

# Southern Cross Healthy Futures Report 2020

## Business edition

Helping New Zealand employers to  
better understand and look after  
their employees' health



# Shining a light on New Zealand's health and wellbeing

Southern Cross gives care and attention to over a million New Zealanders and is committed to inspiring Kiwis to advance their health and wellbeing.

The Southern Cross Healthy Futures Report has been designed to explore what's on the minds of New Zealanders at a time when understanding health and wellbeing has never been more important.

Together with research partner Colmar Brunton, Southern Cross spoke to more than 2,000 Kiwis to get insights into how they see and value different aspects of their lives when it comes to health and wellbeing.


This business edition reports on data from the Healthy Futures research relating to workplace health and wellbeing. From the total sample, 1,450 employees were spoken

to from a cross-section of New Zealand's industries including those in white collar and blue collar employment.

The insights cover the spectrum of occupations including senior executives, government officials, clerical, sales, frontline essential workers, farmers/labourers, skilled/semi-skilled workers and people working in manufacturing and trades.

Southern Cross Health Insurance works with almost 4,000 New Zealand businesses and is pleased to offer this report to help them support the ongoing health and wellbeing of their employees.





For the purpose  
of this report, white collar  
and blue collar workers  
are represented as...



### White collar workers

those who work in predominately  
office-based occupations



### Blue collar workers

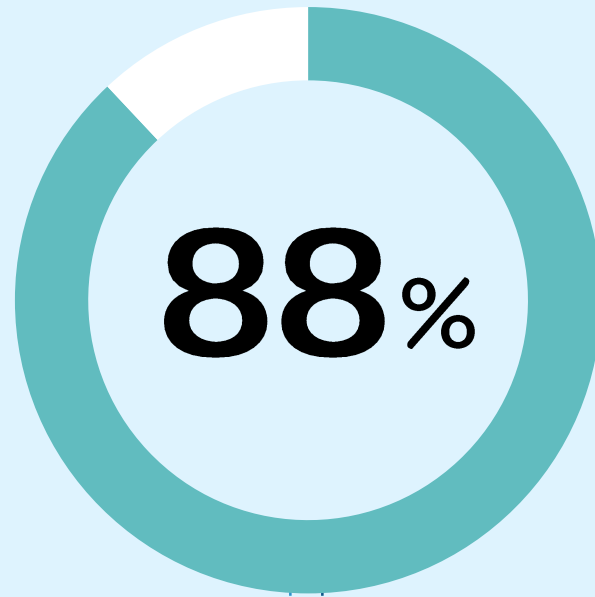
those who work outside the  
office including essential  
frontline occupations

# Taking employee wellbeing seriously

It's commonly acknowledged that both businesses and employees flourish when employee wellbeing is prioritised.

Southern Cross Health Insurance members typically have higher expectations of their employers.

It's important to me that I work for a company that supports the health and wellbeing of their staff



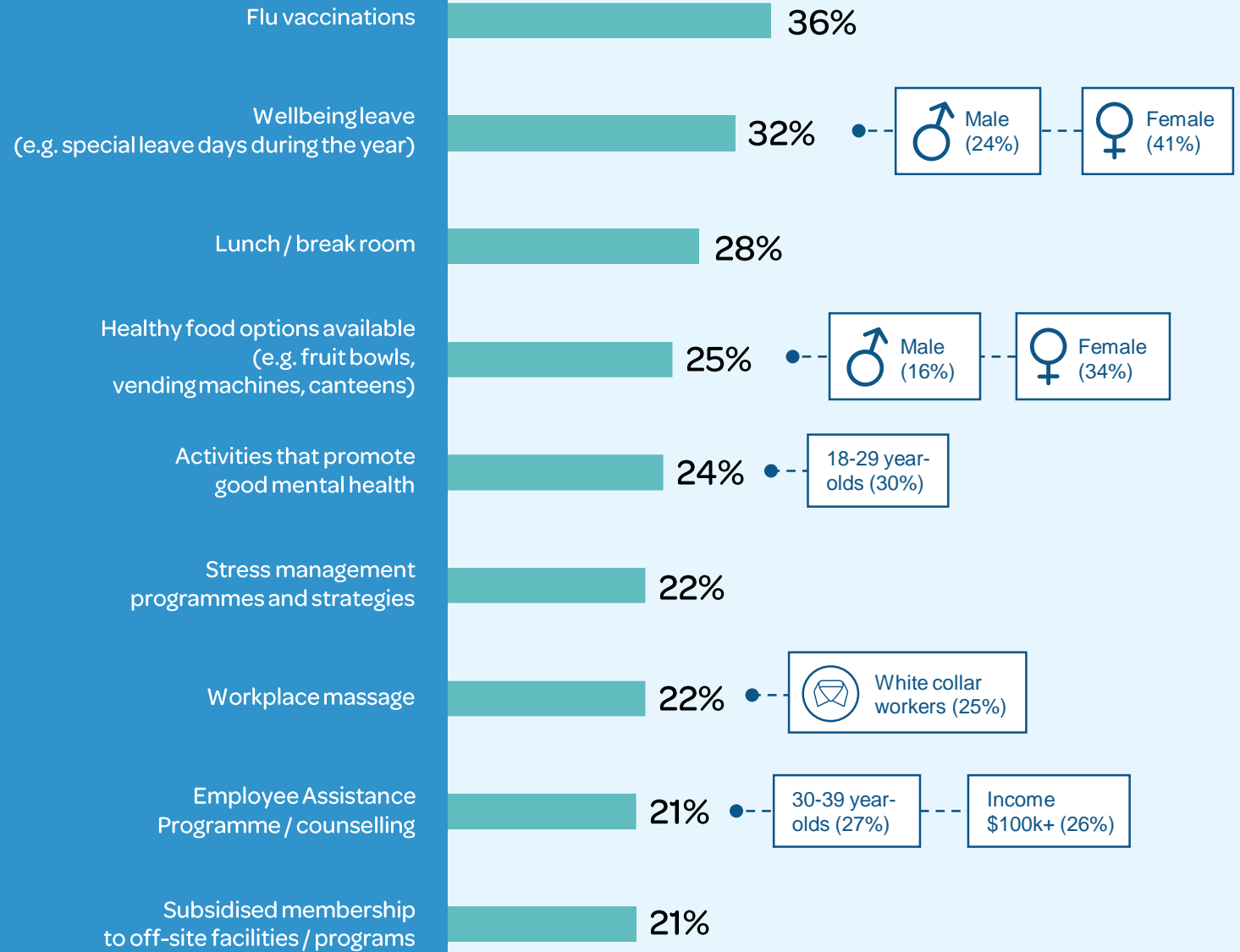
Southern Cross members (91%)

No health insurance (86%)



# Kiwi employees' health and wellbeing wish list

There are a variety of initiatives available for employers to invest in the health and wellbeing of their employees. The most common benefits Kiwi employees were interested in are flu vaccinations and wellbeing leave.



Only statistically significant differences have been called out.



White collar workers are also more likely than average to choose other initiatives such as workplace wellbeing programs (22% vs 19%) - particularly professional / government officials (25%).

# Getting the balance right

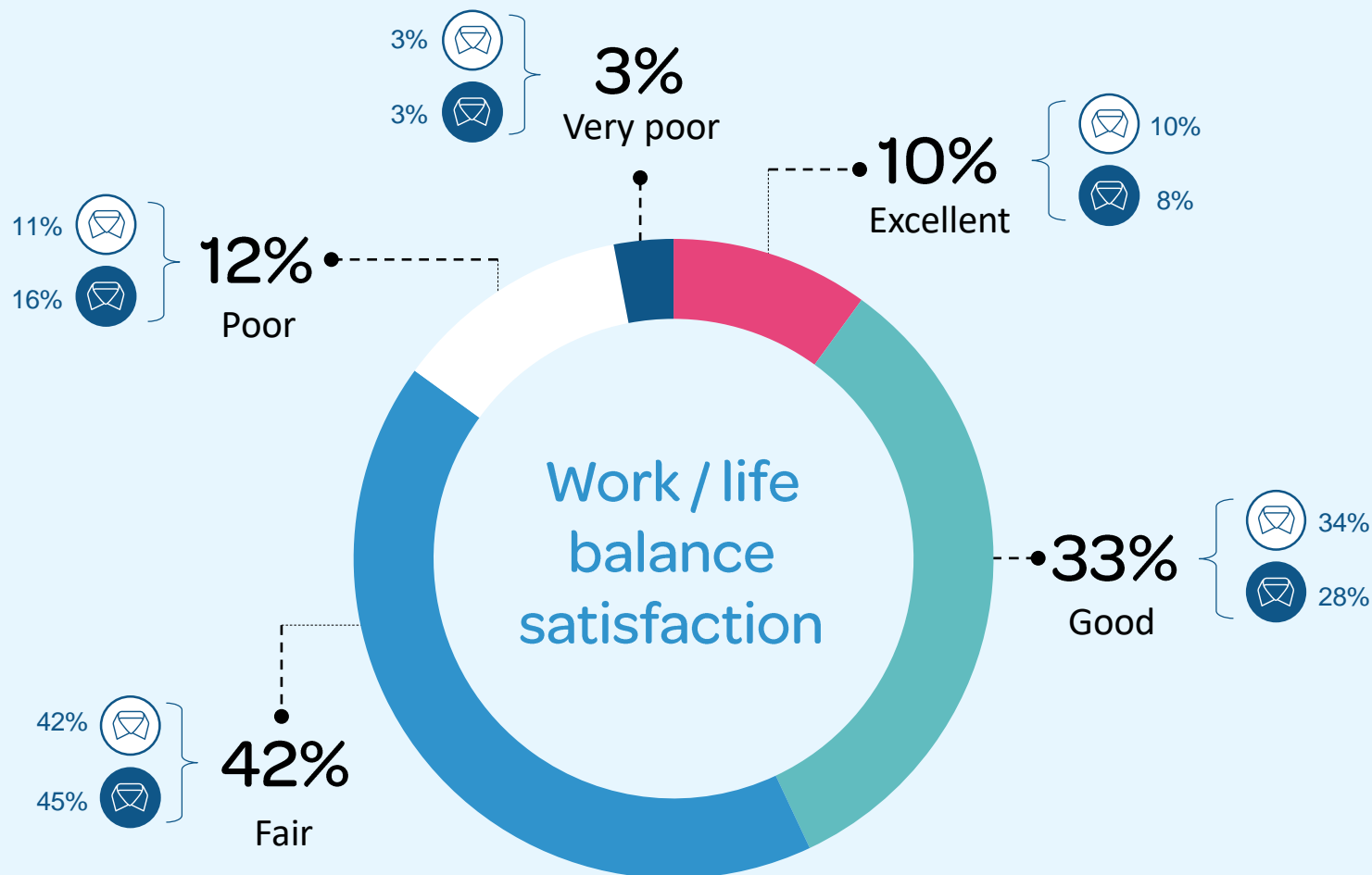
Most Kiwis agree that having a good work / life balance is important.



