

community  
challenge



# H

## community challenge

### LOW INCOME, LOW SPENDING HOUSEHOLDS

This group of classic Kiwis comprises a wide variety of ages and family groups – from young families to older retirees. Community Challenge also live in a mixture of localities, from quieter city suburbs to smaller towns. House values are below the national median, with homes more likely to be rented and company owned one bedroom units.

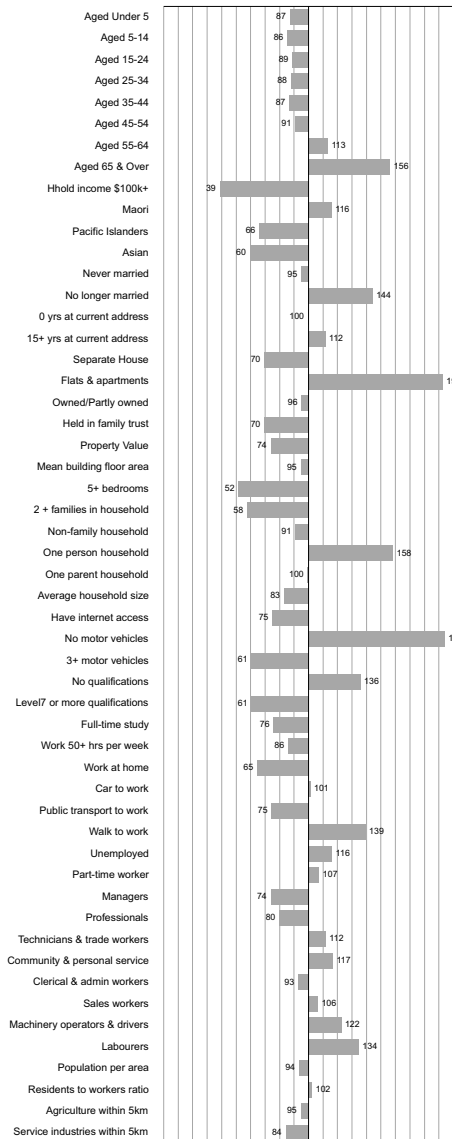
Many of Community Challenge have no qualifications at all, so occupations are manual or service centred in nature. There is a higher than average number of part time workers, due to the older age of the Type. Those who work bring home below average household incomes of \$34,000. Having to make these earnings stretch, Community Challenge look for bargains and are the most attracted to discounts, promotions and special offers.

For fashion these people prefer function over style, and are somewhat hesitant when it comes to technology and the Internet, believing their privacy could be breached. They are careful about what they spend money on, though every so often splash out to buy an instant Kiwi or place a bet.

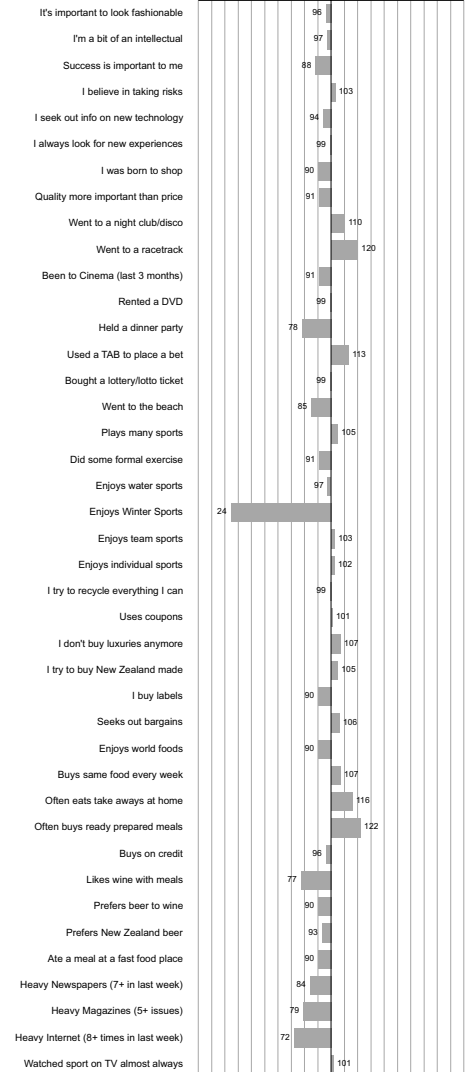
Being older, they are aware of their health and the importance of eating well by avoiding dairy products. Cooking a meal can feel like a chore, so they often resort to frozen ready prepared meals.

