

Southern Cross Healthy Futures Report

Business edition

Helping New Zealand employers to
look after their employees' health

KANTAR



Spotlight on New Zealand's workplace health and wellbeing

Southern Cross supports over one million New Zealanders in enhancing their health and wellbeing

The Southern Cross Healthy Futures Report has been crafted to delve into the health and wellbeing attitudes and behaviours of New Zealanders. In collaboration with our research partner Kantar, Southern Cross* engaged with over 2,000 individuals to gather valuable insights on various dimensions of their health and wellbeing.

This business edition presents findings from the 2024 Healthy Futures Report, specifically focusing on employee health and wellbeing. Among the total respondents, 1,463 employees were surveyed, representing a diverse range of industries, including both office and non-office-based roles.

Southern Cross Health Insurance, which works with over 3,500 New Zealand businesses, has published this report to support organisations in fostering the continued health and wellbeing of their workforce.

* Southern Cross Medical Care Society and Southern Cross Healthcare Limited funded the 2024 Healthy Futures survey



Supporting your employees with workplace health and wellness initiatives still key in 2024

Employees are increasingly seeking to work for organisations that prioritise their health and wellbeing, recognising that such support helps them to perform at their best. Since the 2022 report, the business landscape has become more challenging, with New Zealand officially entering a recession. This has amplified concerns about financial pressures and the cost of living, which has impacted employee wellbeing.

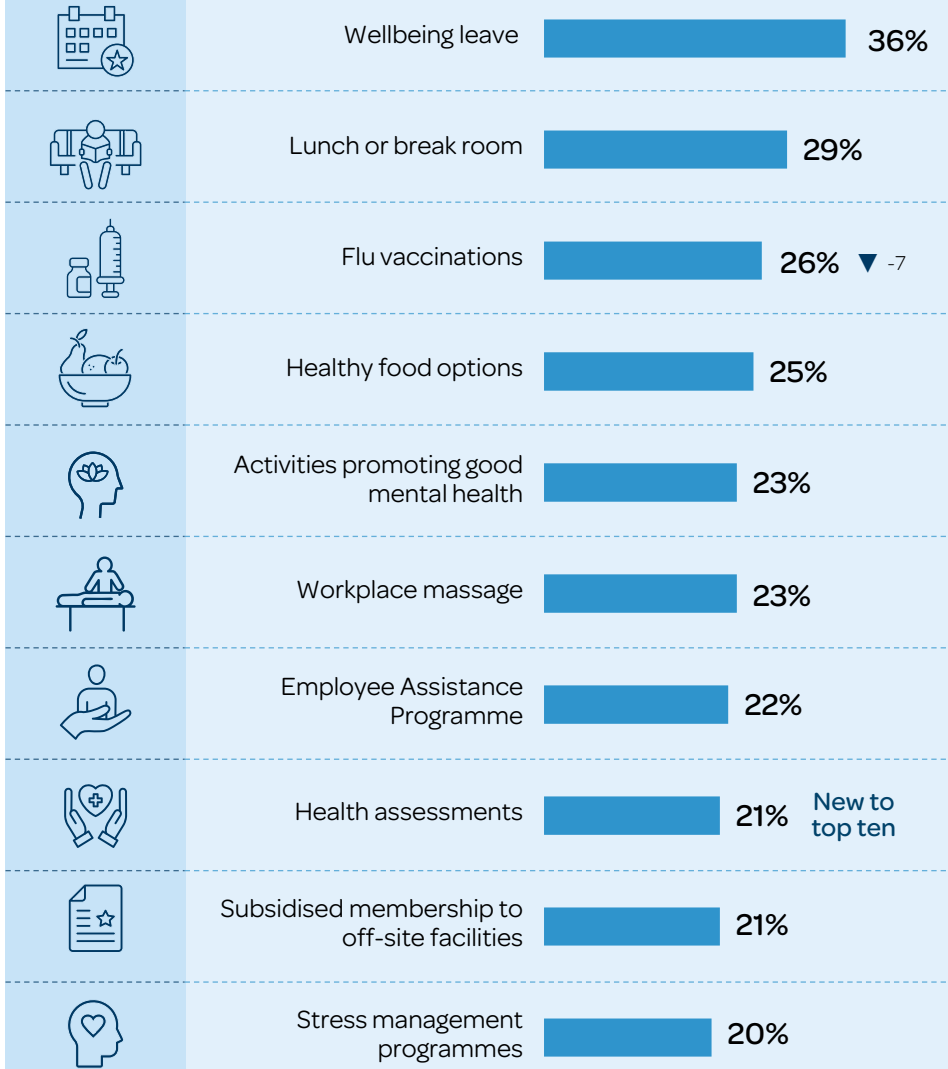
Employees are experiencing heightened anxiety and stress, leading to difficulties with sleep and long working hours. Many report insufficient physical activity and are interested in team sports and organised activities. Additionally, there is a growing sense of job insecurity and dissatisfaction with financial circumstances.

In this context, employers have a valuable opportunity to support their employees' physical, mental, and emotional wellbeing. Implementing simple, thoughtful initiatives can help employees navigate these economic challenges and enhance their overall health and job satisfaction.

Promoting a healthy work-life balance is crucial for employee wellbeing. Currently, fewer than half of employees view their work-life balance positively, largely due to heavy workloads and financial pressures. These challenges often prevent them from taking necessary breaks, engaging in exercise, socialising, or spending quality time with loved ones, which in turn affects their overall health.

To address this, employers might consider implementing flexible working arrangements or providing wellbeing leave. These measures can help employees manage their personal and professional lives more effectively, supporting their overall health.

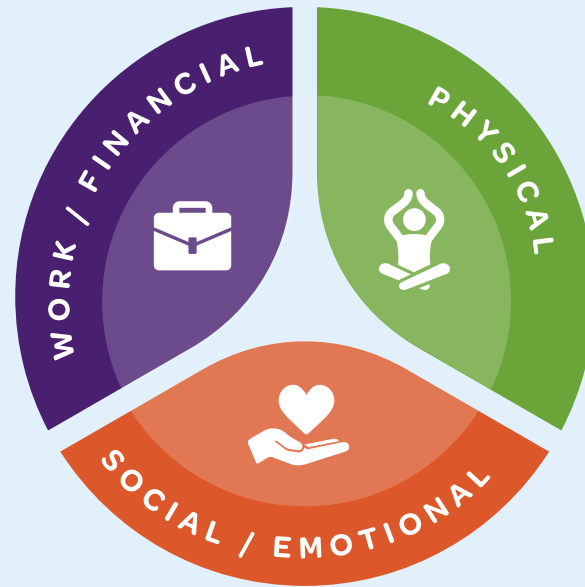
The top ten initiatives employers could choose to invest in for the health and wellbeing of their employees are:



How employees think about their health and wellbeing

For employees across New Zealand businesses, there is no one version of health and wellbeing – it varies depending on one’s life stage and outlook. They fall into three key dimensions – work and financial wellbeing, physical health, and social and emotional health.