# Looking at work / life balance satisfaction

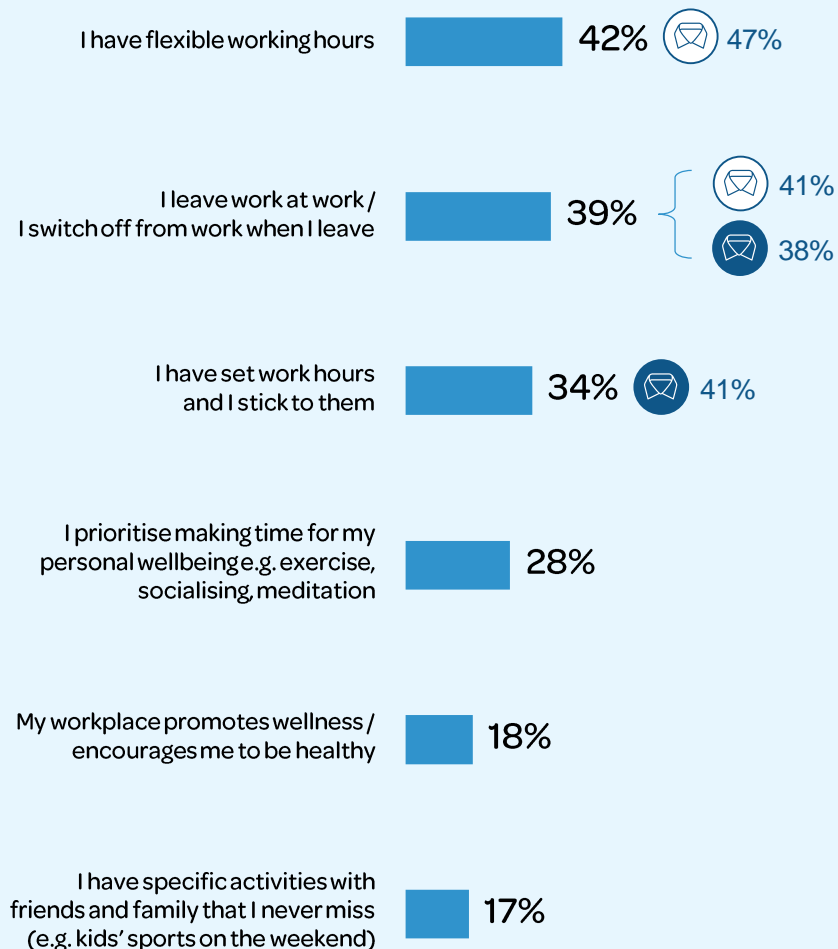
Over half of Kiwis feel that their current work / life balance is either fair (42 per cent), poor (12 per cent) or very poor (3 per cent).

Blue collar workers are more likely to rate their work / life balance as poor (16 per cent) compared to all workers (12 per cent).





## Good work / life balance...



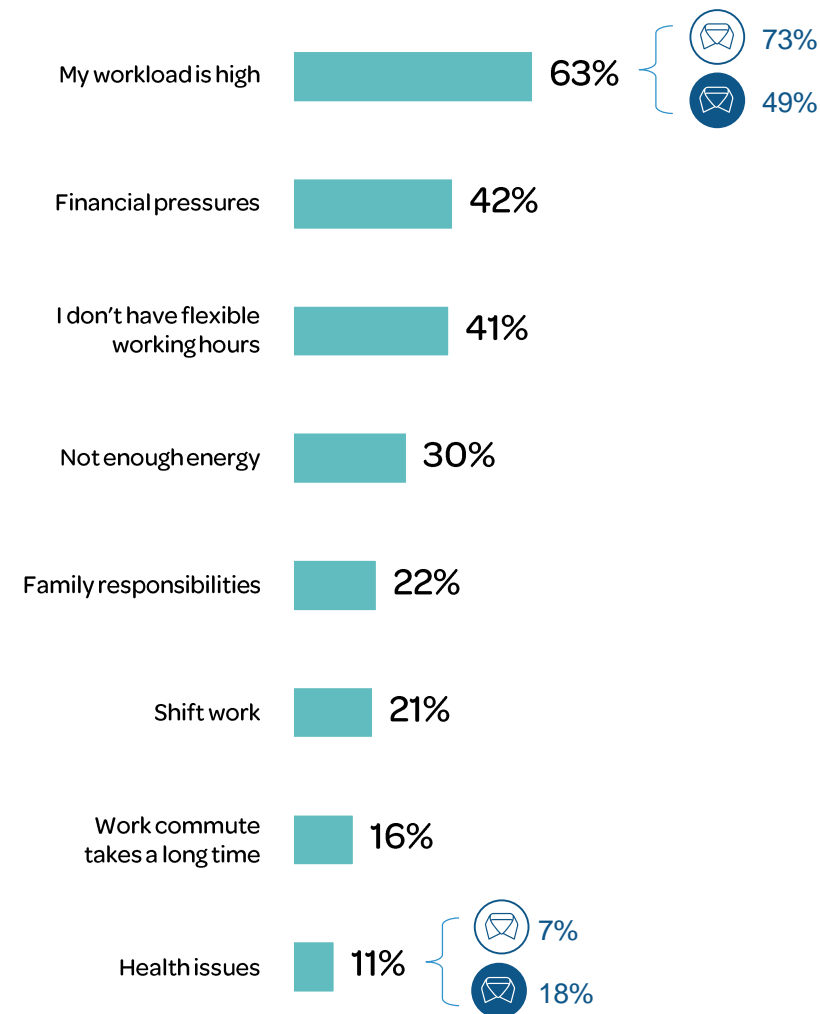
# Putting the right steps in place

Flexible working hours and switching off from work help with maintaining a good work / life balance.

Conversely, high workload, financial pressures and a lack of flexible working hours tend to make it harder to achieve a healthy work / life balance.



## Bad work / life balance...



# Offering flexible working

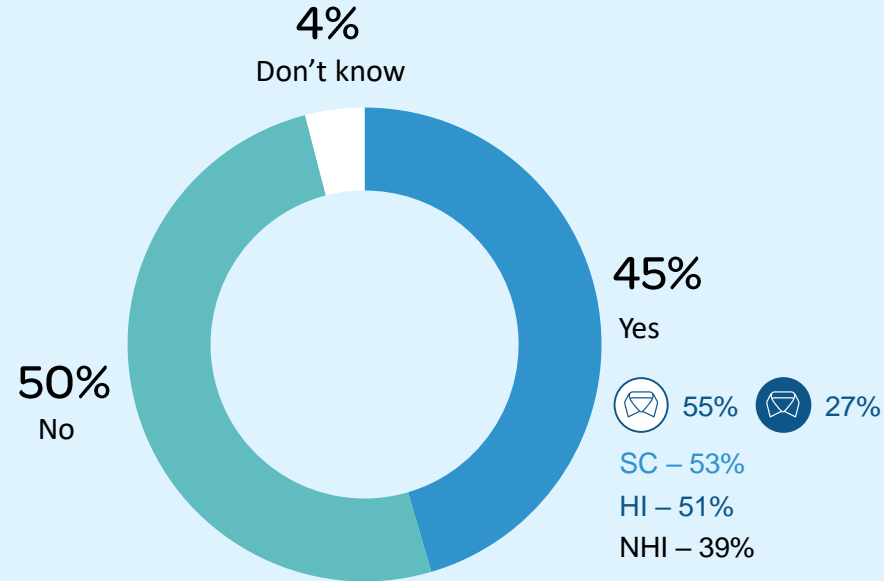
Almost half of Kiwis have an employer that offers flexible working hours (45 per cent). Most of these people make use of these hours at least some of the time. The majority of people who can't take advantage of flexible hours say it is because their role requires them to be in the office.

People with health insurance are more likely to work for an employer that offers flexible working, particularly Southern Cross Health Insurance members.

