

Southern Cross Healthy Futures Report

Business edition

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



Spotlight on New Zealand's health and wellbeing

Southern Cross gives care and attention to over one million New Zealanders. We are committed to inspiring New Zealanders 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 our research partner Kantar, Southern Cross spoke to more than 2,000 New Zealanders to get insights into how they see and value various aspects of health and wellbeing in their lives.

This business edition reports on data from the Healthy Futures Report 2022, relating to employee health and wellbeing. From the total sample, 1,424 employees were spoken to from a cross-section of New Zealand

industries including those in Office-based and Non office-based employment.

The insights cover the spectrum of occupations including senior executives, government officials, clerical, sales, frontline essential workers, farmers, labourers, 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 this report,
Office-based and
Non office-based
workers are
represented as...



Office-based workers

Office-based workers are those who work predominantly in office-based occupations



Non office-based workers

Non office-based workers are those who work outside the office including essential frontline occupations

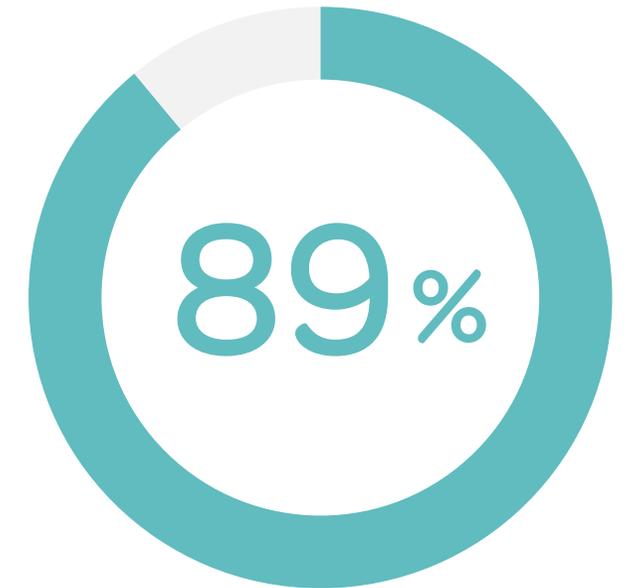




Businesses need to continue to take employee wellbeing seriously

The majority of New Zealanders largely agree that 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 to work for a company that supports the health and wellbeing of their employees



New Zealand employees' health and wellbeing wish list

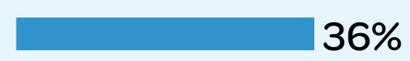
These are the top ten initiatives employers could choose to invest in for the health and wellbeing of their employees. Wellbeing leave has now surpassed flu vaccinations as the most common benefit New Zealand employees are interested in.

There has also been a significant increase in interest for businesses to invest in the following:

- Workplace wellbeing programmes (25% vs. 19% in 2020) especially with Pasifika (36%)
- Financial planning support (16% vs. 12% in 2020) especially with women (20%)
- Fatigue management information sessions (14% vs. 8% in 2020) especially with working parents who have younger children (20%)



Wellbeing leave (e.g. special leave days during the year)



was ranked #2 in 2020



Flu vaccinations



was ranked #1 in 2020



Lunch / break room



Activities promoting good mental health



Workplace wellbeing programme



was ranked #12 in 2020



Healthy food options available (e.g. fruit bowls, vending machines, canteens)



Employee Assistance Programme / counselling



Workplace massage



Stress management programmes and strategies



Subsidised membership to off-site facilities / programmes





Getting the balance right

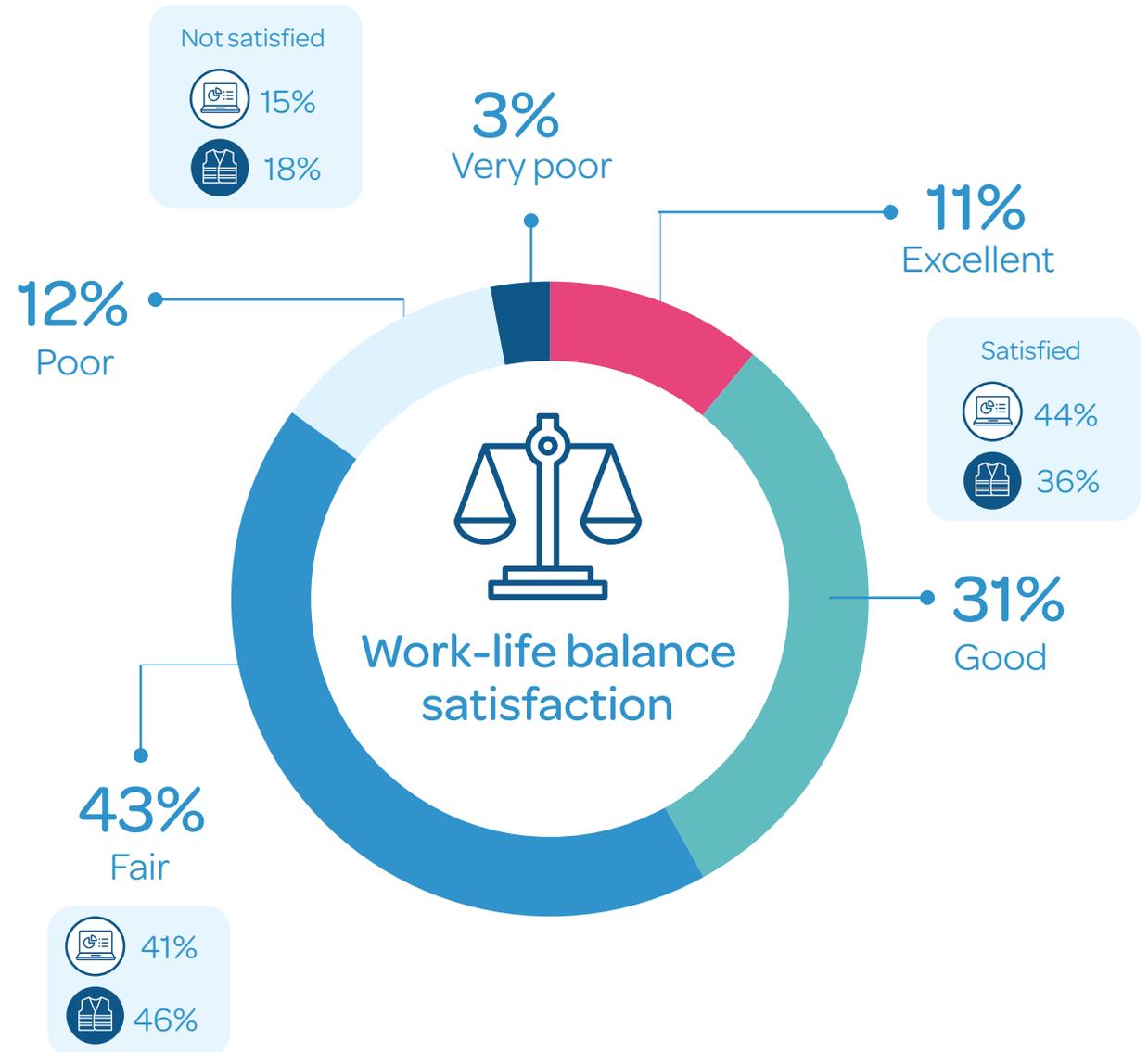
Most New Zealanders agree having a good work and life balance is important.