Health and wellbeing in New Zealand



Work and financial wellbeing

is about employees’ perceptions around aspects of their working life and workplaces.



Physical health and wellbeing

is about being physically healthy and what people are doing to achieve this.



Social / emotional health and wellbeing

is about employees’ outlook about their lives.



For this report,
Office and Non-
office workers are
represented as...



Office workers

are those who work
predominantly in office-based
occupations.



Non-office workers

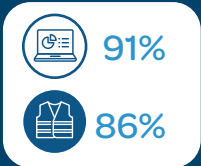
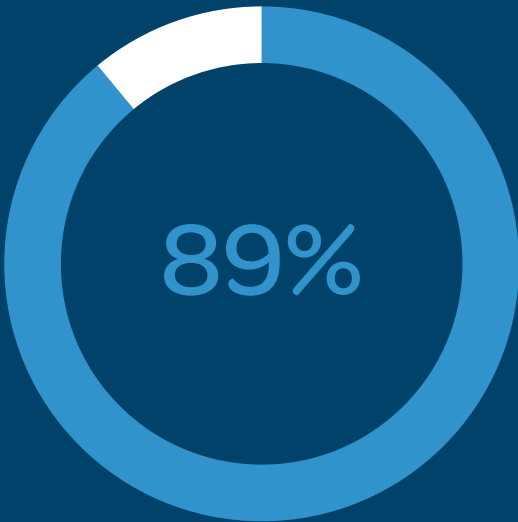
are those who work outside of the
office, including essential and frontline
occupations.



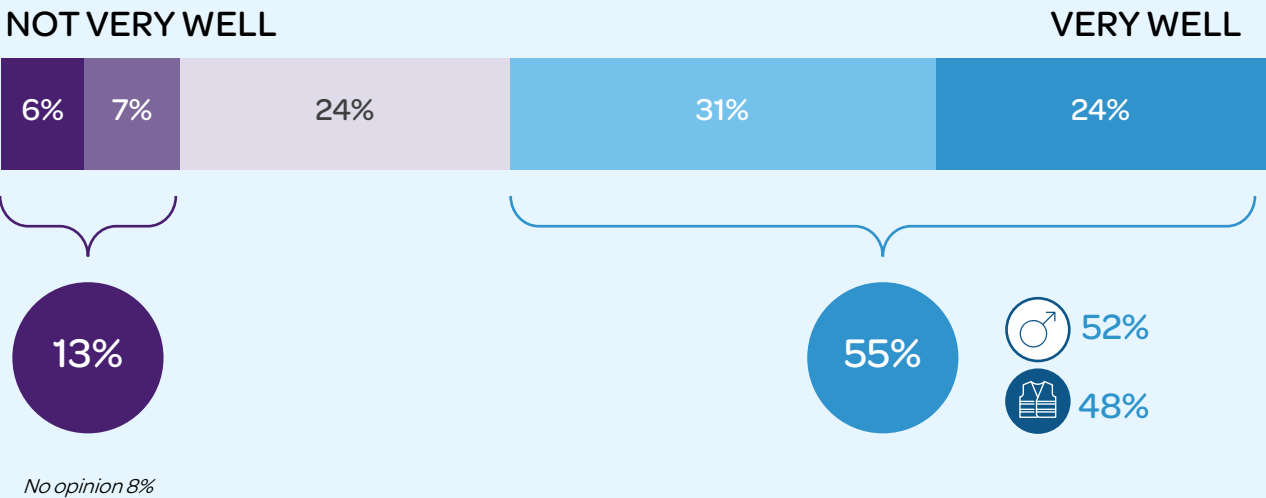
Employees want to work for an organisation that supports their health and wellbeing

This is especially true for office workers (91%). 55% of employers are doing well in supporting their employees with improvements possible in 13% of employers. There is room for employers to consider how they could better support non-office workers (48%) and male employees (52%).

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



How well do you feel your current employer supports your health and wellbeing

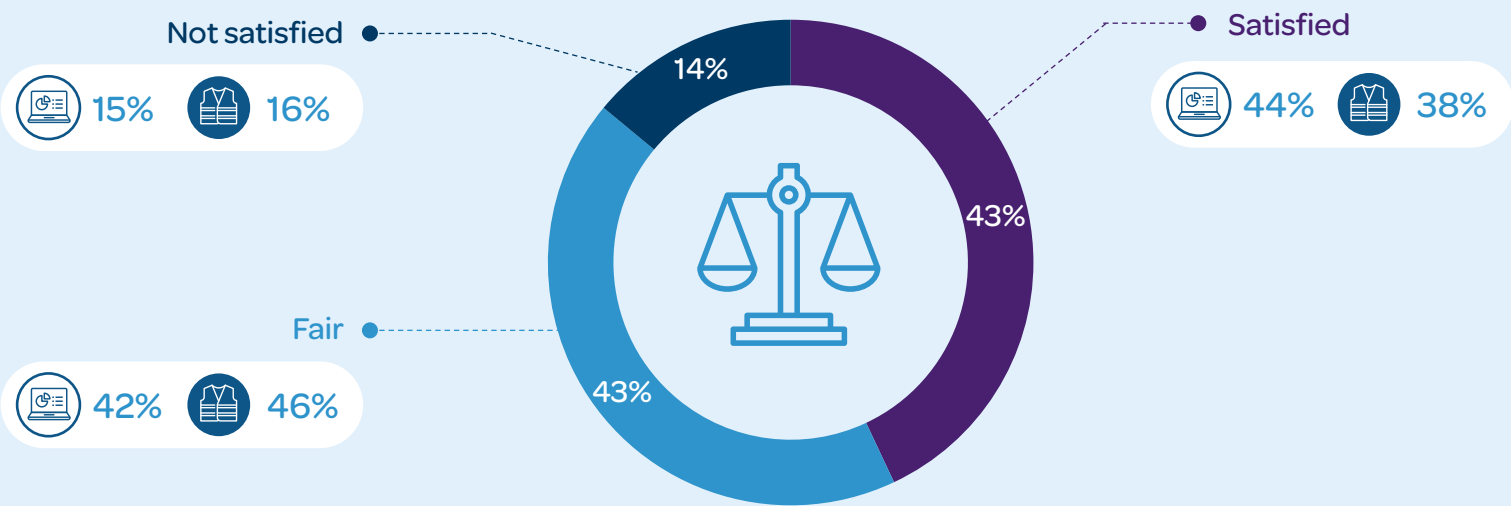


Work-life balance is key in supporting employee wellbeing

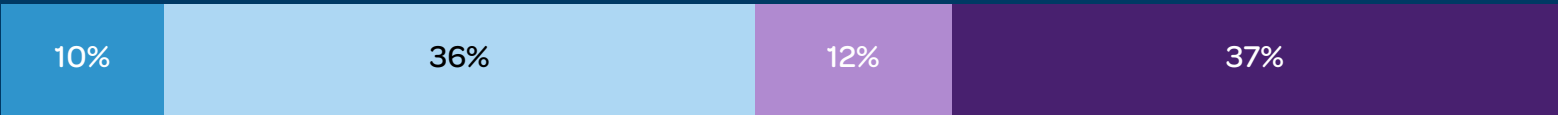
88% of employees agree that having a good work-life balance is important. But only 43% rate it fair and 14% are not satisfied. Non-office workers are more likely to be unsatisfied or rate their work-life balance as fair.

