10	15	13	6
Digital Video Camera	22	12	14	14	10
Bicycle/Pushbike	41	25	32	26	18
Caravan or Campervan	5	7	7	7	7
Went to a licensed restaurant***	52	47	54	41	40
Went to an RSA, Cosmopolitan or other club***	15	23	22	22	25
Went to the cinema***	45	34	37	29	31
Went to the live theatre***	12	15	16	11	14

 Over 55's higher than population  
 Over 55's lower than population

\*Last 12 months \*\*Last 4 weeks \*\*\*Last 3 months

Base: NZ population 14+; Source: Roy Morgan Research

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November 2008 - October 2011

## Intention to Retire in next 12 months

Workforce	2002	2011	Difference
	('000)	('000)	%
<b>Total Workforce</b>			
Employed	1,929	2,225	15%
Intention to retire	52	68	31%
Intention to retire (%)	(2.7%)	(3.1%)	(0.4%)
<b>55+</b>			
Employed	270	502	86%
Intention to retire	41	58	42%
Intention to retire (%)	(15.2%)	(11.6%)	-(3.6%)
<b>55-59</b>			
Employed	135	204	51%
Intention to retire	10	7	30%
Intention to retire (%)	(7.4%)	(3.4%)	-(4.0%)
<b>60-64</b>			
Employed	92	169	84%
Intention to retire	18	23	28%
Intention to retire (%)	(19.6%)	(13.6%)	-(6.0%)
<b>65+</b>			
Employed	44	130	196%
Intention to retire	13	28	115%
Intention to retire (%)	(29.5%)	(21.5%)	-(8.0%)

Base: NZ population 14+ In Workforce; Source: Roy Morgan Research

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\*12 months to December 2002

\*\* 12 months to December 2011

# State of The Nation

## New Zealand

March 2012

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