Those with Southern Cross Health Insurance believe work-life balance is more important (92%) compared to those without health insurance (88%).

Looking at work-life balance satisfaction

Nearly half of New Zealanders feel their current work-life balance is fair, while 42 per cent are satisfied with their work-life balance. Office-based workers (44%) and Business owners or Self-employed (52%) are more likely to have a good work-life balance, while Non office-based workers (36%) and Young singles or couples with no children (32%) are less likely.

Fifteen per cent of New Zealanders are not satisfied with their work-life balance. Non office-based workers are more likely to rate their work-life balance as poor (18%).



Putting the right steps in place to balance work and life

To keep a good work-life balance, more people are leaving work at work when they leave for the day, utilising flexible working hours and working to their set hours.

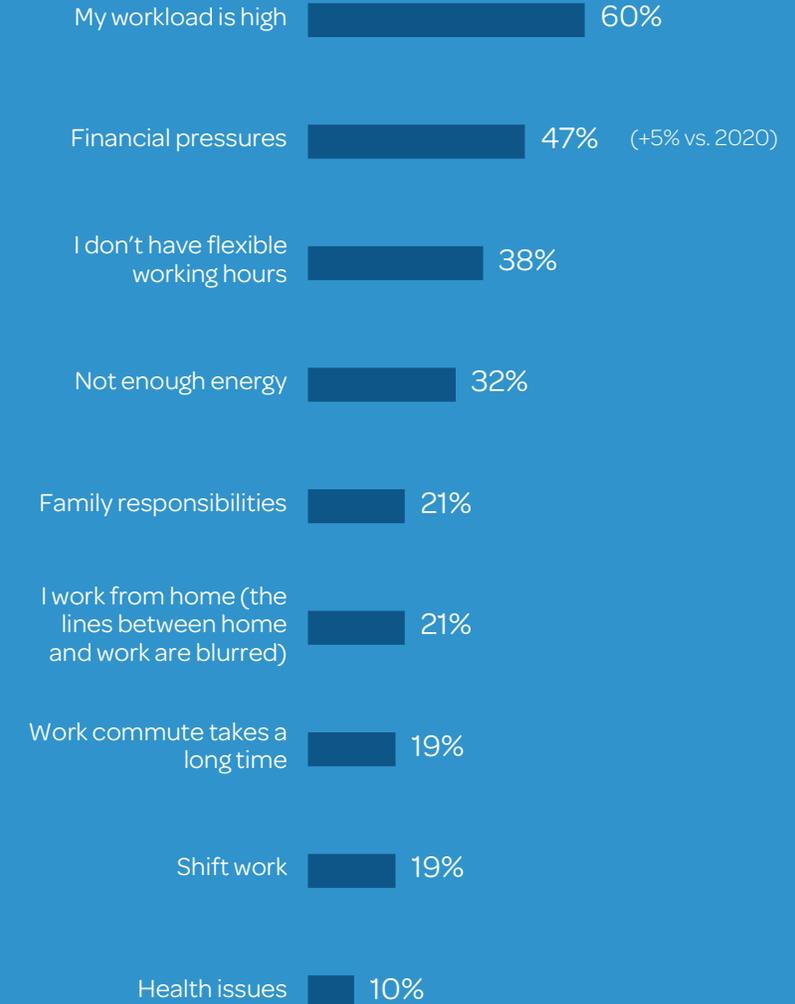
However, a high workload, financial pressures and lack of flexible working hours continue to make it harder for some to achieve a healthy work-life balance. Office-based workers, feel a high workload is the main reason they do not have a good work-life balance (68% vs. 60% total).



Good work-life balance...



Poor work-life balance...



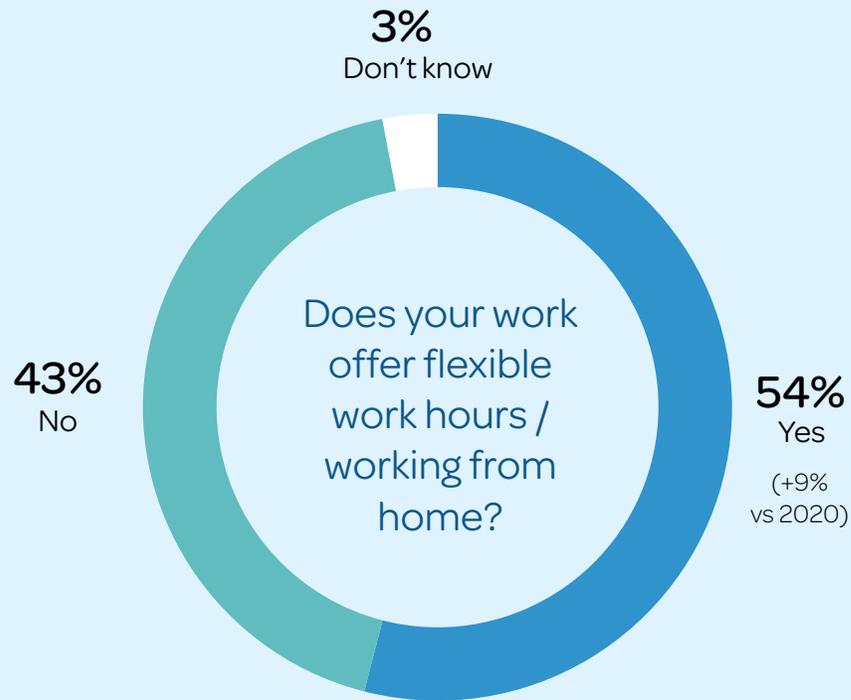
Growth in flexible working

Significantly more companies are now offering work from home or flexible work options and more employees are making use of this.

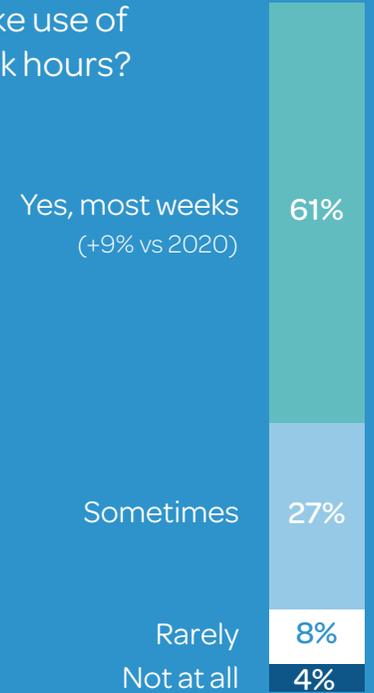
Working from home is increasingly accepted. There has been a 50 per cent reduction in colleagues frowning upon working from home.

A role that requires people to work set hours or to be physically in the workplace is the main reason for not making use of flexible working options.