A third of employees are considering taking steps to improve their work-life balance.

Work-life balance satisfaction



Having a better work-life balance



Not considering Considering Done in past but not currently Already do this

Putting the right steps in place to balance work and life

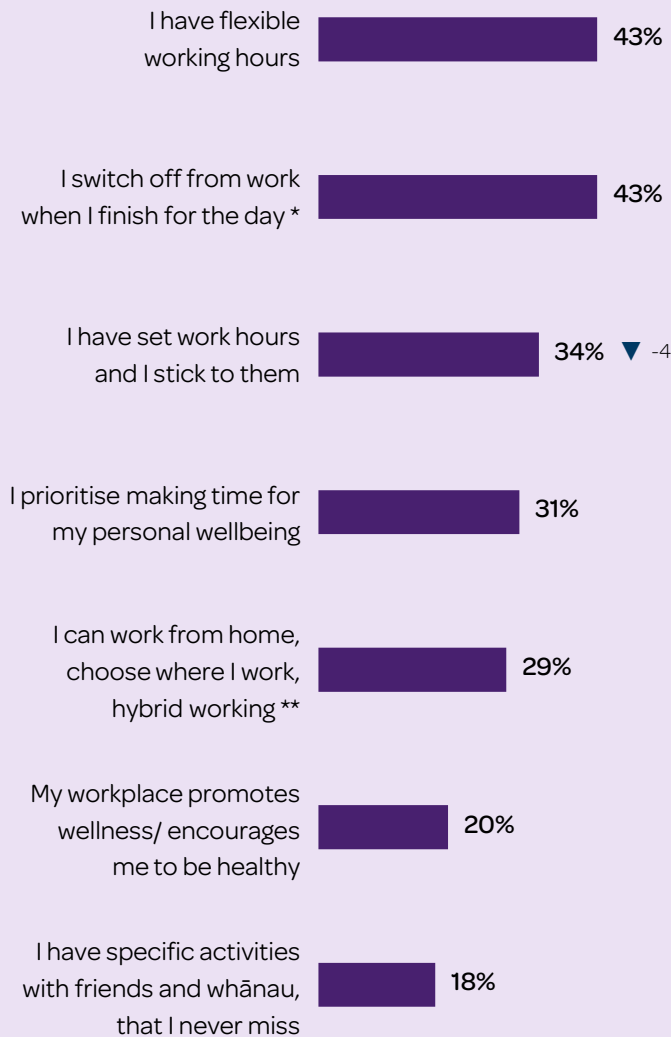
Employees are making use of flexible working hours and switching off from work when finished for the day to manage their work-life balance. Those with Southern Cross Health Insurance are more likely to work for a business that promotes health and wellness (26% vs. 20% total) or working from home (39% vs. 29% total).

A high workload remains the main reason for not having good work-life balance. This is especially true for office workers (66% vs. 60% total). Other reasons include financial pressures and lack of flexible working arrangements. Fewer employees are sticking to set work hours compared to 2022.

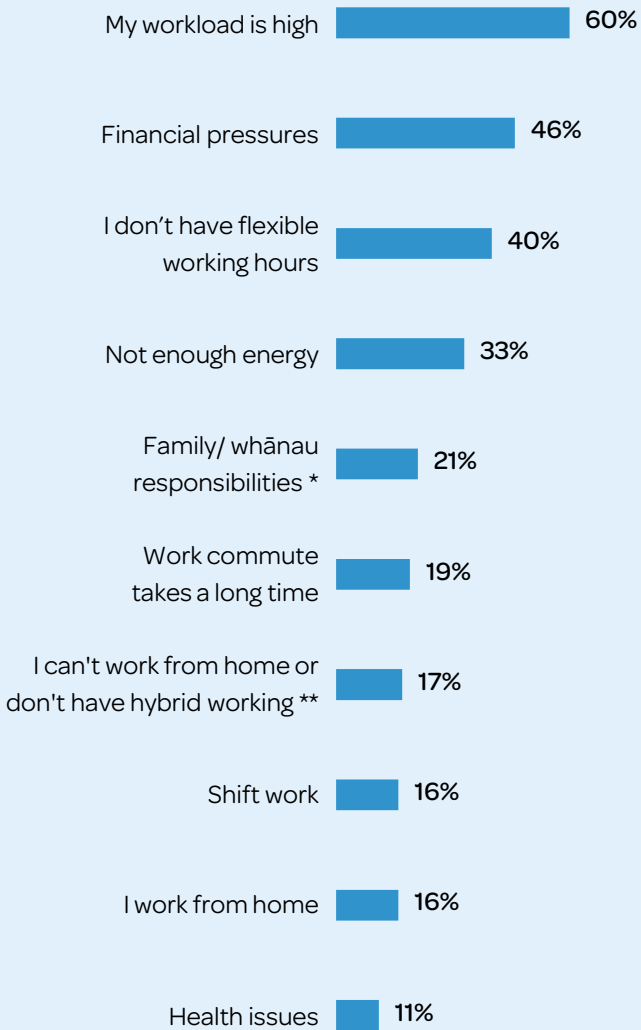
** Added in 2024
* Wording updated in 2024



Good work-life balance...



Poor work-life balance...



▲▼ significantly higher/lower at the 95% confidence level vs. wave 4 (2022)

(Difference vs 2022)

Flexible working remains popular to support work and life balance

Over half of businesses are offering flexible working arrangements, however this number has decreased since 2022.