SC = Southern Cross Health Insurance members  
 HI = Health insurance (Southern Cross or other)  
 NHI = No health insurance

## Flexible hours

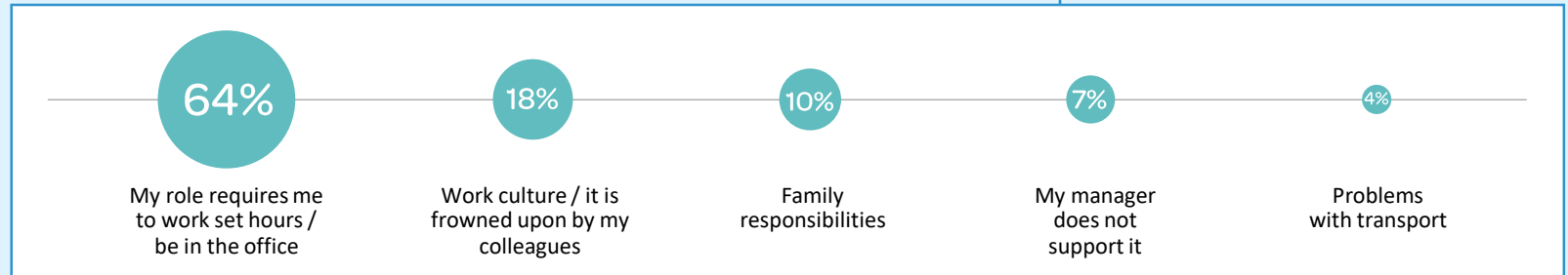
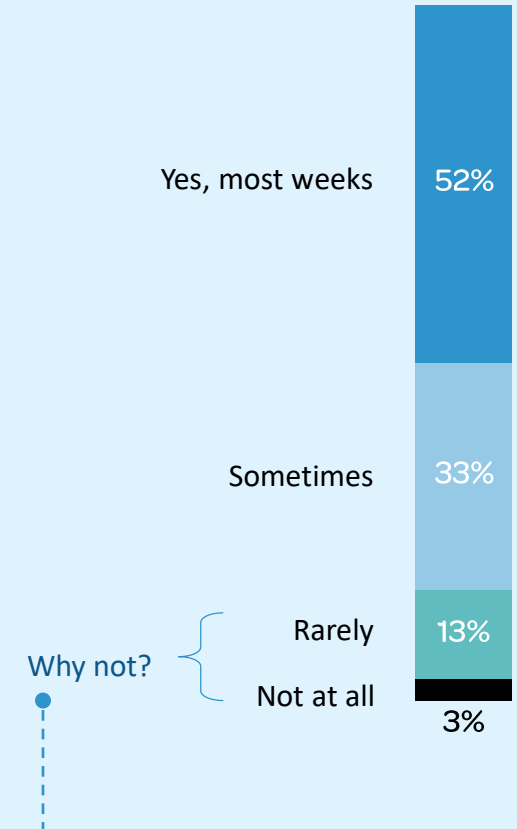
Does your work offer flexible work hours / working from home?



Those in senior occupations are more likely to have flexible working conditions:

- Business owners or self-employed (70%)
- Professional / government officials (62%)
- Business managers or executives (65%)

Do you make use of them?

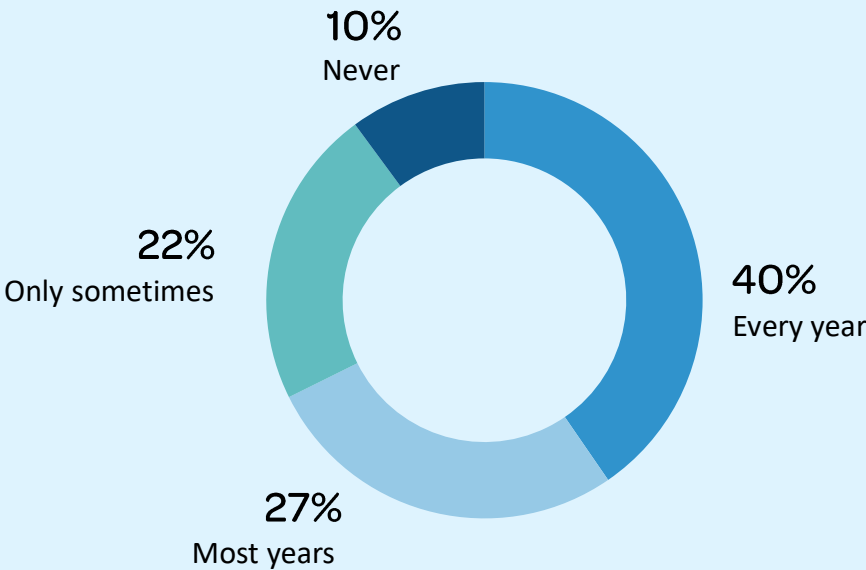


# Kiwis taking a break

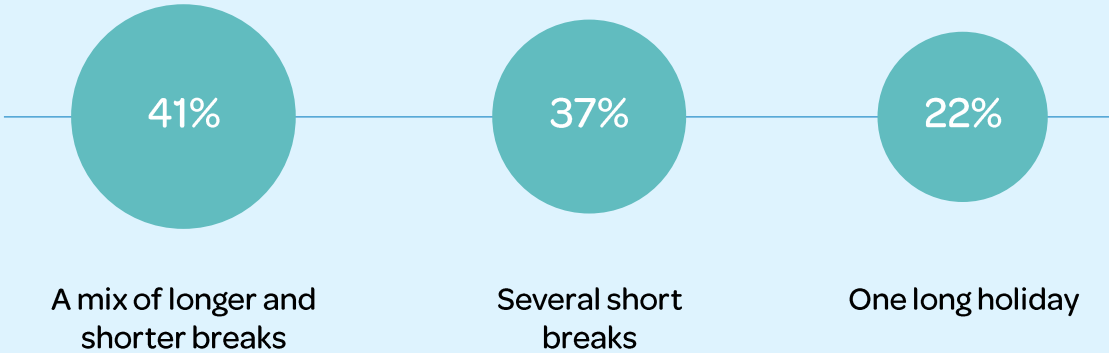
While most Kiwis make use of all their annual leave days within a year (40 per cent every year and 27 per cent most years), one in ten never take all of their annual leave. A mix of longer and shorter breaks are the most popular among Kiwis followed by several short breaks, rather than one long holiday.



## Do you take all your leave?



## How long are your breaks?



# Reasons for not taking leave

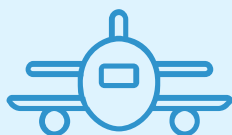
A heavy workload or saving up their annual leave days in order to take a longer holiday or break are the main reasons Kiwis are not utilising their annual leave allocation within a year.

Financial constraints also play a part here with some saying they prefer the money (paid out leave days if available to them) or that they cannot afford to take leave.



38%

Too busy to take it



38%

Saving it for a longer holiday / break



18%

Prefer to get it paid out than use it



16%

Can't always afford it



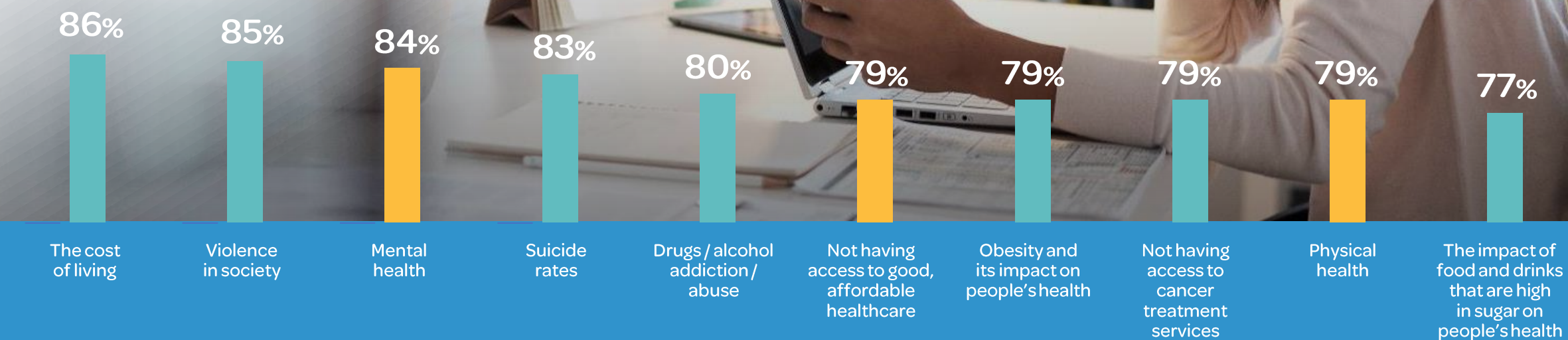
10%

I don't have enough leave to take

# Issues concerning Kiwis most

The top health and wellbeing concerns reflect a broad range of physical, emotional and social issues.

The issues most relevant to employers looking at ways to support employees include mental health, physical health and having access to good affordable healthcare.

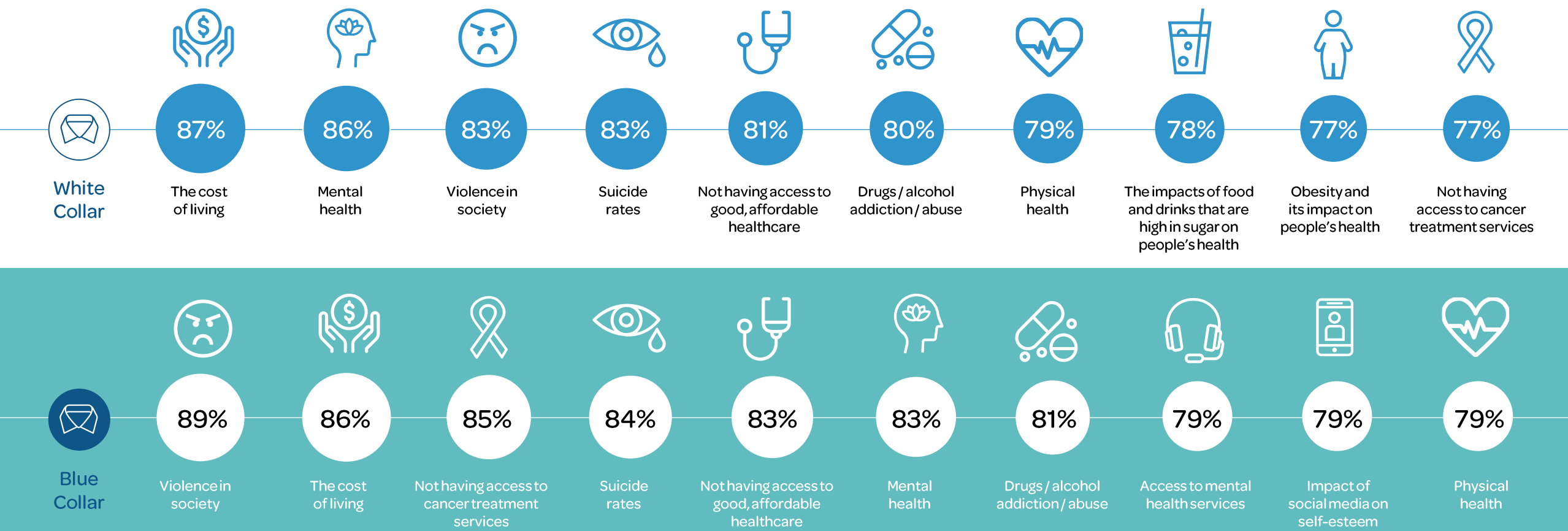


# How different employees perceive the world

When it comes to looking at how people working in different industries rate their concerns, white collar workers perceive mental health as a greater issue having ranked it in second place compared to sixth for blue collar workers.