Flexible hours



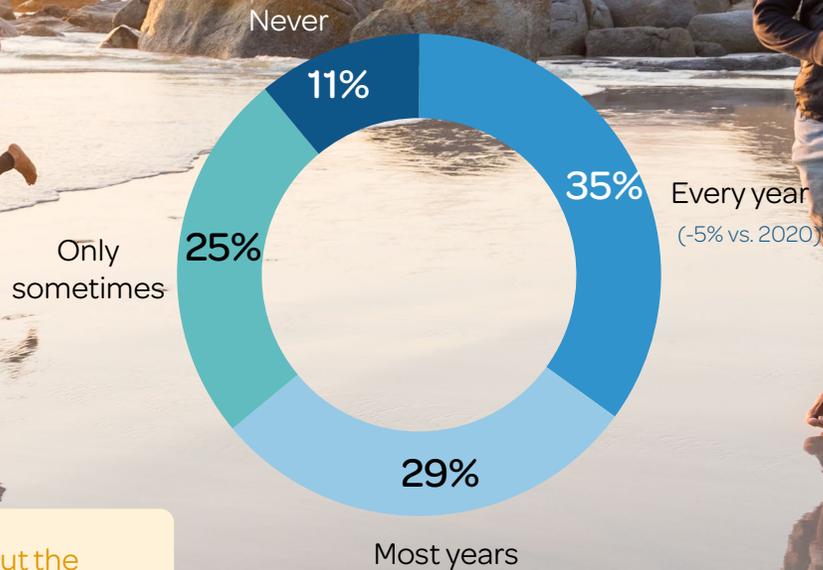
Do you make use of flexible work hours?



Why aren't employees making use of flexible work hours?



Do you take all your leave?



We all need to talk about the impact of not taking annual leave on employees, workplaces, and the wider community.

New Zealanders aren't taking a break

Fewer employees are making use of all of their annual leave. One in ten employees never take all their annual leave within the year.

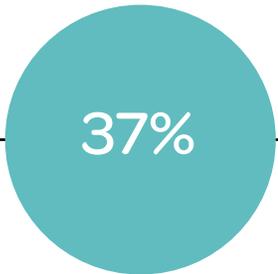
Non office-based workers (40%) including teachers, nurses or police, are more likely to take all their leave (45%) compared to the total.



Reasons for not taking a break

A heavy workload and saving up leave remain the main reasons for not taking all leave within a year. There has been a sharp increase in affordability being a barrier to taking leave (24% vs. 16% in 2020).

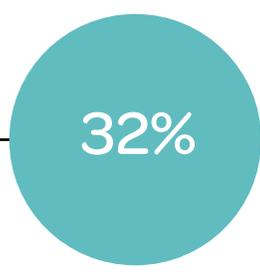
Thirty-two per cent have had travel plans impacted by Covid-19, which was not a reason in the 2020 report. This was mostly felt by teachers, nurses, police, other service workers and government officials.



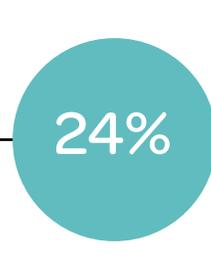
Saving it for a longer holiday / break



Too busy to take it

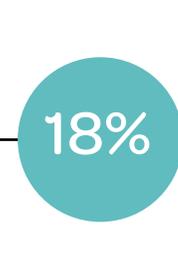


Covid-19 impacted my travel plans

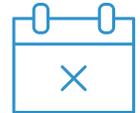


Can't always afford it

(+8% vs. 2020)



Prefer to get it paid out than use it



I don't have enough leave to take

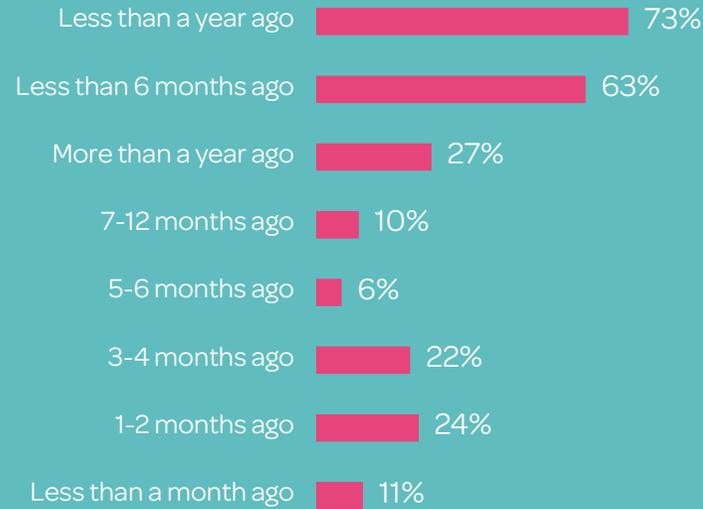
Encourage employees to connect

Twenty-seven per cent of employees last had a holiday break over a year ago. This is up from 17 per cent in 2020.

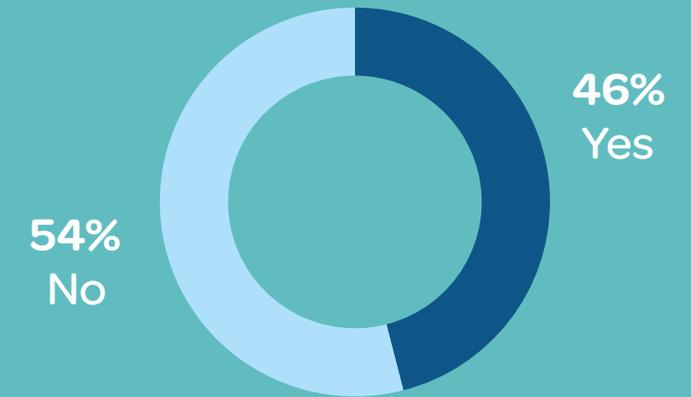
Holidays are largely about visiting friends and family. This was more so in 2022 (77%) after the restrictions on travel due to the pandemic were lifted compared to 2020 (69%).

Forty-one per cent of employees intend to visit their friends and family on their next holiday.

When did you last have a holiday / break in New Zealand or overseas?



Do you plan to travel overseas in the next 12 months for a holiday / break?



What are you planning to do for your next holiday?



Some reasons for not taking a holiday include financial cost (84%), changing habits due to climate (56%), and planning a holiday is stressful (53%).

Over half of New Zealanders are not planning any overseas travel. This is unsurprising given 72 per cent of New Zealanders are worried about the lingering effects of Covid-19 on overseas travel.