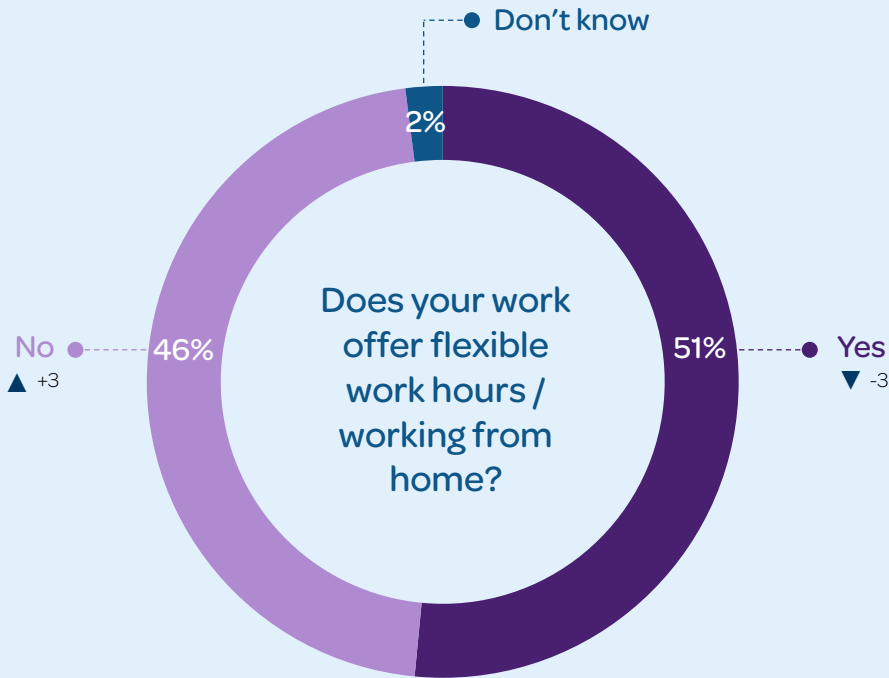
Six in ten employees make use of flexible work hours and 18-29-year-olds are less likely to utilise flexible work hours (52%) than other age groups.

A role that requires people to work set hours or to be physically in the workplace remain as the main reasons for not making use of flexible working arrangements.

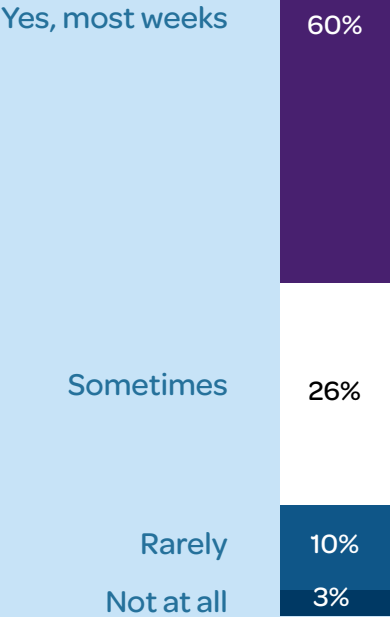


Encourage employees to make use of flexible working if offered in their current role. Consider what 'flexibility' can be offered to those who cannot make use of it. For example, a nine-day fortnight working schedule.

Flexible hours



Do you make use of flexible work hours?



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



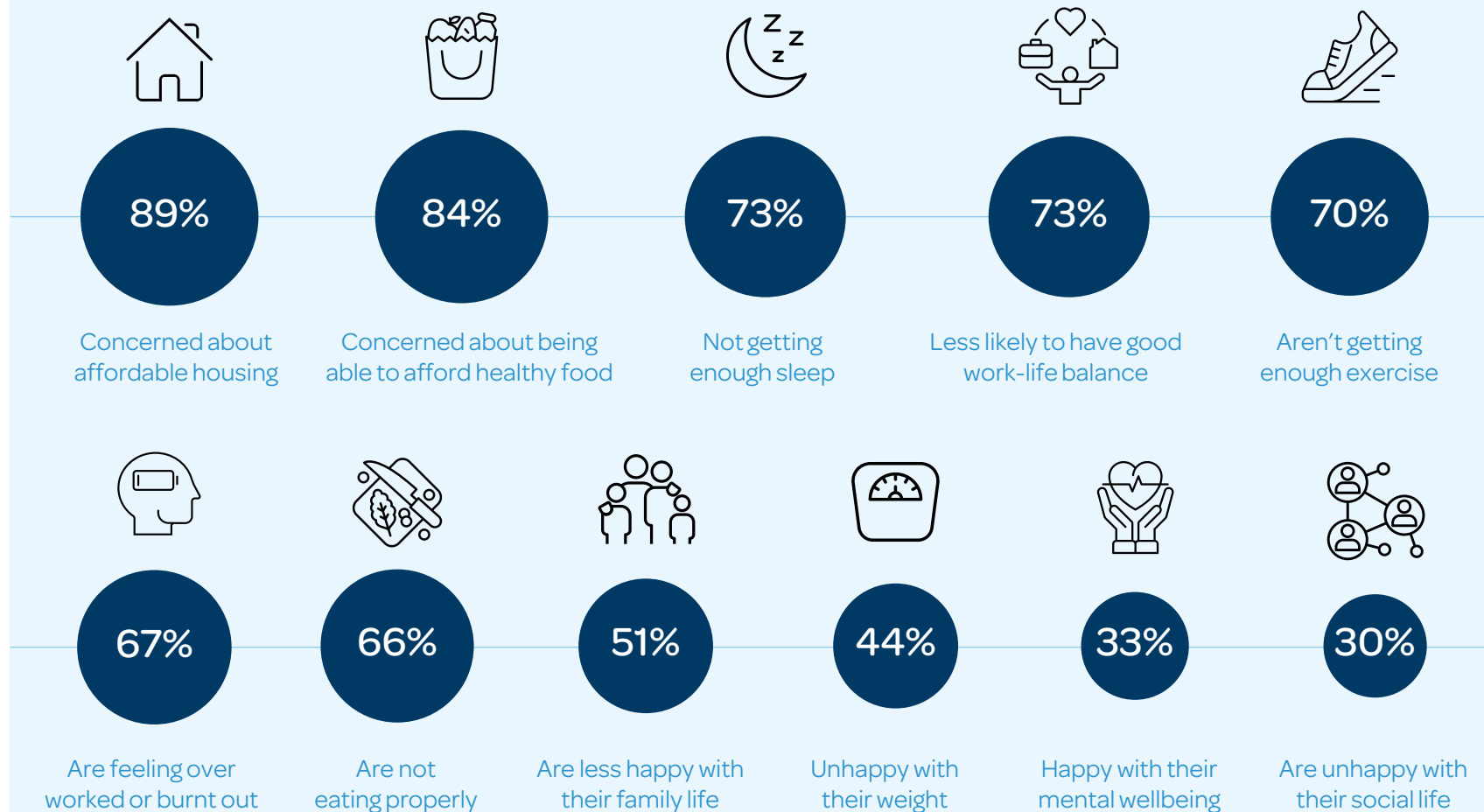
Financial insecurities are impacting New Zealanders' health and wellbeing

Employees are less happy with their financial situation, and the cost of living and job security are the main concerns. Just 45% of New Zealanders rate themselves as happy with their financial situation, down 6% from 2022.