For blue collar workers, not having access to cancer treatment services appears to be a much bigger concern as they have placed it third compared to tenth for white collar workers.

## Top 10 concerns



# Emotional wellbeing worries

Kiwis have some work-related concerns that affect their emotional health and wellbeing.

White and blue collar workers have similar worries over not having enough money to support themselves and their family, not being happy in themselves and feeling over worked.

Slightly more white collar workers worry about employment or getting a good enough job.

## Kiwis are concerned about...



**57%**

not having enough money to support themselves / their family

61%

60%



**49%**

not being happy in myself / feeling good enough

53%

53%



**45%**

feeling over worked / burnt out

55%

56%



**36%**

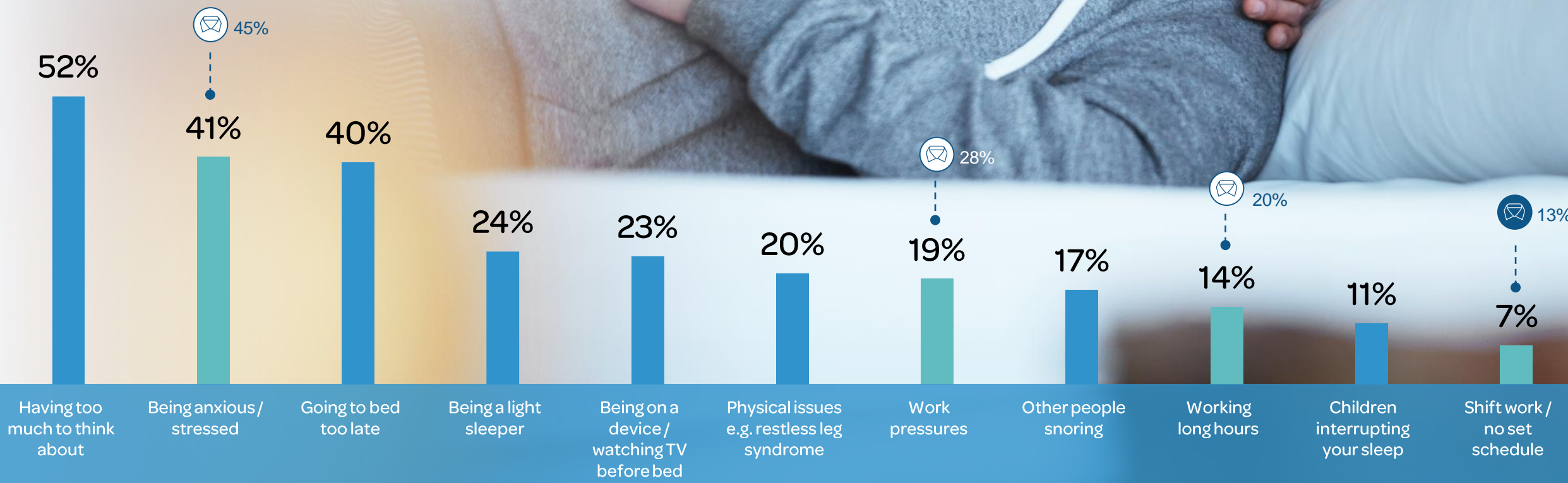
not getting a job / good enough job

40%

38%

# Keeping Kiwis up at night

The main reasons people aren't getting sleep are having too much to think about, being anxious or stressed and going to bed too late.



# Those unhappy with their health

Compared to those happy with their health, when asked Kiwis who rate themselves as unhappy are...

Experiencing **poor work-life balance**

**More** likely to **consider** nurturing/ maintaining **relationships and spending time with family**, but are not doing these already

**Less** likely to spend **time outdoors**

**Not** getting **enough exercise** AND not considering it

**Not** getting **enough sleep** AND are not prioritising it

**Waiting** more than two days to **seek medical treatment**

Indicating they have been **stressed in the last month**

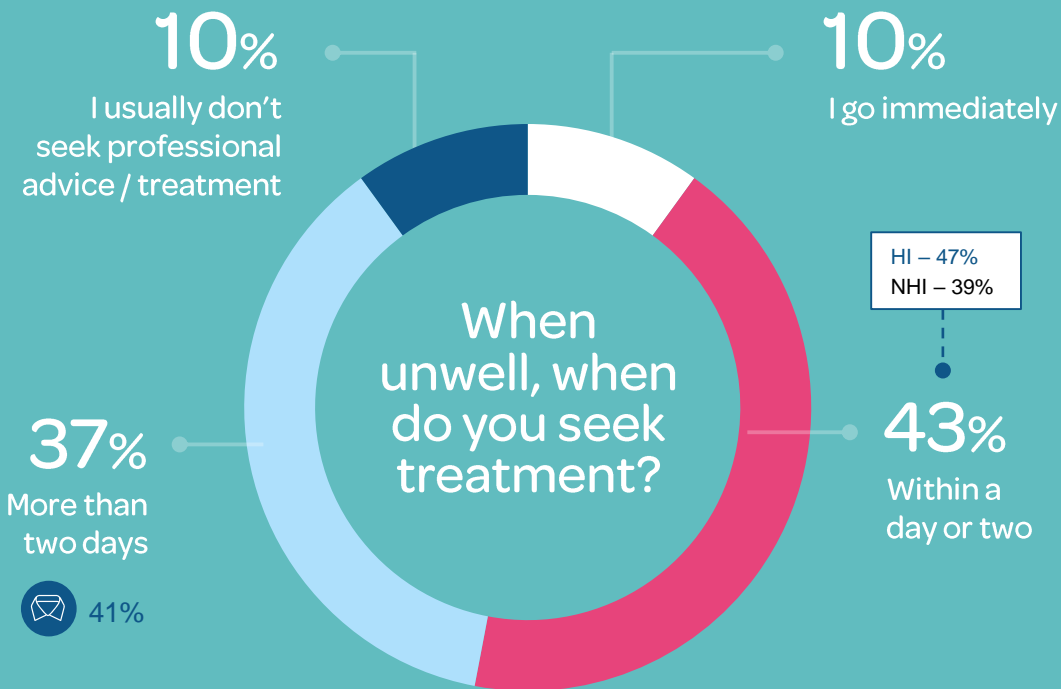
**Less** likely to keep their **brain stimulated**

# Timely health treatment

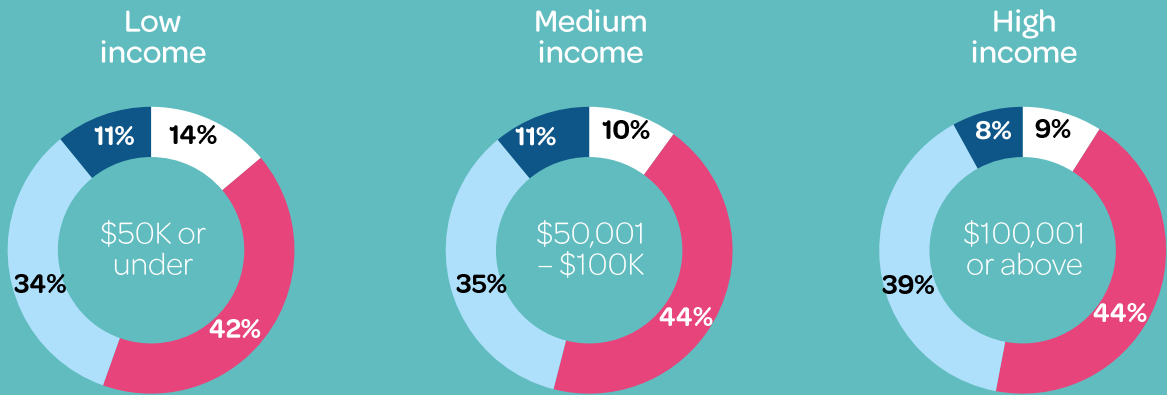
Almost half of Kiwis will seek treatment within a day or two after starting to feel unwell.

One in 10 take steps as soon as they feel sick, but the same amount don't seek any treatment at all.

The timeliness of people seeking medical treatment stays fairly static by income level, apart from a slightly higher number of low-income earners looking for immediate treatment.