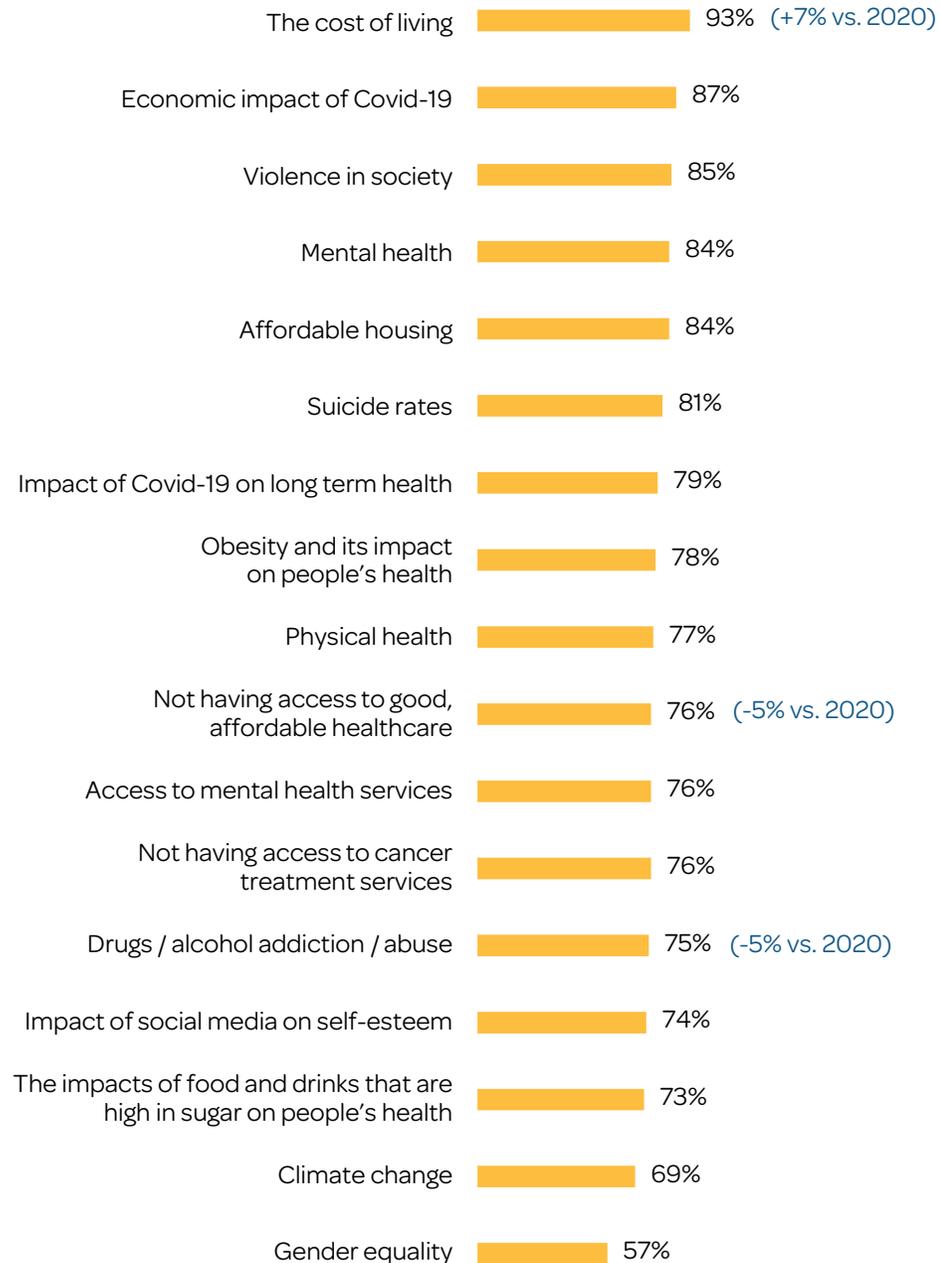
Reasons for not taking a holiday break



Cost of living top concern for New Zealanders

Unsurprisingly, the top health and wellbeing concerns of New Zealanders reflect the Covid-19 pandemic and its ongoing social and economic impacts. Concern about the cost of living has increased significantly this year. Business owners (96%) and office-based workers (89%) are more likely to be concerned about the economic impact of Covid-19 on workforces (87% total).

There was a decline in the concern about drug or alcohol abuse and not having access to good, affordable healthcare.

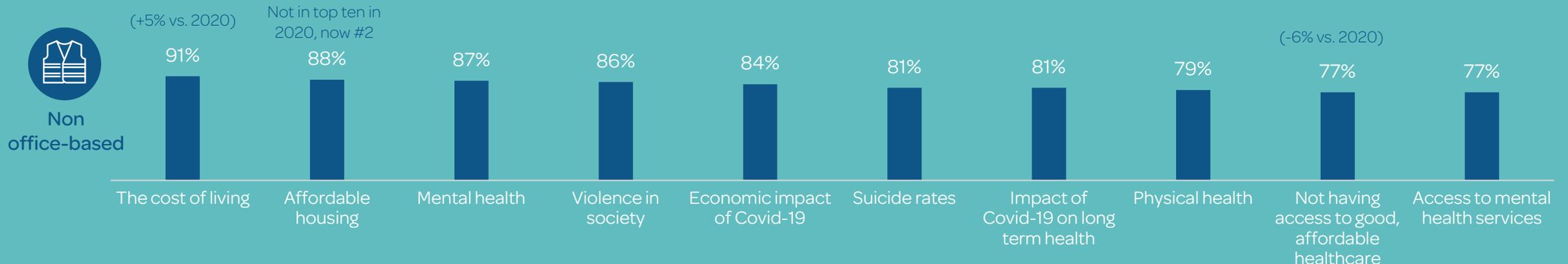
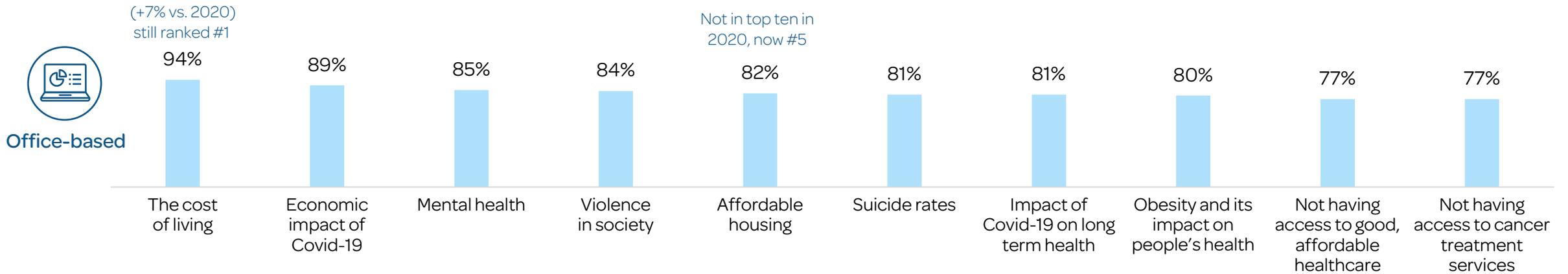


Different perceptions of the world

For both Office-based and Non office-based workers, the cost of living is their top concern, which has increased for both since the 2020 report. Unsurprisingly, this is partially driven by the social and economic impact of Covid-19. This is followed by mental health and violence in society.

Office-based workers are more concerned about the economic impact of Covid-19, while Non office-based workers are more concerned about affordable housing.