Cost of living remains the top concern for 91% of New Zealanders with non-office workers more concerned than other groups. 58% worry about not having enough money to support themselves or their families.

66% of employees are happy with their job security, down 6% since 2022.

Of those concerned about their job security



Offer education on stress or financial management to combat the stress associated with the cost of living and financial pressures. 22% of employees rate this as a desired workplace wellbeing initiative.

Offer free fruit or healthy food options in your breakroom. This is the fourth most desired workplace wellbeing initiative for employees.



New Zealanders would like good, affordable access to healthcare

84% of New Zealanders are concerned about not having good, affordable access to healthcare, up 8%, from 76% in 2022. Office workers are more concerned about good, affordable access to healthcare while non-office workers are increasingly more concerned about having access to cancer treatment services.

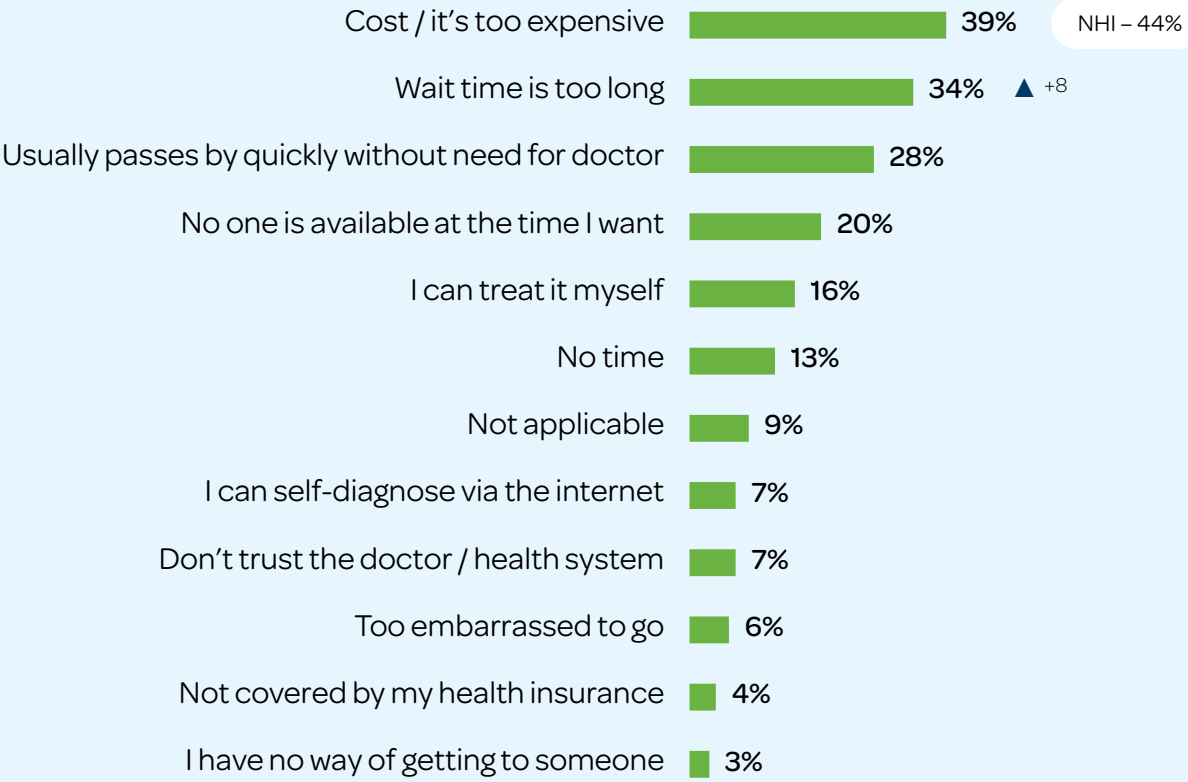
Cost remains the biggest barrier to seeking medical treatment when unwell, particularly for people with no health insurance, who tend not to seek medical treatment (44% vs. 39% total). There has also been another sharp increase in wait times being too long when seeking medical treatment (34% vs 26% in 2022 and 11% in 2020).



Offer health assessments to employees. This can help employees in early diagnosis and proactively manage their health. This is a new initiative, ranked number eight in the top 10 workplace wellbeing initiatives that employees want.

MedPro is an expert in health screening and wellness. Southern Cross Health Insurance members aged 16 years and over can access a free of charge annual health check each policy year*.

* Subject to change. T&C's apply



New Zealanders with health insurance get timely health treatment

58% of New Zealanders will seek treatment immediately or within a day of two after starting to feel unwell.

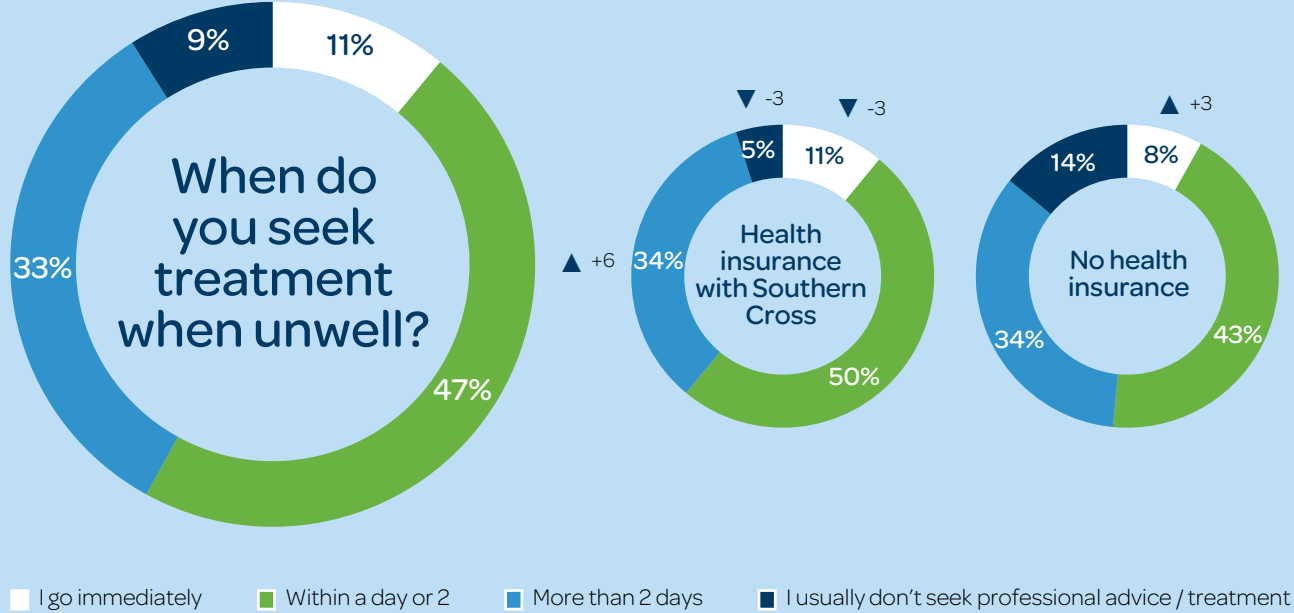
Nearly one in ten continue to not seek professional advice or treatment at all. Those with no health insurance were more likely to not seek advice or treatment.