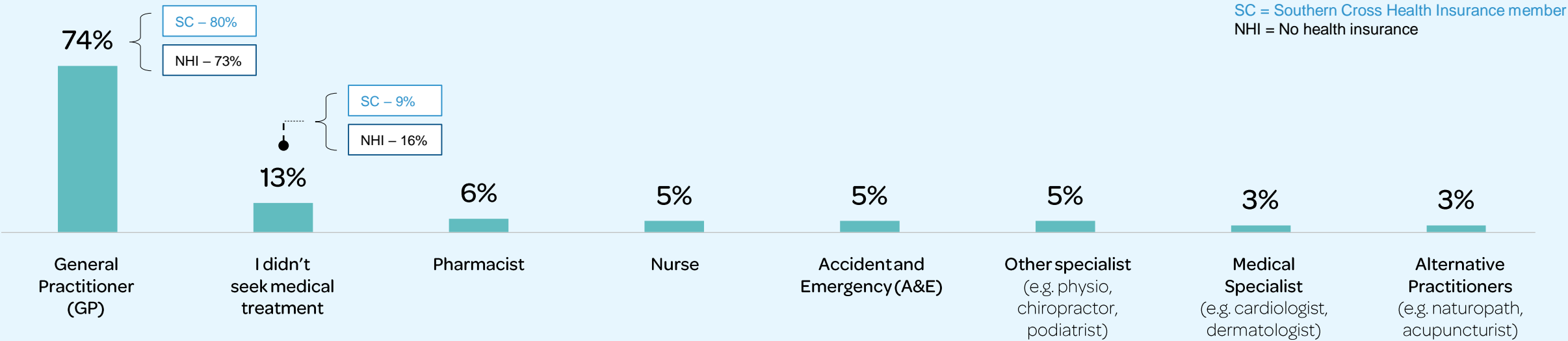
## BY INCOME LEVEL



# Visiting the doctor when unwell

While almost three quarters of Kiwis see an appropriate medical specialist when feeling unwell (74 per cent), this increases if someone is a Southern Cross Health Insurance member (80 per cent).

People with no health insurance don't seek medical treatment at a rate almost twice as much as Southern Cross members (16% vs. 9%).



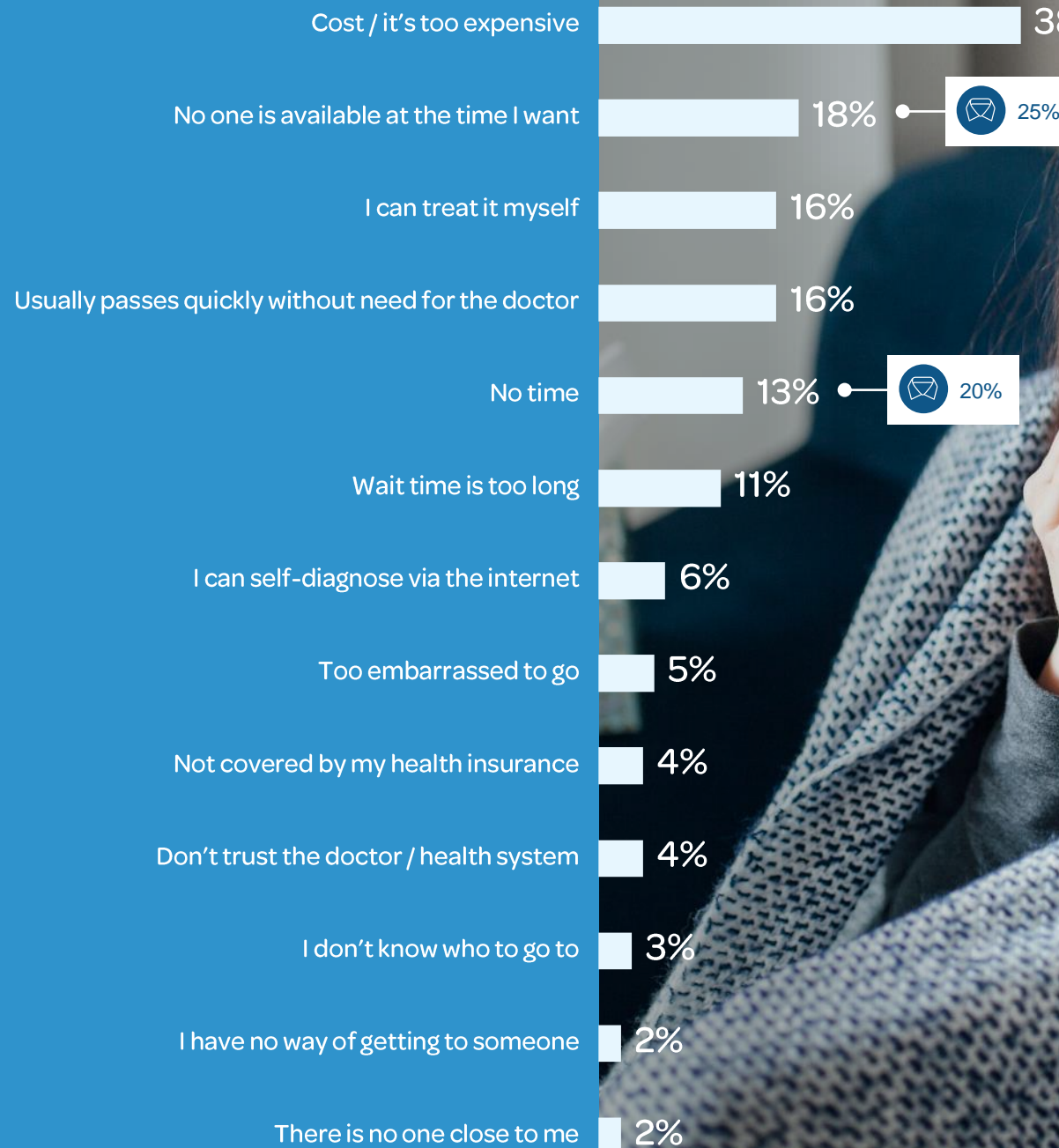
# Barriers to healthcare

Cost is by far the biggest barrier to seeking medical treatment when feeling unwell, followed by a lack of convenience and choosing to self-treat.

A high number of people indicate they would wait it out rather than seeking advice from a health professional.

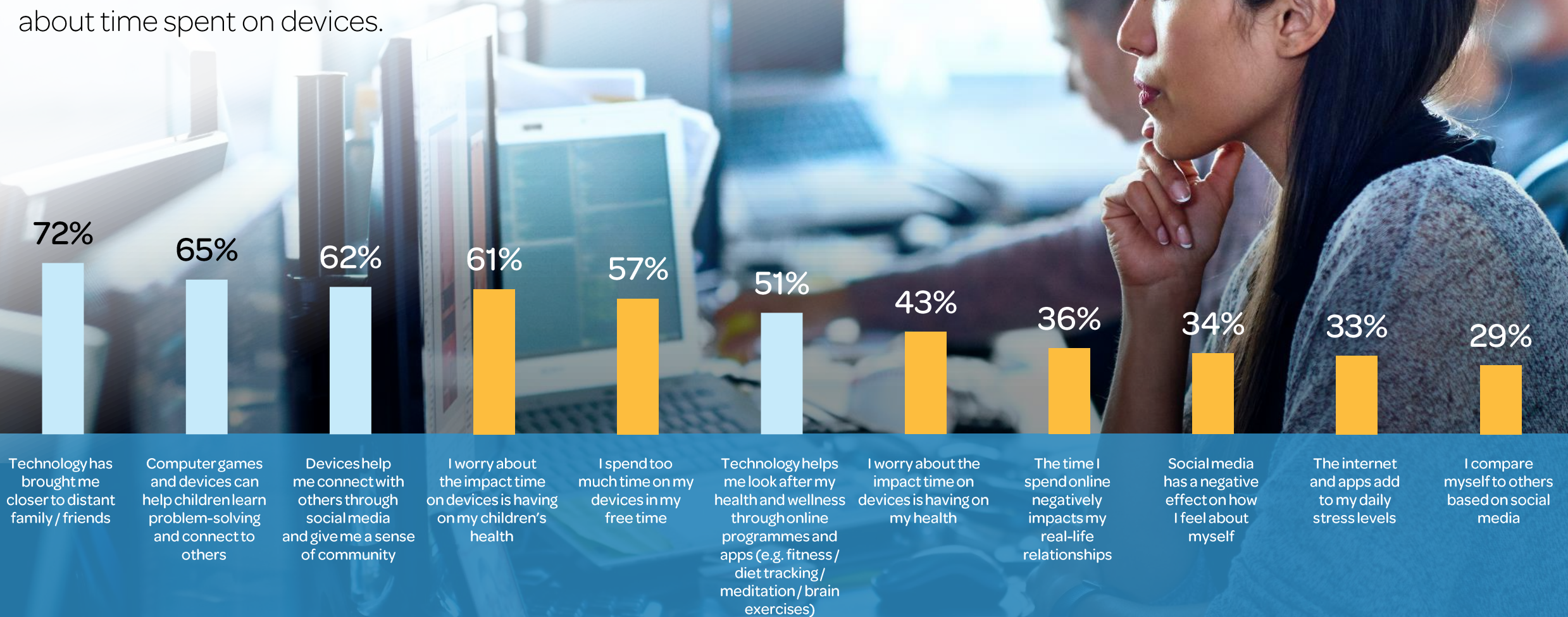
Blue collar workers are more likely to not seek medical treatment due to cost, inconvenience and lack of time.