Top ten concerns



Emotional wellbeing concerns

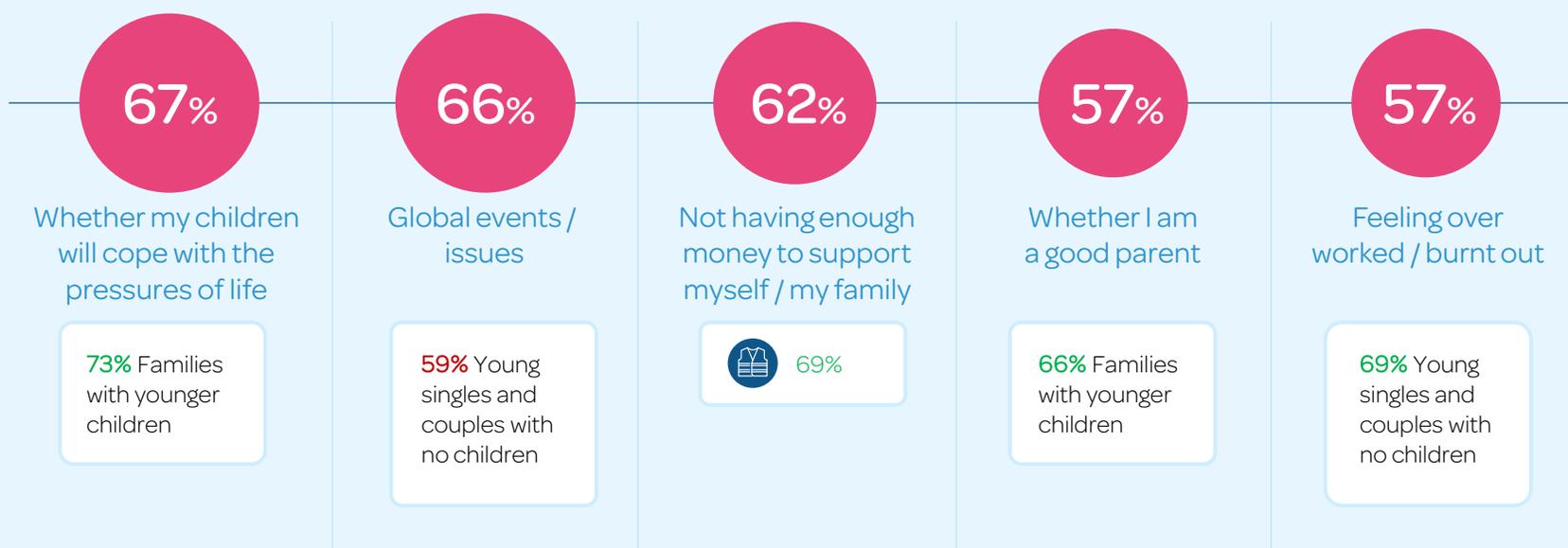
New Zealanders have become more concerned about the emotional health and wellbeing of their families. In 2022, the top concern was whether children will cope with the pressures of life (67% vs. 58% in 2020) and global events or issues (66% vs. 50% in 2020). This is of more concern to families with younger children (73%) along with concerns about being a good parent (66%).

Not having enough money to support themselves and their families (62%) dropped to being the third concern and is more of a concern to Non office-based workers (69%).

Feeling over-worked or burnt out is the top concern for Young singles and couples with no children (69%).

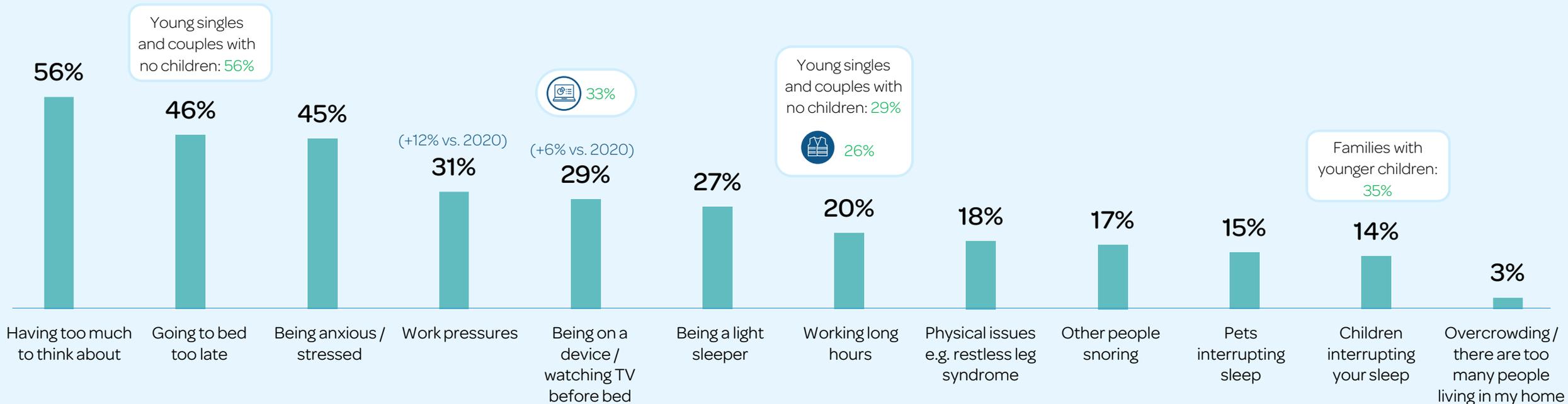


Check out the **Pause Breathe Smile** mind health programme, which is fully funded for any kura, primary and intermediate schools by Southern Cross.



What is keeping us up at night?

The top reasons New Zealanders aren't getting enough sleep remain having too much to think about, going to bed too late or being anxious or stressed. However, an increase in work pressure also hinders New Zealanders from getting enough sleep. Non office-based workers (26%) and young singles or couples without children (29%) are more likely to say that working long hours is a barrier to sleep.



New Zealanders who are unhappy in their health

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

Struggling financially and physically with maintaining healthy habits

Suffering from poor mental health

More likely to be stressed or anxious

Feeling overworked or burnt out

Waited more than two days to seek medical treatment

Experiencing poor work-life balance due to health issues or lack of flexible working in their workplace

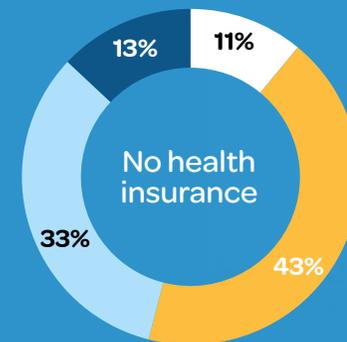
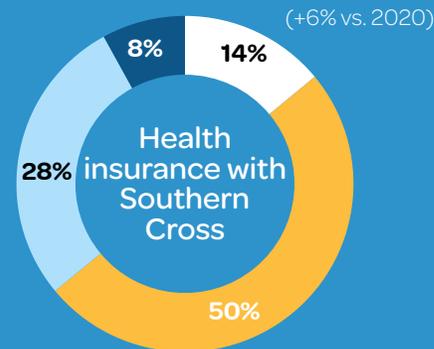
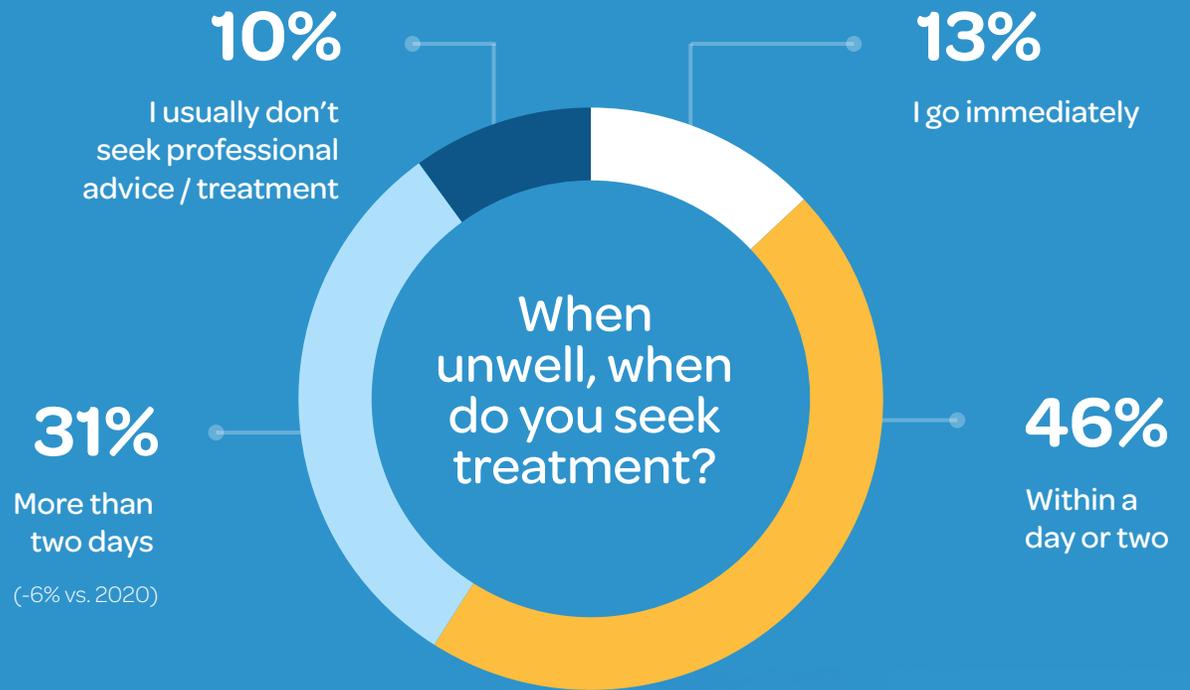
Not getting enough exercise