The majority of employees will visit a General Practitioner (GP) when they feel unwell. This increases if someone is a Southern Cross Health Insurance member (75%).

CareHQ* is a virtual GP consultation service available 7 days a week, 7am – 7pm. Southern Cross Health Insurance offers free of charge unlimited consults to members through the MySouthernCross app. Members can get the professional help they need, when they need it.

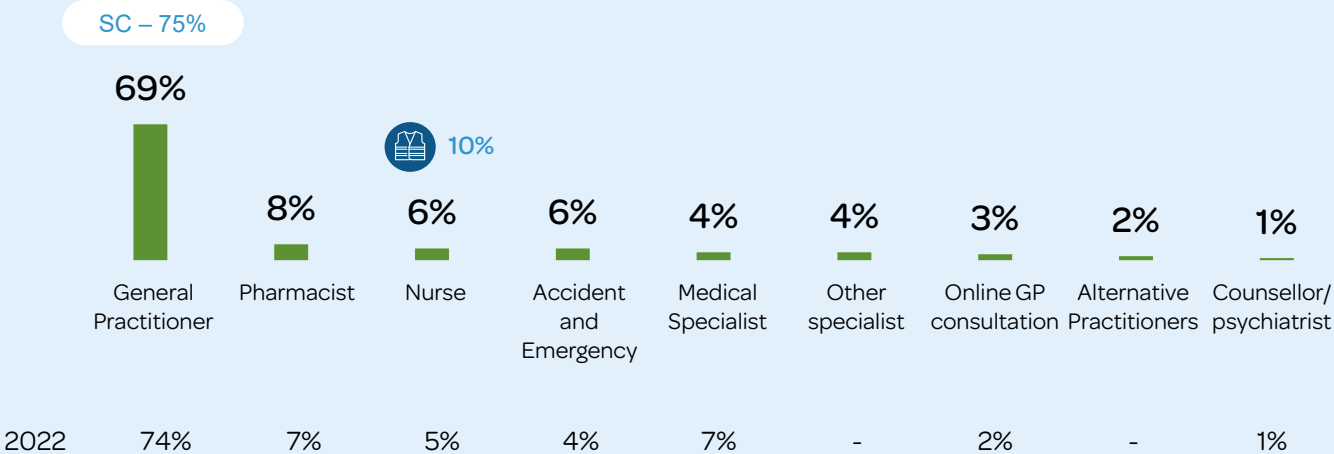
Educate employees on the importance of prevention and how a free flu vaccination will benefit them, especially in winter. Flu vaccinations are third in the top ten initiatives employees wish for.

* Subject to change. T&C's apply



Who did you see when unwell?

SC Southern Cross Health Insurance member



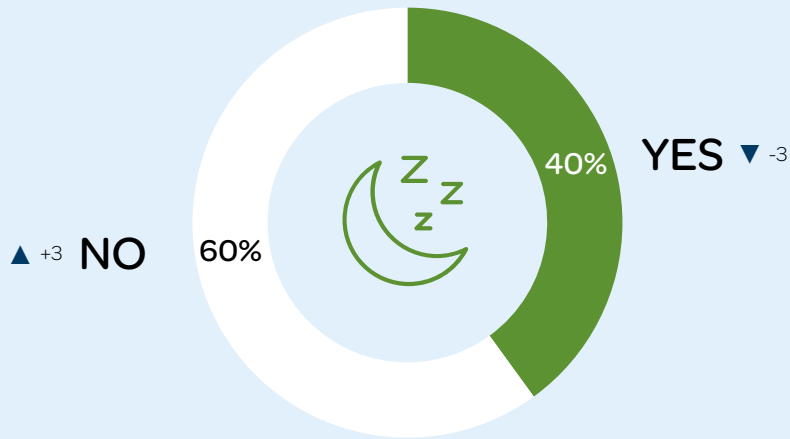
▲▼ Significantly higher / lower at the 95% confidence level vs. 2022

(Difference vs 2022)

Employees would like to prioritise getting more sleep

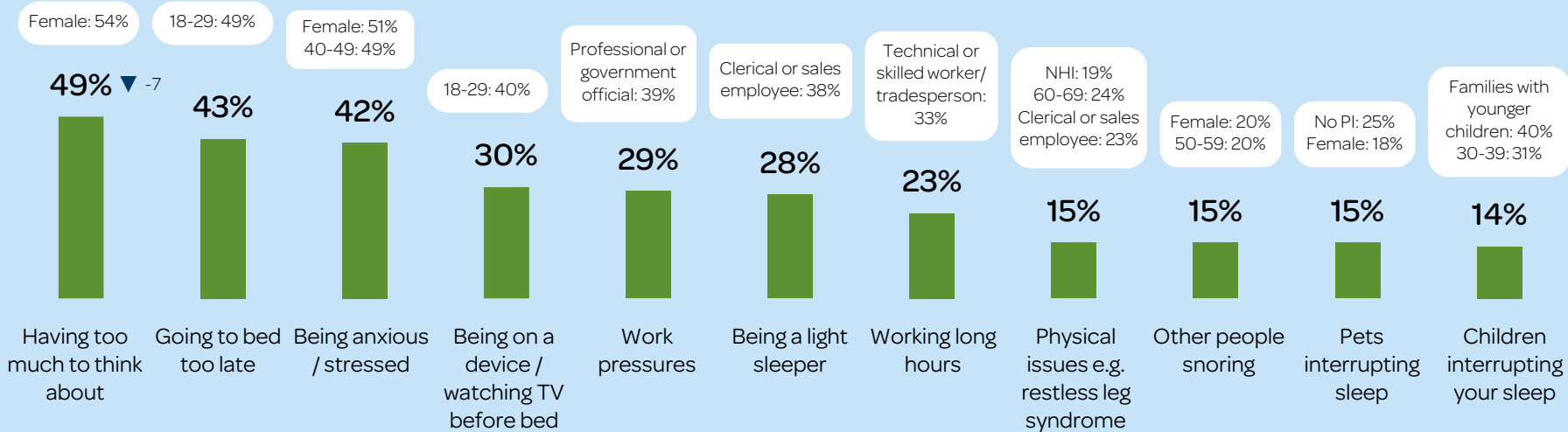
60% of New Zealanders feel they aren't getting enough sleep, up 3% since 2022. It's not surprising that three quarters are either considering or already prioritising sleep. The top reasons employees aren't getting enough sleep remains having too much to think about, going to bed late or being anxious or stressed. 29% also say it is due to work pressures and 23% work long hours.