HI = Health insurance (Southern Cross or other)  
NHI = No health insurance



# Digital and device behaviour

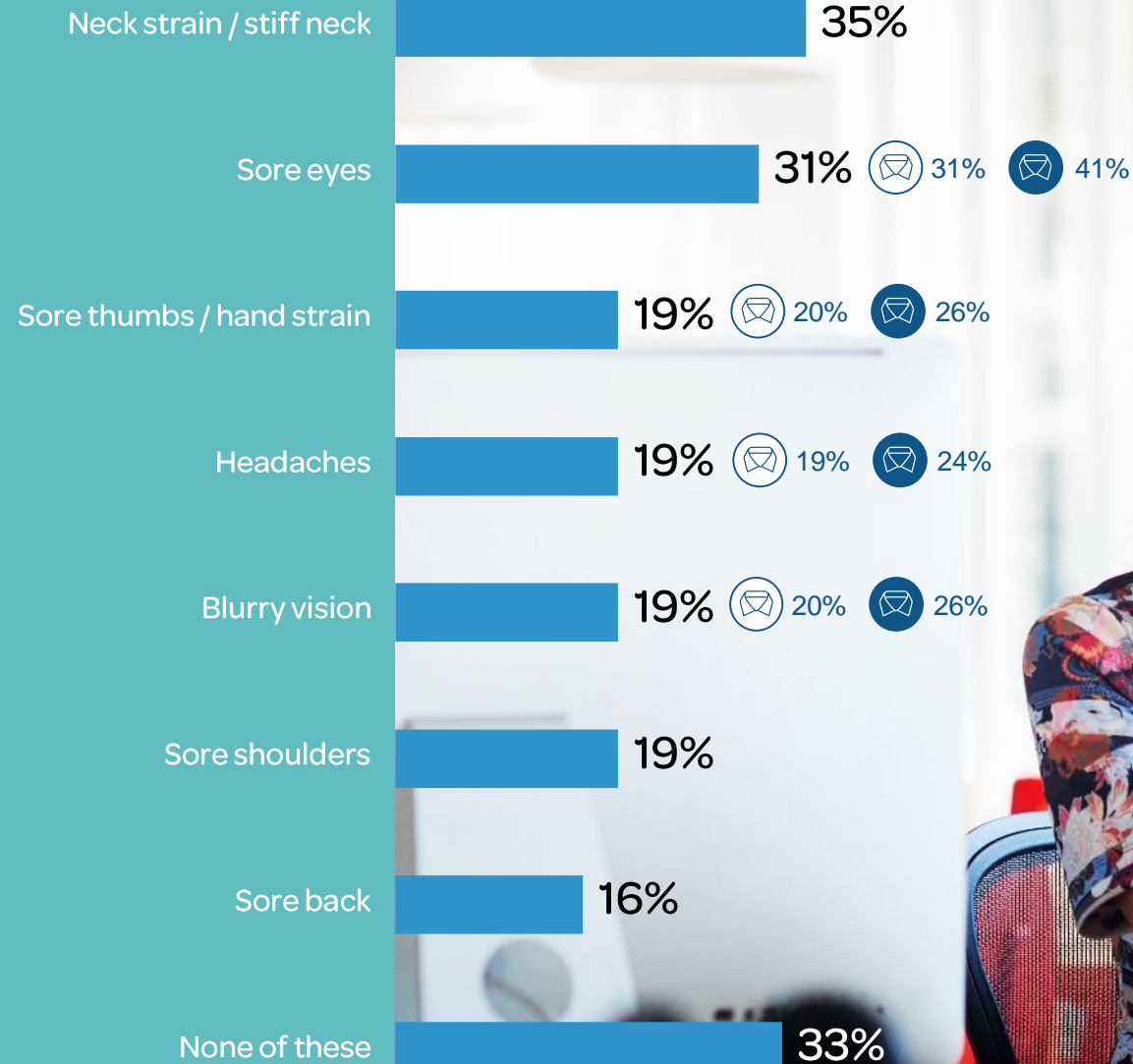
Most Kiwis recognise the benefits of technology, but there are concerns about time spent on devices.



# Impact of technology on health

The most common health problems associated with technology use are stiff neck (35 per cent) and sore eyes (31 per cent). However, a third of Kiwis report no direct health issues related to device usage.

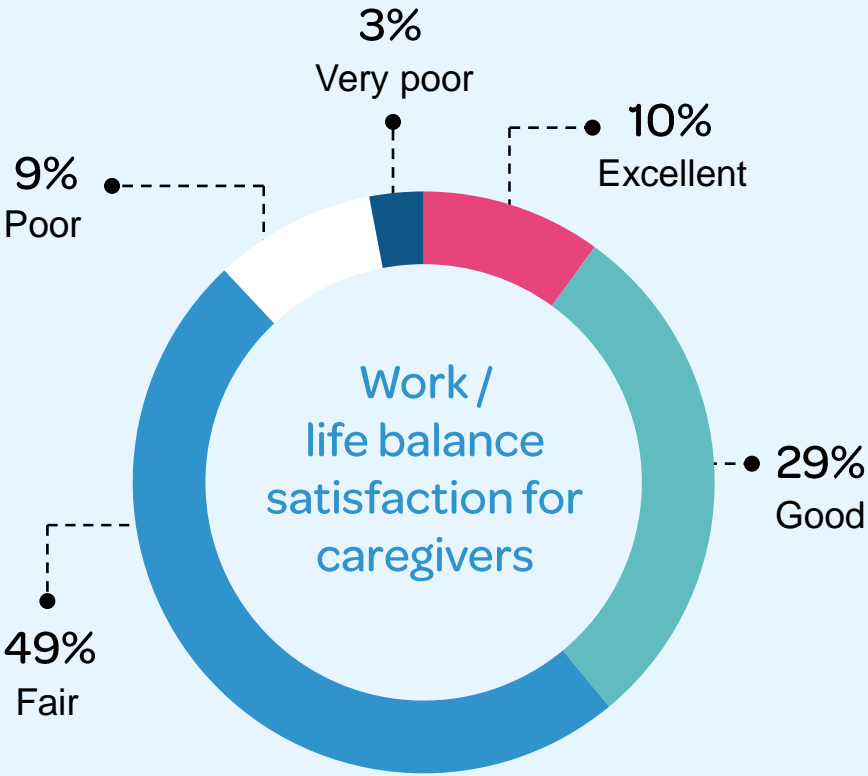
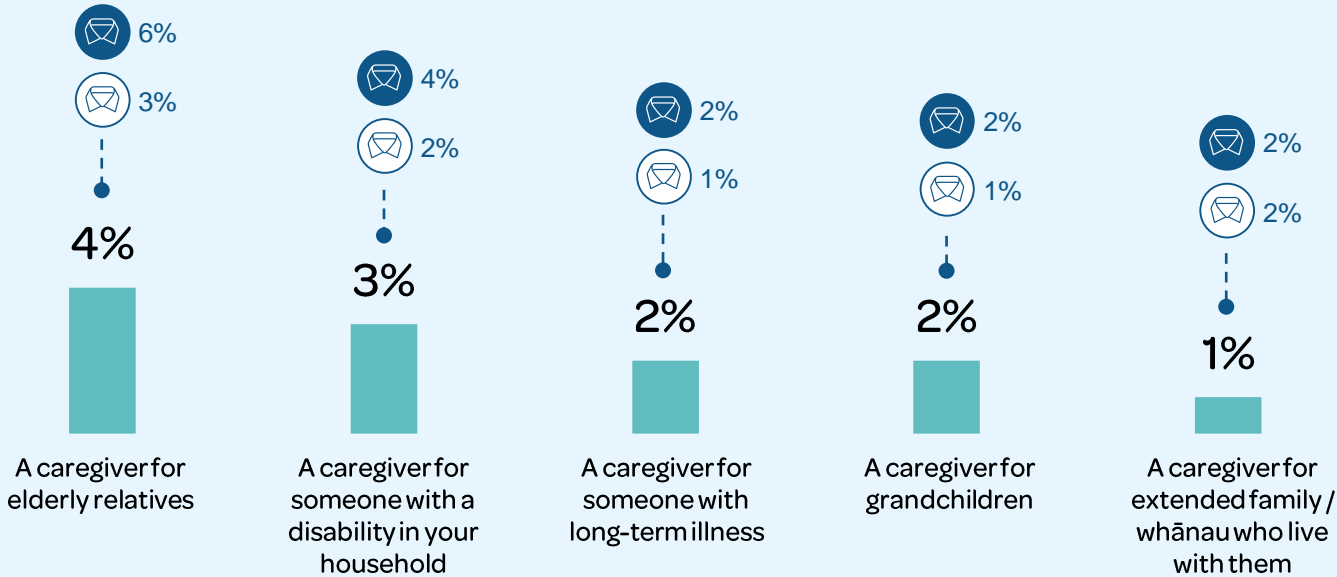
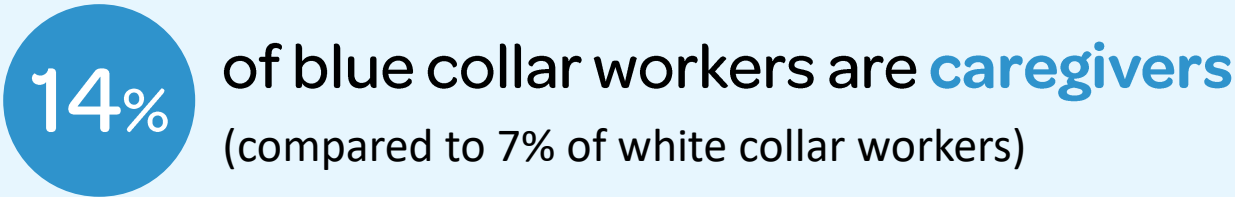
Comparatively, blue collar workers report experiencing higher levels of health issues related to device usage.