Not getting enough sleep

New Zealanders with health insurance get timely health treatment

Fifty-nine per cent of New Zealanders will seek treatment immediately or within a day or two after starting to feel unwell. This has increased since 2020. Fewer people are waiting more than two days (31% vs 37% in 2020) though those with Southern Cross Health Insurance are more likely to seek timely treatment compared to those without health insurance.

One in ten continue to not seek professional advice or treatment at all.



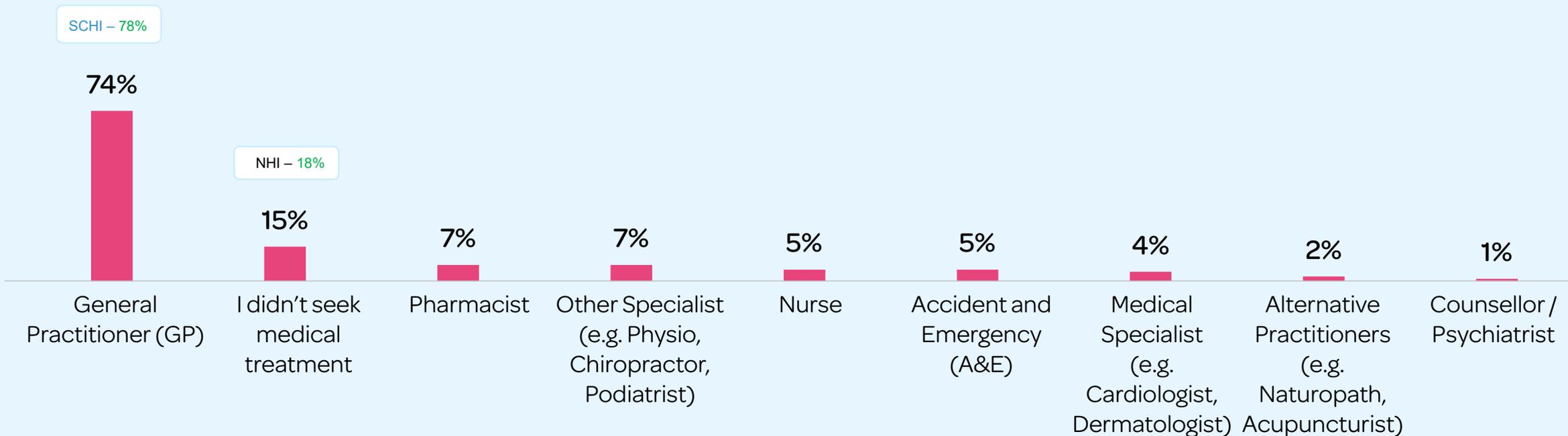


Visiting the doctor when unwell

Almost three quarters of New Zealanders visit a General Practitioner (GP) when feeling unwell. This increases if someone is a Southern Cross Health Insurance member (78%).

People with no health insurance tended to not seek medical treatment (18%) compared to those who have Southern Cross Health Insurance.

SCHI = Southern Cross Health Insurance member
NHI = No health insurance



Barriers to seeking healthcare

Cost remains the biggest barrier to seeking medical treatment when feeling unwell.

There has been a sharp increase in wait times being too long when seeking medical treatment (26% vs 11% in 2020). An increasing number of people are saying they would rather wait it out as their illness passes by quickly without the need for a doctor (25% vs 15% in 2020). Non office-based workers have less time to seek treatment (15%).



CareHQ is a virtual GP consultation service available 7 days a week, 7am - 7pm.

Southern Cross Health Insurance offers unlimited consults to members through the MySouthernCross app, meaning they can get the help and professional advice they need, when they need it.*

* Subject to change. T's & C's apply



NHI = No health insurance

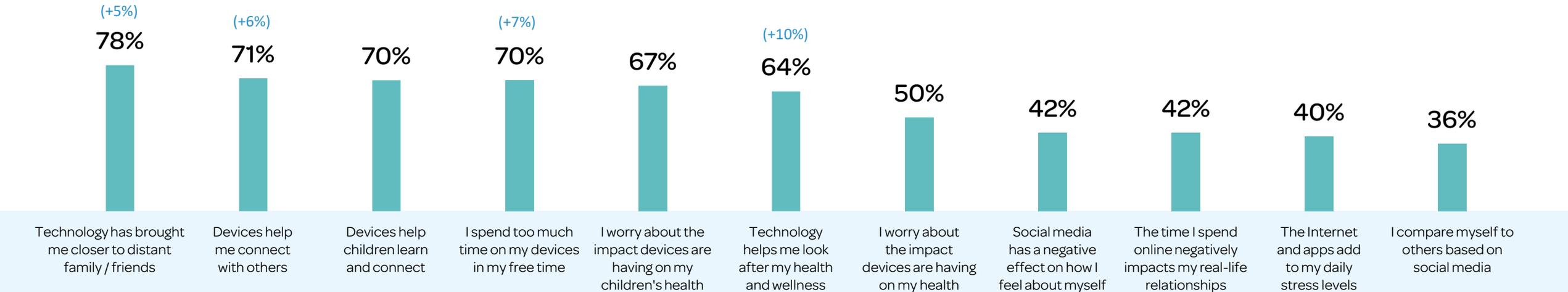


Digital technology behaviours

More New Zealanders agree technology helps connect them to others and their community, but this also translates to feeling too much time is spent on devices.

There has been an increase in technology use to help employees look after their health and wellness, especially those in younger age groups.