Do you feel you are getting enough sleep?



74%
Considering or already prioritising sleep

What is keeping us up at night?



Employees would like to be more active

75% of employees are concerned about physical health. Six in ten employees feel that they aren't getting enough exercise with 14% getting no exercise.

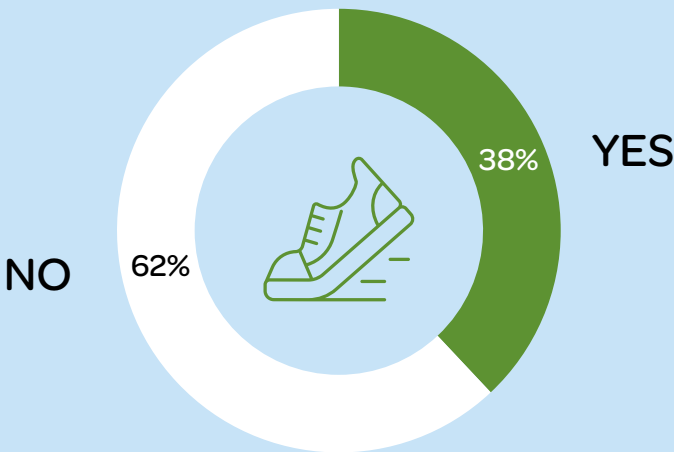
Employees are on average doing moderate exercise 3.3 times per week (The Ministry of Health recommends two and a half hours of exercise per week).

The main form of exercise is energetic housework. More employees are considering being part of a gym, playing team sports, exercising with others, or planning outdoor family activities.

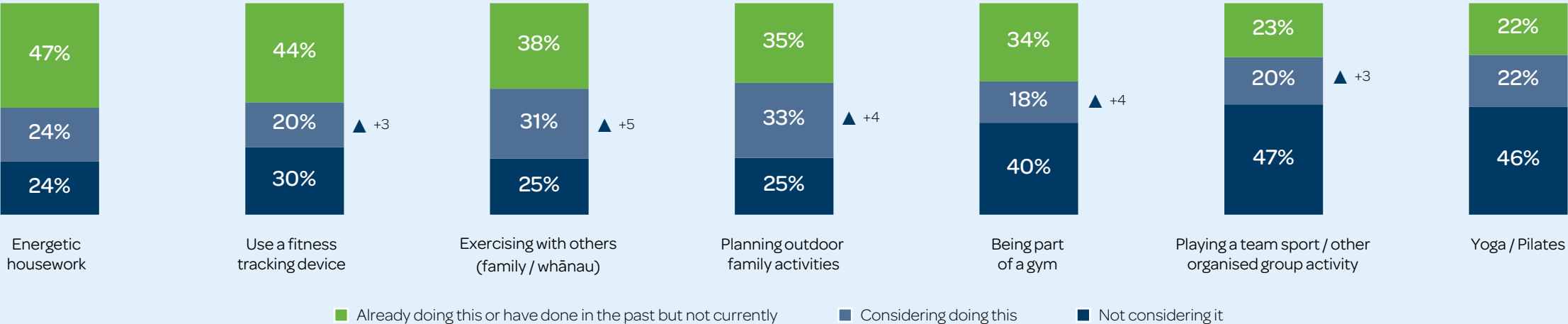
Offer opportunities to get physical exercise. Get employees involved in a workplace team sport, sports days or provide subsidies for a gym or for sports equipment of their choice. Subsidised memberships to facilities and programmes are the ninth most desired workplace wellbeing initiative.



Getting enough exercise



Main form of exercise

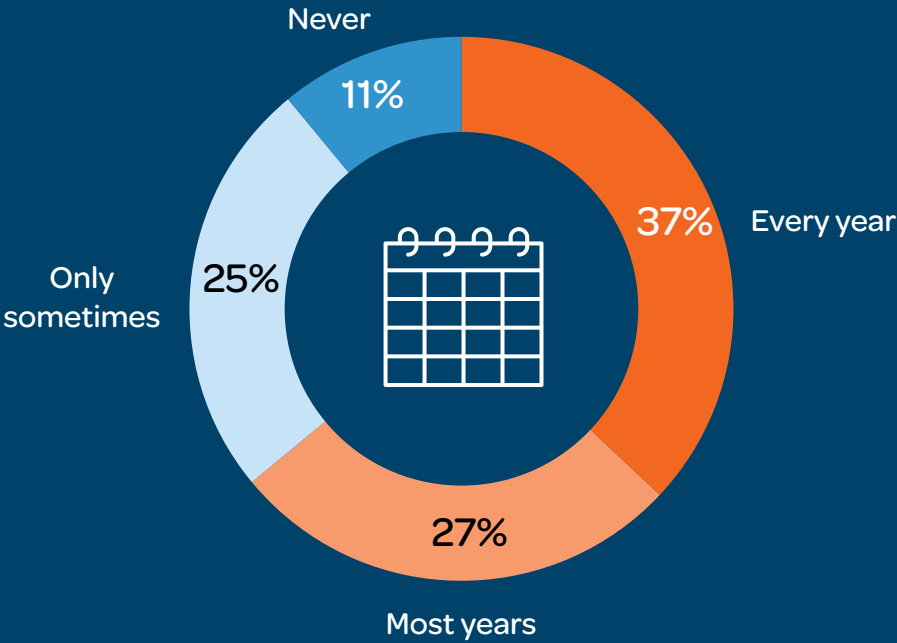


Prioritising breaks can have a positive impact on employees' health and wellbeing

Only four in ten employees are using all their leave in a year while one in ten never take all their annual leave within a year. There has been an increase in people mentioning cost as the reason for not taking a break. Those with Southern Cross Health Insurance are more likely to take all their leave compared to the total. Office workers are more likely to say they are too busy to take their leave.



Do you take all your leave?