They often do not own a car, either being too old or choosing to walk to work. Just another way to reduce spending for this financially hard-pressed Type.

### MOSAIC PROFILE



### ROY MORGAN SINGLE SOURCE SURVEY



# ageing simplicity

## LOW INCOME, LOW SPENDING HOUSEHOLDS

**Ageing Simplicity** are one of the older Mosaic types, with half over the age of 45. A quarter are either divorced, widowed or separated and a third are one person households. Qualifications are low, and many work as technicians or tradesmen. Average household income is \$37,000 per annum. Material success is not often a priority any more, and a demanding career is seen as difficult to cope with. They enjoy a comfortable life and aim to enjoy themselves as much as they can despite uncertainty about the future.

Homes are often flats in less affluent, older suburbs. Some are owner occupied (even owned outright), however there is a sizable proportion of renters as well. House values are below average with a mean of \$288,000, due in part to location, and also their smaller than average size. Car ownership is low.

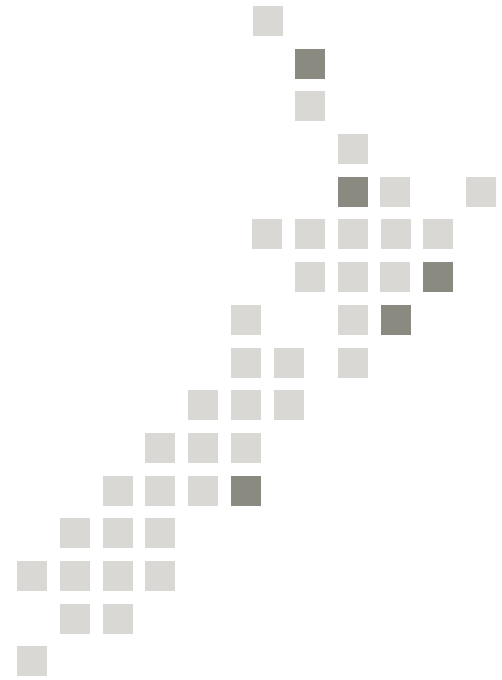
For entertainment, they like the ballet, opera, classical concerts and the occasional flutter at the races as long as their income will stretch. They don't tend to buy luxuries often and have cut down on their spending preferring New Zealand made brands and well known brands as opposed to what's in fashion.

Ageing Simplicity often spend time at the TAB, Gambling is a popular form of entertainment, with poker machines and the casino other attractions. When pressed for time they occasionally take a break from cooking by choosing pre-prepared or frozen meals, but remain unadventurous when it comes to trying foreign foods. Supermarkets are chosen for easy access with clear signs, spacious aisles and staff nearby for help. As they are not as mobile as they used to be, they prefer to shop for everything in one place.

Ageing Simplicity are light readers of print media, and use the Internet less than other New Zealanders, with the highest likelihood never to have accessed it at all. However, they do like to enter competitions run by newspapers and magazines. When not visiting the TAB, Ageing Simplicity like to play lawn bowls or a quiet game of golf. Watching horse and harness racing on television is also popular.

They are more likely to respond to a direct mail offer from a catalogue but dislike telemarketing calls over the phone.

This group would prefer the world not to change. Threats to the environment are seen as exaggerated and globalisation brings more problems than it solves. They regard it a priority to give a percentage of their income to charity as they believe the gap between the rich and the poor is growing.



Top Districts – Napier City, Christchurch City, Hastings District, Manukau City & Whangarei District  
 Top Suburbs – Orewa, Taradale, Paraparaumu Beach, Redwoodtown, Papatoetoe Central, Greenmeadows, Avenues East, Mosgiel, Havelock North & Papakura Nort