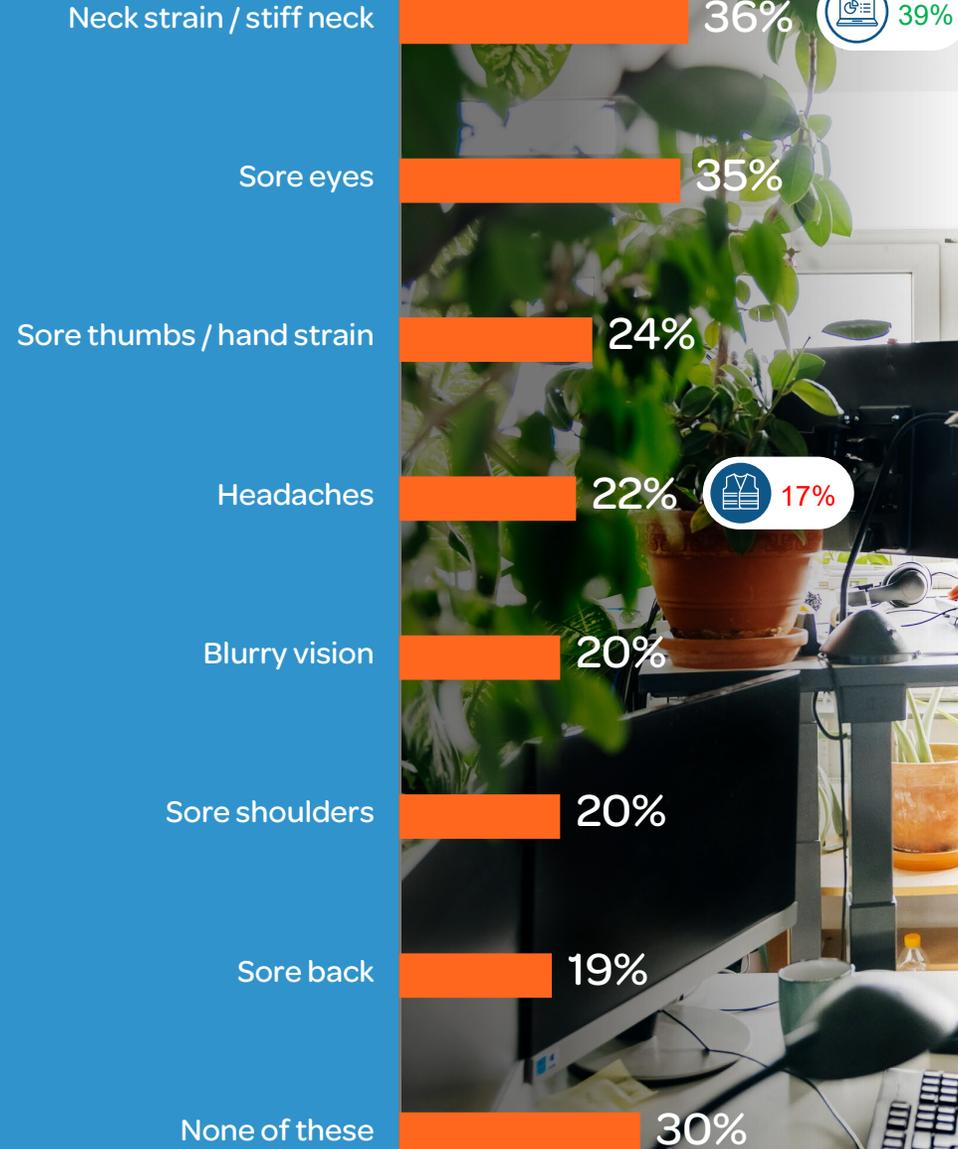
One in ten people say they don't have access to the Internet or can't afford technology.



Impact of technology on health

The most common health problems associated with technology use remain neck strain, sore eyes and sore thumb or hand strain.

One third of New Zealanders report no health issues related to technology usage especially Non office-based workers.



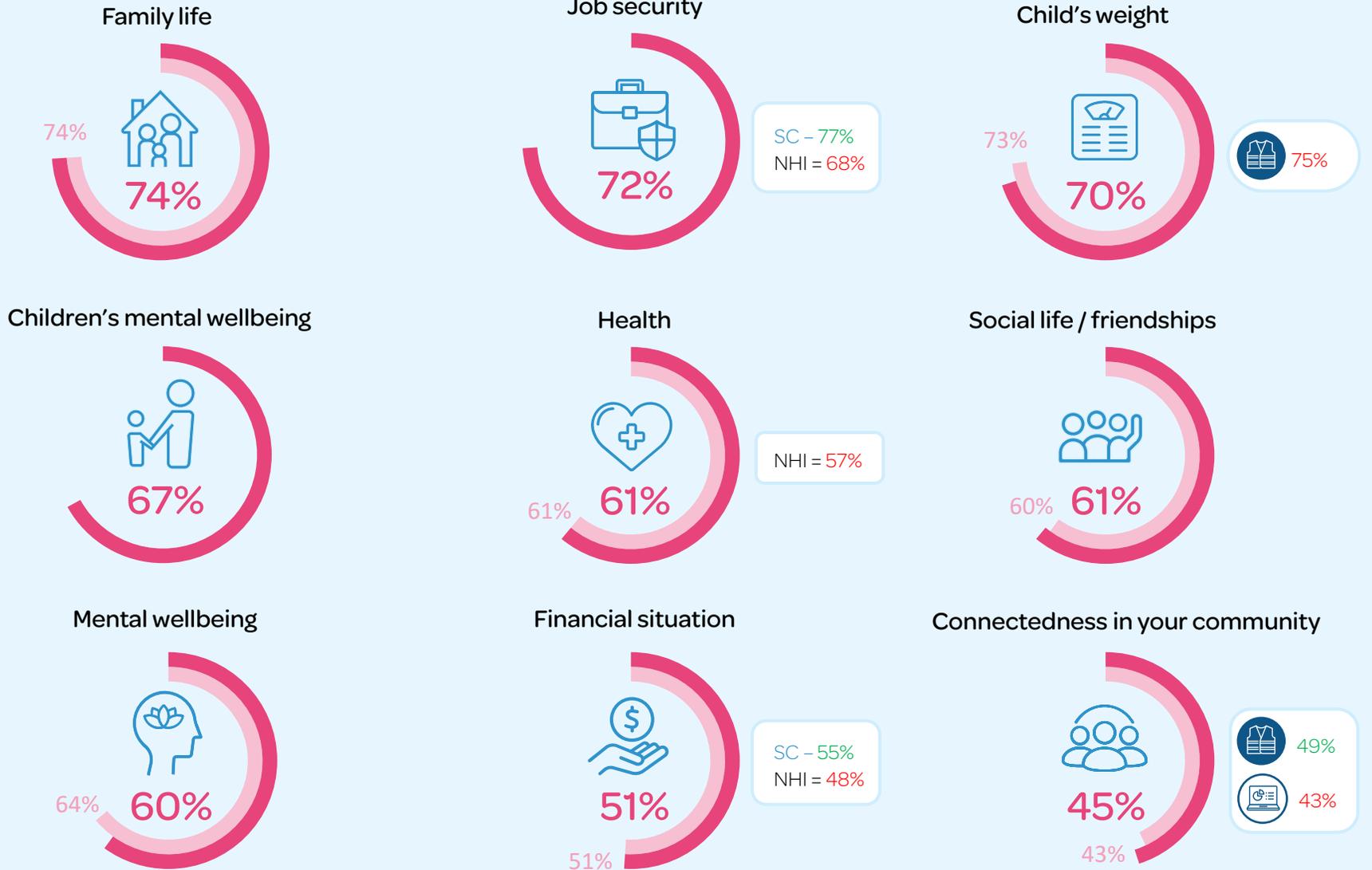
Employees are generally happy with their health

There has been little change in employees' happiness in their health since 2020.