Reasons for not taking leave or holidays



Happier employees can have a more positive impact at work

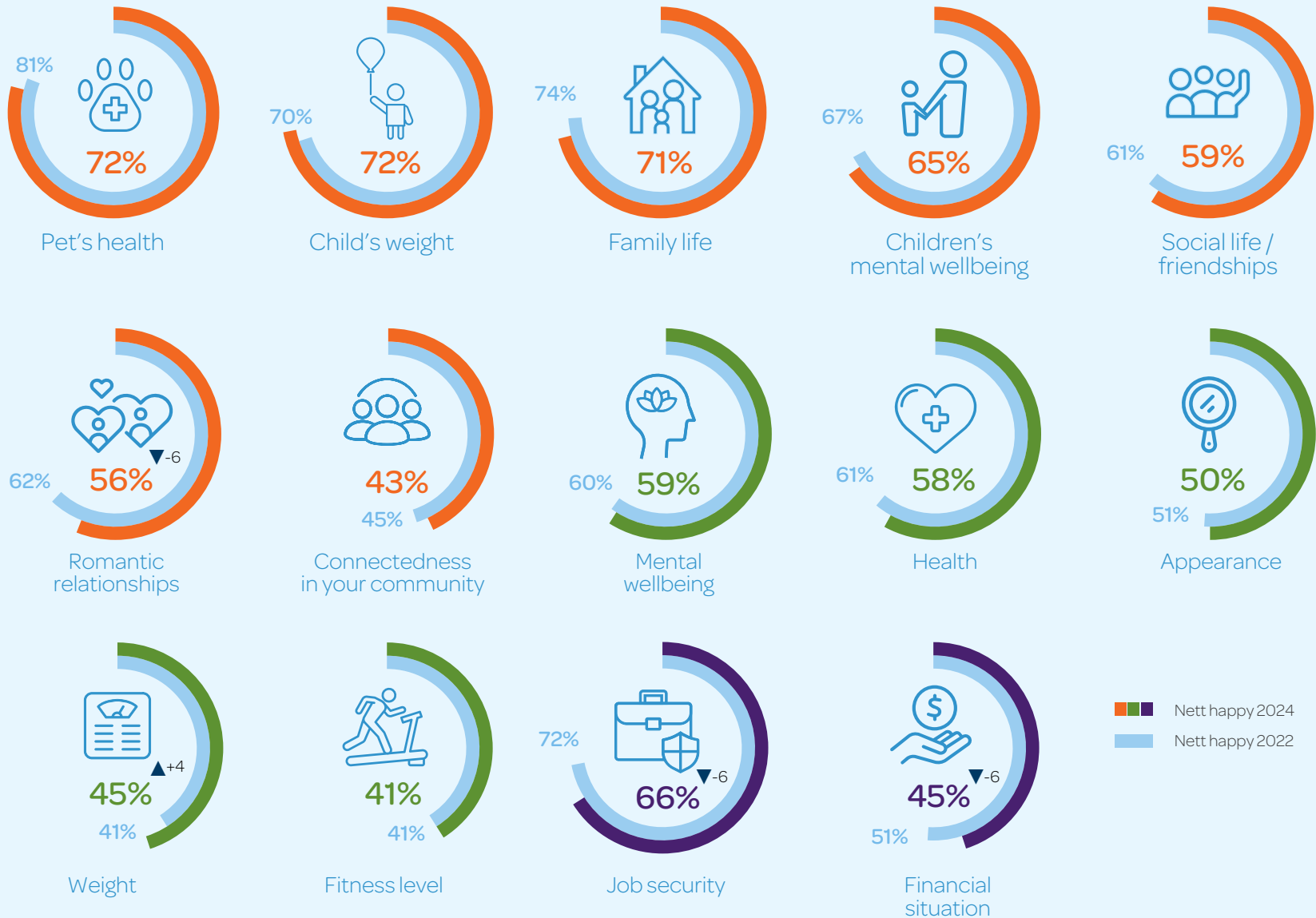
Compared to the 2022 report, employees are happier with their weight but are less happy about their job security, financial situation, romantic relationships, family life, and social life.



Make Employee Assistance Programmes (EAP services) available to all employees. Educate employees on what it is, how to use it, and offer benefits to encourage usage. Raise provides practical support for personal and work-related challenges. Southern Cross Health Insurance members can access up to three online mental health sessions free of charge each policy year*.

* Subject to change. T&Cs apply.

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



▲▼ Significantly higher / lower at the 95% confidence level vs. 2022

Working parents would like support to prioritise their whole family's health

Working parents are more concerned about the emotional health and wellbeing of their families



66%

Are concerned about whether their children will cope with the pressures of life

58%

Are also concerned about having enough money to support their families



Encourage working parents to make use of flexible working if offered in their current role or consider how to provide them with flexibility to spend more time with their children.

Working parents **spend less than eleven hours per week with their children** with half wanting to spend more quality time with their children. Work is the main reason getting in the way of them spending more time with their children.



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



What health and wellbeing looks like for Southern Cross members

Compared to the general population, those with Southern Cross Health Insurance are...



More likely to have a better work-life balance

44% SCHI
37% Total



More likely to take holiday breaks off work

63% SCHI
58% Total



Happier with their financial situation

52% SCHI
45% Total



More likely to prioritise exercise

39% SCHI
34% Total



More likely to seek preventative health treatment

42% SCHI
37% Total



More likely to use fitness trackers or apps

38% SCHI
31% Total



More likely to know what healthy food is

94% SCHI
91% Total



More likely to have a set bedtime routine

39% SCHI
35% Total



Seeking more professional medical treatment

72% SCHI
67% Total



Seeking more professional dental treatment

79% SCHI
73% Total



Southern Cross Health Insurance is helping members put their health and wellbeing first. Members have free of charge access to*:

- Unlimited standard 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

* Subject to change. T&Cs apply.

What health and wellbeing looks like for employees without health insurance

Compared to the general population, those without health insurance are...



Offer subsidised health insurance. This can empower employees to prioritise their health and wellbeing and to get timely treatment, which in turn can help to reduce the number of sick days taken.



Less happy with their health

56% NI
60% HI



Less happy with their financial situation

39% NI
50% HI



More likely to be stressed

26% NI
20% HI



Less happy with their mental wellbeing

58% NI
60% HI



Exercise less on average in a week

3.19 times NI
3.43 times HI



Less likely to be getting regular exercise

37% NI
39% HI



Less likely to be happy with their fitness levels

40% NI
41% HI



Less likely to find time and energy to stay fit

63% NI
68% HI



Unhappy with their own weight and that of their children

56% NI
60% HI



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

71% NI
59% HI

Methodology

Quantitative research has given us an in-depth view of New Zealanders attitudes and behaviours towards their health and wellbeing. When “New Zealanders” are referred to in this report, the analysis is based on **1,424** employed New Zealanders. Fieldwork was conducted in March 2024.

Gender	
Male	50%
Female	50%
Occupation	
Non-office workers	30%
Office 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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Southerncross.co.nz/healthy-futures-business