# Caring for others while working

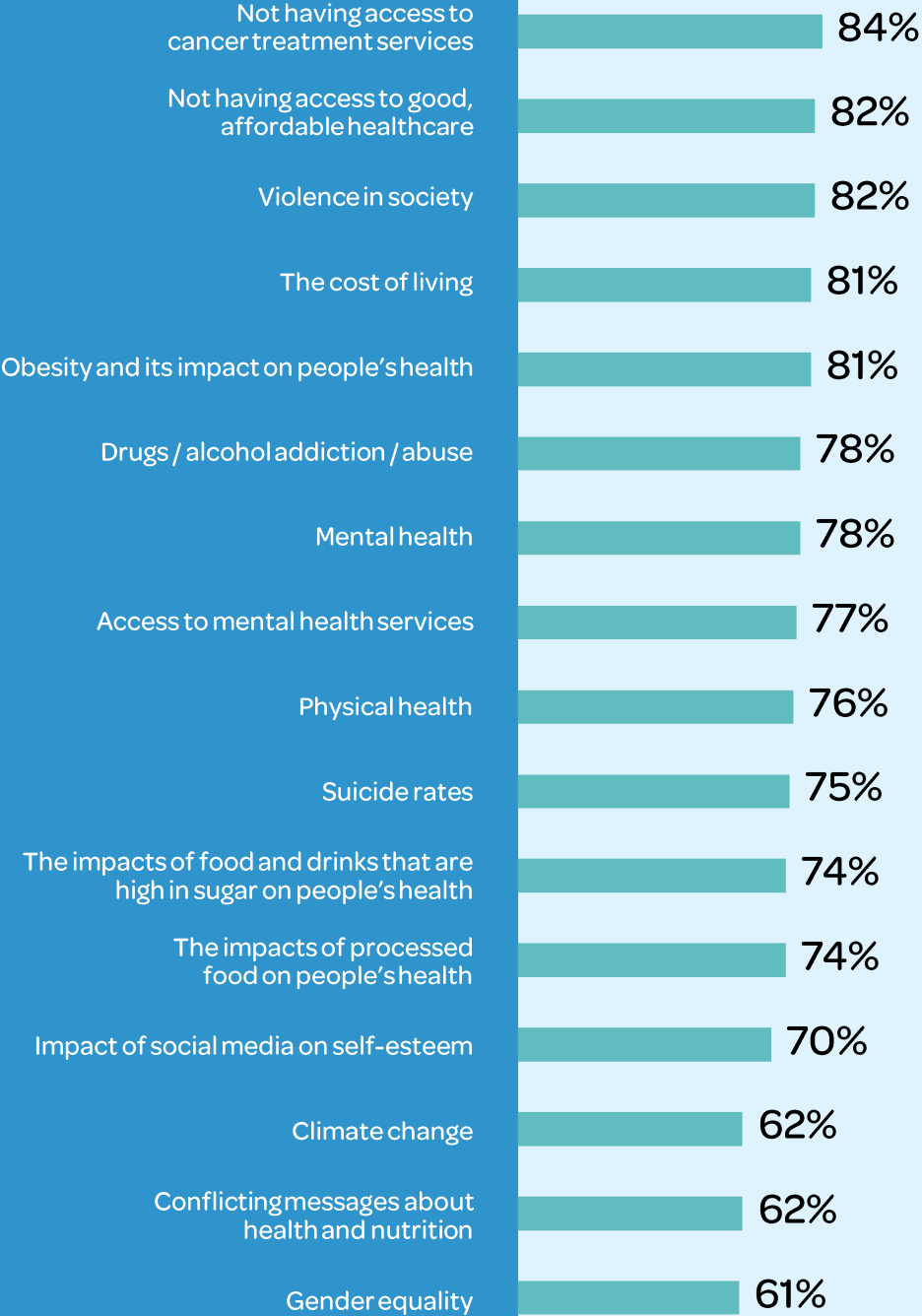
Almost one in ten Kiwis live with a disability (8 per cent) and five per cent live with a critical or long-term illness. Of those in paid employment, six per cent are also caregivers, many of whom are caring for someone with a long-term illness or a disability in their household.

When it comes to their work / life balance, caregivers report it as being fair (49 per cent), poor (9 per cent) or very poor (3 per cent).



# Concerns facing New Zealand's caregivers

The top concerns identified by caregivers in employment included access to cancer treatment services (84 per cent) and access to good affordable healthcare (82 per cent). Mental health (78 per cent), access to mental health services (77 per cent) and physical health are among their top 10 concerns.



# Impact of industry and health insurance on health and wellbeing

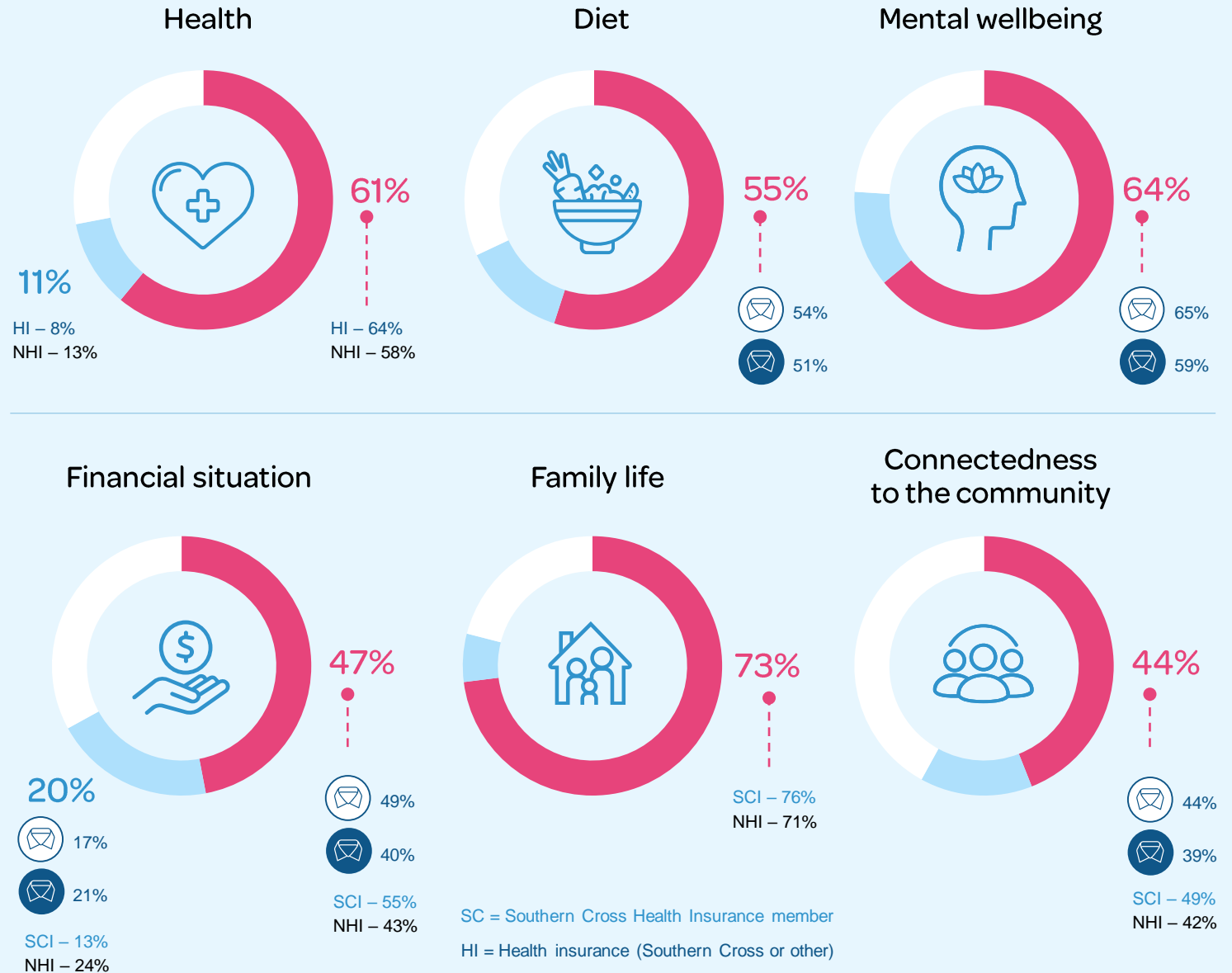
Occupation doesn't appear to have much of an effect on an employee's satisfaction with their health but having health insurance has a noticeable positive impact.

White collar workers are more likely to have health insurance than blue collar workers (56 per cent vs 48 per cent). White collar workers are also more likely to have health insurance with Southern Cross (31 per cent vs 19 per cent).

Those who work in manual, labourer, farm or domestic occupations are less likely to have health insurance in general (72 per cent do not have health cover).

■ Nett Happy
 ■ Nett Unhappy
 ■ Content

In general, how do you feel about your...

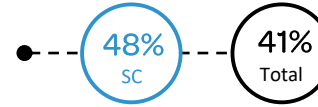


# What health and wellbeing looks like for Southern Cross members

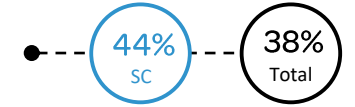
Compared to the general population those who have health insurance through Southern Cross...



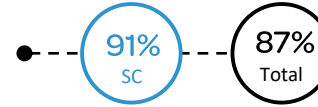
Are happier with their fitness level



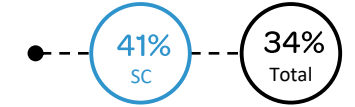
Are more likely to do 'energetic housework'



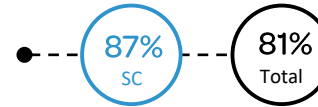
Seek more professional medical treatment



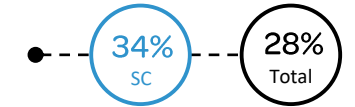
Are more likely to have a better work / life balance



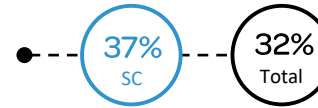
Seek more professional dental treatment



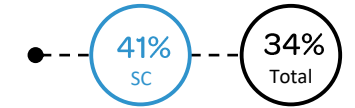
Are more likely to set health and fitness goals



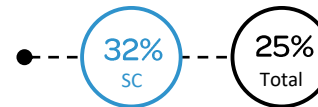
Are more likely to already be reducing their alcohol intake



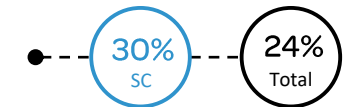
Are more likely to prioritise exercise



Are more likely to exercise with family and / or friends



Are more likely to use fitness trackers/apps



# What health and wellbeing looks like for people with no health insurance

Those with no health insurance...