## small town struggle

SMALL TOWN FAMILIES WITH LOW INCOME LIVING IN SMALLER HOUSES

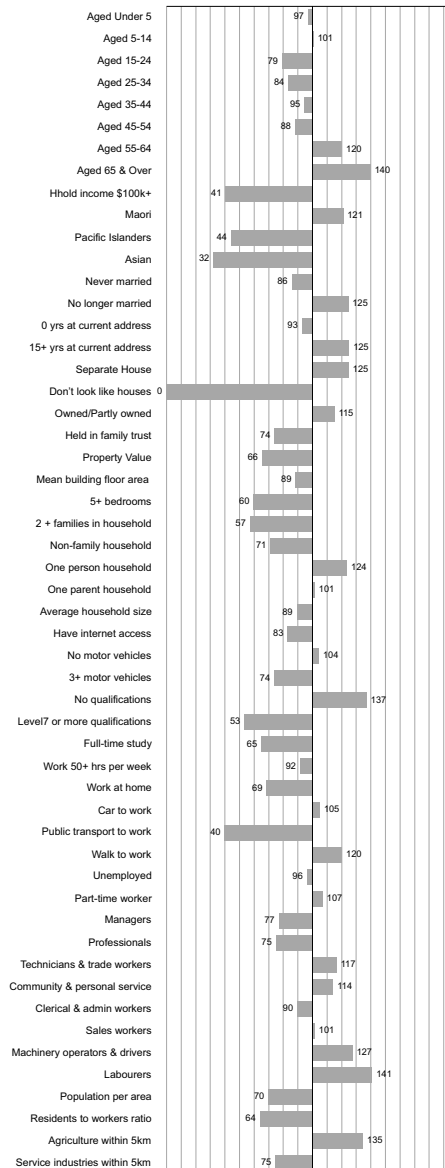
**Small Town Struggle consists of one person households generally aged over 65. They have lived at their current address for a long time, 20% for over 15 years. A significant number of their homes are small company owned detached or semi-detached housing, possibly state housing. They rent rather than own their homes and are located in less affluent small New Zealand towns. This is reflected in the low average value of \$249,000.**

Many see themselves as a bit of a handyman, carrying out jobs around the house and tinkering with their own cars.

Those who work, are in the utilities and construction industries however most are more interested in their home than their career. They are light magazine readers, though do enjoy reading the local newspaper. Many have not ever accessed the Internet, believing the information super-highway to be confusing. Threats to the environment are seen as exaggerated and globalisation to bring more problems. Small Town Struggle also believe the fundamental values of society to be under threat.

They have recently cut their spending, however do still enjoy clothes shopping. They try not to buy luxuries as they believe price is more important than the label. Small Town Struggle often buy takeaways for a dinner treat, otherwise they pop a frozen meal in the microwave or have a traditional meat and three veg meal. They don't eat out very often, but when they do, they go to the local pub. Supermarkets are chosen where they have low prices for bakery or delicatessen items, good samplings and a good range of home brands.

Motor sports are popular, but as spectators rather than participants. Favourite sports to watch on television being boxing, sailing, horse racing and motorcycle racing.



Top Districts – Christchurch City, Thames-Coromandel District, Horowhenua District, Rodney District & Dunedin City

Top Suburbs – Waiheke Islands, Foxton, Waihi, Otaki, Waitara West, Riverton, Thames, Westport, Whangaparaoa & Whangamat



# low equity individuals

## CASH STRAPPED SINGLES LIVING IN RENTED URBAN FLATS AND UNITS

**Low Equity Individuals live in less affluent provincial suburbs. They work hard at what they do, however with an average household income of \$26,000 and over two-fifths earning less than \$20,000 they are considered underprivileged. They have one of the highest percentages of people who walk to work. Housing values are approximately \$249,000. Common households are one-bedroom units with people living alone who are either separated, divorced or widowed.**

There are fewer young people in these properties, in fact 20% are over 65. One quarter are in part-time work. Popular occupations are office, retail and factory work or in the hospitality industry. With a higher percentage in utilities and construction compared with the national average. They would rather not have a demanding job or career, as they feel it would be difficult to cope with.

Media preferences are typical, they are light magazine readers and light Internet users, although they have the highest likelihood of never having accessed the Internet. They do watch some sports such as rugby and netball though with no strong preference. Low Equity Individuals may be spotted down at the Pub or RSA playing the pokies or having a beer or spirit.

Low Equity Individuals tend to buy store brands but will occasionally choose a product because of its label as they do try to be fashionable even if keeping their eye out for a bargain. They will also redeem coupons, discount vouchers and enter competitions from newspapers and magazines. Low Equity Individuals like to walk to places rather than drive, even though 70% households have a car. The strongest preference is for holidays to be taken overseas as opposed to in New Zealand, they have someone else organise the trip and try to do nothing but relax.

They don't normally buy from a supermarket delicatessen, however do purchase their favourite brands and frozen or ready-made meals. They commonly snack throughout the day, however are increasingly health conscious and as such buy more organics than they used to. They avoid 'environmentally friendly' products as they think these over priced. Corruption is seen as a major problem and globalisation bringing more problems than it solves.