Employees are less happy with their mental wellbeing than in 2020.

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

Nett happy 2020 Nett happy 2022



What health and wellbeing look like for Southern Cross members

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

Raise provides counselling services and practical assistance for personal or work issues. **Southern Cross Health Insurance members** can access three complimentary sessions per year.*

* Subject to change. T's & C's (incl limits) apply



More likely to rate the importance of work-life balance

92% SCHI
90% Total



More likely to take holiday breaks off work

66% SCHI
64% Total



Happier with their financial situation

55% SCHI
51% Total



More likely to use flexible working hours

65% SCHI
61% Total



Getting enough regular exercise

42% SCHI
37% Total



More likely to use fitness trackers or apps

39% SCHI
33% Total



More likely to exercise with family or friends

31% SCHI
26% Total



More likely to eat a balanced diet

70% SCHI
66% Total



Seeking more professional medical treatment

78% SCHI
74% Total



Seeking more professional dental treatment

80% SCHI
73% Total



What health and wellbeing look like for people without health insurance

Compared to the general population, those who do not have health insurance are...



Generally, less happy with their health

57% NI
64% HI



More unhappy with their financial situation

48% NI
54% HI



More likely to be stressed

28% NI
22% HI



More unhappy with their mental wellbeing

57% NI
62% HI



Exercise less on average in a week

3.11 times NI
3.64 times HI



Less likely to be getting regular exercise

32% NI
41% HI



Less likely to be happy with their fitness levels

35% NI
46% HI



Less likely to find time and energy to stay fit

56% NI
67% HI



Unhappy with their own weight and that of their children

38% NI
44% HI



More likely to say that costs are their primary reason for not seeing a dentist

68% NI
58% HI



New Zealand working parents prioritise their whole family's health

Unsurprisingly, working parents with young children are more likely to say they are:

More concerned about the health and wellbeing of their family than their own

Concerned work and home tasks get in the way of spending more time with their children

Trying to get a better work and life balance

Prioritising healthy eating for their children but acknowledge that they tend to eat unhealthily when stressed or it is too expensive

More likely to be pet owners because they believe it is good for their health and wellbeing

Considering taking a holiday or break but think planning a holiday is stressful

More concerned about their financial situation

Not getting enough sleep or having children disrupt their sleep

Less likely to take part in regular exercise because of a lack of time and family commitments

What's important to young working New Zealanders?

Younger New Zealanders who are under 35 years old view physical and mental health as most important to their overall health and wellbeing.

Younger employees generally feel...



Physically active and are in good health



Preventative health treatments like regular annual checks and tests are important to their health



Over-worked or burnt out and have poor work-life balance



Worried about the impact of devices on their health and how social media makes them feel about themselves. But, social media is important to them



Not getting enough sleep due to going to bed late or working long hours



Concerned about housing affordability



They are not considering learning a new skill





What's important to business owners and the health and wellbeing of their workplaces?

Business owners generally feel their health and wellbeing is good. They're promoting better health and wellbeing at their workplaces as they value giving back to their communities.

Business owners generally feel they...



Have a good work and life balance as they work flexible hours or work from home



Spend time outdoors and are physically active



Don't think they are being good parents and should be setting a better example for their children by prioritising time together, healthy eating or exercise



Don't stick to their work hours or struggle to leave work at work



Don't have enough time for leave

Recommendations for supporting workplace health and wellbeing



Supporting your employees with workplace health and wellness initiatives



New Zealand employees are looking for better work and life balance, as they believe it has a positive impact on their health and wellbeing.

New Zealanders are concerned about the health of their whole extended family rather than just their own. They are concerned about spending too much time on devices and how this is affecting them and their children's health.

The growth of flexible working, sticking to set work hours and switching off from work when finished for the day have improved work-life balance, but there have been increases in workload, work pressure and feeling over worked or burnt out amongst some employees.

New Zealanders are increasingly unhappy with their financial situation due to concerns about the cost of living.

Mental health has become a greater issue overall. Employees report more trouble sleeping due to anxiety and stress, work pressures and working long hours. This is especially true for Non office-based workers, working parents and younger members of the workforce.

More New Zealanders are seeking medical treatment more quickly than in 2020. Those not seeking treatment when unwell or who tend to take over two days to seek medical treatment say it's due to cost, inconvenience and lack of time. They are also less likely to have health insurance or are Non office-based workers.

New Zealanders are taking less annual leave when compared to 2020. This has potential impacts on employees' health, the workplace, and their families.

Consider offering simple and convenient wellbeing initiatives to enable employees to engage with them easily around their respective work schedules

- Consider developing a flexible working policy if this is not something currently offered, and encourage 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. For those in Non office-based occupations, consider if your workplace can create a more flexible working environment and openly help staff to take advantage of flexible working policies.
- Take the stigma out of leaving early or taking regular annual leave – encourage employees to leave loudly and proudly.
- Offer an incentivised activity-based programme which reflects the physically active nature of Non office-based jobs. For example track daily steps through a subsidised fitness tracker device.
- Supplying free flu vaccinations onsite can be beneficial, particularly for shift-workers.
- Consider offering fatigue and sleep management advice to affected employees.
- Offer education on stress management programmes to support those in danger of burn-out.
- Supply 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 working.
- Make Employee Assistance Programmes (EAP) Services available to all employees and encourage its usage.
- Provide free fruit or healthy food options in the lunchroom.
- Offer wellbeing leave.
- Offer education on financial management to combat the stress associated with cost of living pressures.
- Offer subsidised health insurance. This can empower employees to look for more timely treatment which can help to reduce the number of sick days taken.
- Review how your business could tailor a benefits package to different groups that considers their most important health and wellbeing factors. For example, parents might appreciate the ability to purchase additional leave, and younger workers might want subsidised gym memberships. Office-based workers are more likely to favour self-care initiatives such as subsidised workplace massage or access to online wellbeing websites. Southern Cross' wellbeing content offers several helpful resources.

Southern Cross Health Insurance is helping members put their health and wellbeing first.

Members now have access to:*

- unlimited online GP consults with CareHQ
- three online mental health sessions with Raise each policy year
- an annual health check with MedPro each policy year for members aged 16 years and over



Methodology

Online survey of New Zealanders from across the country who completed a 25-minute survey about their attitudes and behaviours. When “New Zealanders” are referred to in this report the analysis is based on the **1,424** employed New Zealanders interviewed in the survey.

Gender

Male	50%
Female	50%

Occupation

Non office-based workers	30%
Office-based workers	63%

Health Insurance

Any Health Insurance	54%
Southern Cross Health Insurance	31%
No Health Insurance	46%

Type of job

Professional or government official	16%
Teacher, nurse, police, or other service worker	16%
Technical or skilled worker/tradesperson	14%
Clerical or sales employee	14%
Business owner or self-employed	11%
Business manager or executive	9%
Semi-skilled worker	9%
Labourer, manual, farm, or domestic worker	4%
Retired/Homemaker/ Student	4%
Farm manager or owner	1%
Unemployed (Social welfare beneficiary or unemployed)	1%

Life stages

Young singles and couples with no children	25%
Families with younger children	25%
Families with older children	20%
Older singles and couples	25%
Other household situations	5%



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