Are more likely to be unhappy with their health

13%

8%  
HI

Are less likely to seek information from work resources

13%

20%  
HI

Are more likely to have physical issues as hindrance to sleep

24%

15%  
HI

Are more likely to have physical issues as hindrance to exercise

20%

14%  
HI

Exercise less on average a week

3.06  
times

3.41  
HI

More likely to say cost is their primary reason for not seeing a dentist

68%

58%  
HI

Would like to see stress management techniques at work

26%

19%  
HI

HI = Health insurance (Southern Cross or other)



# Recommendations for supporting workplace health and wellbeing

# Supporting blue collar workers with workplace health and wellness initiatives

Blue collar workers are more likely to feel their work / life balance is poor. This is having a negative impact on their health.

Blue collar workers are more likely to not seek medical treatment due to cost, inconvenience and lack of time. They are less likely to have health insurance and have a higher tendency to take longer than two days to seek medical treatment when unwell.

Blue collar workers are more likely to lose sleep due to shift work or a lack of set schedules. Over half of those surveyed are concerned about feeling over worked or burnt out.

They are more likely to feel that having set hours, and sticking to them, and switching off from work when finished for the day gives them a better work / life balance. Currently less than three in 10 in blue collar occupations have flexible work hours.

Creating an effective workplace wellness programme for blue collar workers can be challenging as their work is often task orientated and operates within quite different and sometimes complex environments, and workers face long and sometimes unpredictable hours.



Offering simple and convenient wellbeing initiatives will enable blue collar workers to engage with them easily around their work schedules.

- Consider if your workplace can create a more flexible working environment and openly help staff to take advantage of flexible working policies.
- Offer an incentivised activity-based programme which reflects the often physically active nature of blue collar jobs e.g. track daily steps through a fitness device.
- Providing free flu vaccinations onsite can be beneficial, particularly for shift-workers.
- Consider offering fatigue management assessment and sleep management advice to affected employees.
- Offer education on stress management programmes to support those in danger of burn-out and offer access to EAP Services.
- Provide free fruit or healthy food options in the lunchroom.
- Offer wellbeing leave.
- Offer subsidised health insurance. This can empower employees to seek more timely treatment which can help to reduce the number of sick days taken.



# Supporting white collar workers with workplace health and wellness initiatives

There are a number of factors that can impact white collar workers' health and wellbeing.

They perceive mental health as a greater issue overall and are more likely to have trouble sleeping due to anxiety and stress, work pressures and working long hours (compared to blue collar workers).

High workload is a key contributor to their poor work / life balance and over half are concerned about feeling over worked or burnt out. Work pressure and stress is particularly prevalent for people in senior positions and those on the front line.

Healthcare is a key area of concern for many who are worried about not having access to good, affordable and timely healthcare or cancer treatment services.

Having flexible hours and being able to switch off from work when leaving the office are the key drivers for white collar workers to achieve a good work / life balance. Despite this, half of white collar workers who are offered flexible work hours do not take advantage of it.



There are a number of initiatives that employers can offer to improve the health and wellbeing of their white collar workers.

- Develop a flexible working policy if this is not something currently offered and encourage all staff to actively take advantage of it. Broad support will need to come from the top down so it's important for senior leaders to lead by example.
- Take the stigma out of leaving early or taking regular annual leave – encourage employees to leave loudly and proudly.
- Make EAP Services available to all employees and encourage its usage.
- Offer access to stress management programmes.
- Provide training to people leaders on how to identify signs of burn-out, particularly from team members who are 'too busy' to take leave or don't make use of flexible hours.
- White collar workers are more likely than average to favour self-care initiatives such as workplace massage so consider how these could be offered or subsidised.
- White collar workers value websites that offer health and wellbeing information so offering access or free subscriptions can increase engagement. Southern Cross' wellbeing content offers a number of helpful resources.
- Offer subsidised health insurance - this can help alleviate concerns about not having access to healthcare.



# Supporting employee caregivers with workplace health and wellness initiatives

It is important to create a supportive and flexible workplace culture for the 10 per cent of Kiwis who balance paid employment and caregiving.

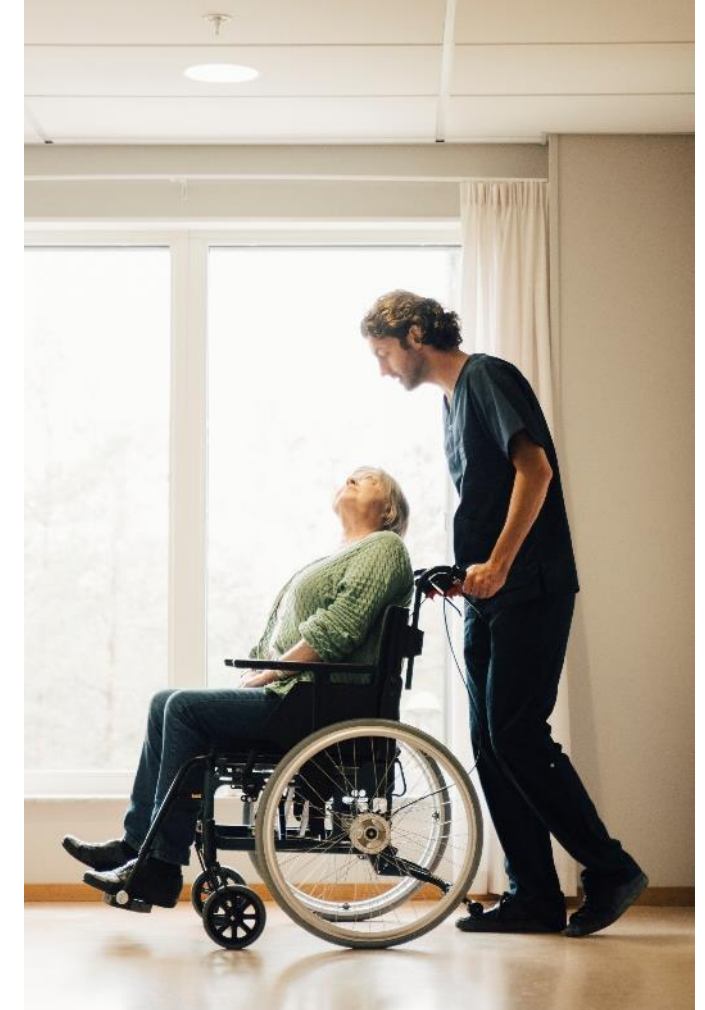
The top concerns for caregivers in employment are access to cancer treatment services and access to good affordable healthcare. Mental health, access to mental health services and physical health are among their top 10 concerns.

Caregivers are also more likely to not see a doctor when feeling unwell because there is no doctor close by, and a higher amount won't seek dental treatment because they have no means of getting there.

These employees are at a higher risk of burnout and feeling stressed about their mental health and having access to healthcare treatment.

There are a range of workplace initiatives that can better cater for the provision of caregivers. These can be tailored to an individual and should be openly promoted and visibly supported by people managers.

- Develop a policy which clearly sets out the support available to caregivers.
- Encourage employees to be open about their caregiving responsibilities and offer help to understand their struggles and concerns.
- Increase options for flexibility when it comes to hours and working from home. This will help caregivers better accommodate having to combine work and care responsibilities.
- Provide training to people managers to help identify when and how employee caregivers need support.
- Provide carer's leave.
- Offer EAP Services – employee caregivers are more likely than average to already be seeking professional support to improve their wellbeing (18 per cent vs 9 per cent).
- Liaise with Carers New Zealand <http://carers.net.nz/> to better understand the needs of employee caregivers and to access important resources.
- Set up internal support groups.



# Methodology

Desktop, qualitative and quantitative research gave us an in-depth understanding of the current situation in New Zealand regarding health, lifestyle, activity levels and wellbeing.



## A total of 2068 people from across New Zealand

**54 life-streaming discussions:** four-day online forum with n=54 people from across New Zealand all logging in for 30 minutes daily to join discussion and complete tasks.

**Online survey** of New Zealanders from across the country who completed a 25 minute survey about their attitudes and behaviours. When “Kiwis” are referred to in this report the analysis is based on the 2007 New Zealanders interviewed in the survey. Some graphs include responses to all applicable answers, therefore add up to more than 100%.

### Wave 1 – fieldwork:

4 – 30 October 2019 (Spring)  
n=1000

### Wave 2 – fieldwork:

2 – 15 March 2020 (Autumn)  
n = 1007

**Seven in-home immersions:** 2.5 hour immersive / empathy discussions with New Zealanders at different life stages to understand their world.

### Gender

Male	49%
Female	50%
Gender diverse	1%

### Occupation

Blue Collar	21%
White Collar	46%
Unemployed / Student / Retired	32%

### Health Insurance


Yes	46%
No	54%
Southern Cross	24%
Not Southern Cross	22%

### Caregivers

Yes	9%
No	85%
Caregiver in paid employment	6%

### Type of job

Farm manager or owner	2%
Business owner or self-employed	8%
Semi-skilled worker	5%
Teacher, nurse, police or other service worker	10%
Technical or skilled worker / tradesperson	9%
Labourer, manual, farm or domestic worker	3%
Full time home-maker	5%
Clerical or sales employee	10%
Business manager or executive	7%
Professional or government official	11%

A man and a woman are smiling and looking at each other. The man is on the left, wearing a grey jacket over a white hoodie. The woman is on the right, wearing a dark blue jacket over a grey and white patterned scarf. They are standing outdoors with a mountain range in the background. A large blue curved shape is on the left side of the image, containing text.

For more information  
about the Southern Cross  
Healthy Futures Report visit:

[www.southerncrosss.co.nz/healthy-futures](http://www.southerncrosss.co.nz/healthy-futures)