Top Districts – Christchurch City, Auckland City, Hamilton City, Wellington City & Dunedin City

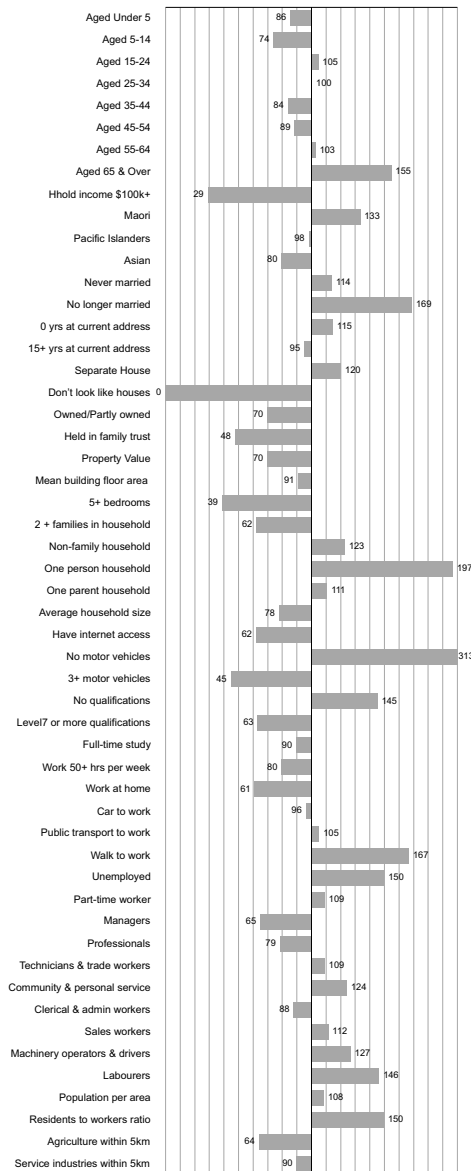
Top Suburbs – Newtown, Linwood, South Dunedin, Hamilton East, Wanganui Central, Terrace End, Rotorua Central, Appleby, Miramar & Peachgrove





Top Districts – Christchurch City, Dunedin City, Wanganui District, Rotorua District & Invercargill City

Top Suburbs – St Kilda, Rotorua Central, Caversham, South Dunedin, Wanganui Central, New Plymouth Central, Phillipstown, Glenholme, New Brighton North & The Wood



## making ends meet

### DISADVANTAGED HOUSEHOLDS LIVING IN INEXPENSIVE ACCOMMODATION

**Making Ends Meet are largely older consumers, a quarter of Maori or Pacific Island origin. Over 20% are over 65. They earn a below average household income of \$27,000 and 40% earn less than \$20,000. Living in less affluent suburbs of provincial cities, many of their homes are company owned and rented. The few owning their homes are usually still paying-off the mortgage. The average value of a home is \$264,000. Many are one bedroom, one person households with many owning no motor vehicle.**

As with most challenged communities, education levels are low and unemployment higher than the New Zealand average. Those with jobs, work as labourers, sales workers and machine operators. There is little likelihood that they work long hours, favouring the 9 to 5 jobs, some working part-time. Many choose to walk to work rather than use public transport or drive.

Making Ends Meet believe that freedom is more important than the law, may feel that globalisation causes more problems than it solves and that the fundamental values of society are being threatened. They are more interested in looking fashionable than other Community Challenges, often buying a product because of the label, though preferring New Zealand made products. Price sensitive, they have cut down on their spending and look hard for a bargain. Making Ends Meet are health conscious, consuming less meat and dairy than they used to, though agree overall that taste is more important than ingredients. They tend to buy the same foods every week even though their choice of supermarket depends on the range of produce and foods from around the world.

They prefer beer to wine, especially New Zealand beer, which is less expensive. Making Ends Meet love to watch sport on television, especially cricket and rugby. They are also heavy renters of videos. When it comes to sporting activities, they love to play team sports such as cricket, cycling and soccer. For other recreation they enjoy a night out at the casino or racetrack, seeing themselves as more extroverts and enjoying being part of a large crowd.

Internet usage is lower than most types, though it is used occasionally for online shopping and paying bills. There is still a high likelihood of households never having accessed the Internet. Travel is normally short weekend trips where they can experience the local culture or see the bright lights of the big city. They are medium magazine and newspaper readers, often cashing in the included coupons. They do believe in taking risks and when giving to charities, they tend to think with their heart more than their head.