



Sense of Us

Report 2023

Finding More, for Less



do your thing

About this report

The Sense of Us aims to answer what Aussies care about; their goals, challenges, habits and quirks – what makes them, them!

ING's The Sense of Us Report is an annual national survey that aims to understand all the things that make Aussies tick.

The survey was conducted online in March 2023 by YouGov, on behalf of ING, which sampled 2,073 Australians aged 18 years and older. The figures have been weighted to project what is representative of all Australian adults (aged 18+). Where data references behaviour or sentiments in the past 12 months, this refers to the 12 month period prior to taking the survey.

Comparisons have been made to the Sense of Us Report 2022 – a survey conducted online in March 2022 by YouGov, on behalf of ING, and sampled 2,342 Australians aged 18 years and older and the Sense of Us Report 2021 conducted in February 2021 which comprised of a sample of 1,054 Australians 18 years and older.

About ING

ING changed the way Australians bank more than 22 years ago by launching the country's first branchless bank. ING now offers Australians home loans, transactional banking, superannuation, credit cards, personal lending, insurance and wholesale banking services. ING is:

- Australia's most recommended bank according to RFI Global's XPRT Survey, December 2022 - May 2023 (n = 31,860) when compared to customers of 20 other banks operating in Australia
- Australia's fifth largest main financial institution (MFI) with 6% of market share according to RFI Global's XPRT Survey, December 2022 - May 2023 (n = 31,860). MFI is defined as the bank the consumer says is their main financial institution.
- Canstar's Bank of the Year and has been since 2020. More recently, ING has been recognised for outstanding value across home loans, savings, credit cards, personal loans and customer satisfaction. (Canstar 2023)



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Finding more, for less

2023 is a year of two halves. While Aussies want to live life to the fullest after COVID restrictions, the increasing cost of living has shone a brighter spotlight on the importance of saving.

These contrasting ambitions are reflected in their goals, with **saving money taking the top spot (45%)**, closely followed by **travel (31%)**, **spending time with friends and family (26%)** and **having fun (24%)**.

This year's report reveals how Aussies are maximising every opportunity to enjoy the things they love within their means – from embracing DIY style, to finding new ways to socialise, or making the most of their work connections.

Despite financial pressures, Aussies remain positive about the year ahead, characterising this year as **the year of hope (31%)**, **balance (29%)** and **growth (26%)**.



1 The 2023 outlook

 **72%**

of **West Australians** and **Northern Territorians** are happy, making them the **happiest states** in Australia

 **94%**

of Aussies are investing in improving their happiness this year

 **87%**

of Aussies say they are motivated to make their goals happen

 **26%**

of **Gen X** and **24% of Millennials** are extremely happy

 **91%**

of Aussies have set goals for the year



2 If 2023 had a theme...



 **31%**

of Aussies say it would be “hope”

 **29%**

of Aussies say it would be “adventure”
or “life-changing”

 **29%**

of Aussies say it would be “balance”

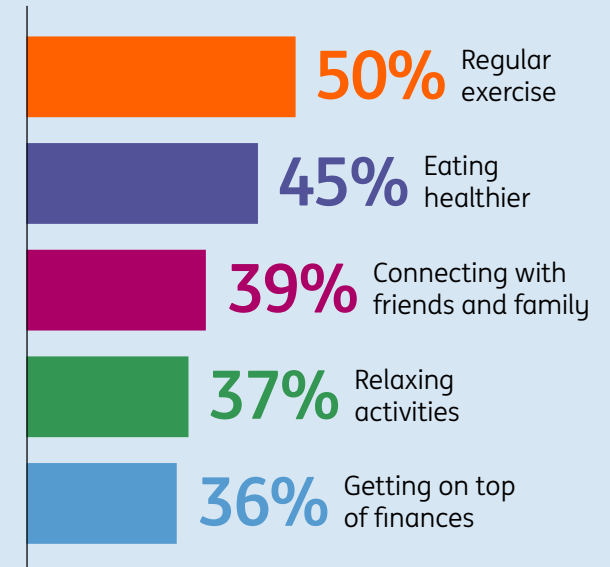
 **43%**

of Gen Z say this is the year of “growth”



3 Taking action

The ways they’re finding happiness this year:



4 Aussies top yearly goals

Top goals for Aussies in the next 12 months:

 **45%**

Save money

*(For the third year in a row, saving money has topped the list of goals for Aussies).**

 **31%**

Travel

 **26%**

Spend more time with family & friends

 **24%**

Have more fun and do my thing

 **20%**

Invest money



5 Barriers to achieving goals

Top barriers to achieving goals:

58%

Money/
lack of savings

35%

Fatigue/ lack
of motivation
or productivity

26%

Not having
enough time

24%

Lack of self-belief/
confidence



**Comparison made to the 2021 and 2022 Sense of Us Report.*



Relationships and Love

While **39% of Aussies** say **spending time with friends and family is high on their agenda** this year to improve happiness and wellbeing, they also admit that finances are forcing them to re-think how they connect with their loved ones.

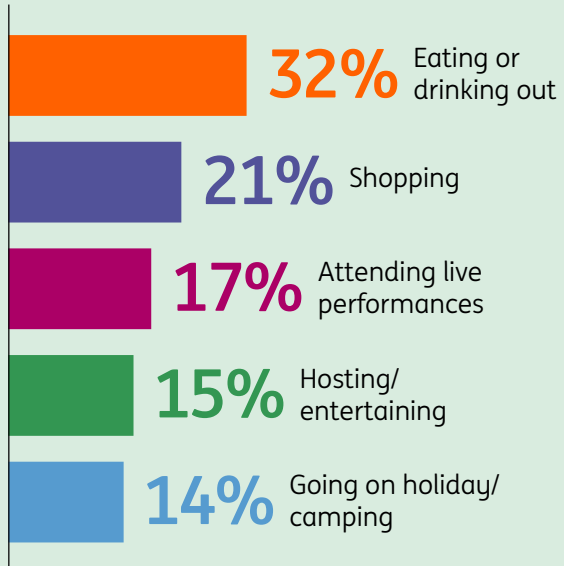
Over two thirds (70%) are opting for low and no-cost ways to stay connected, including **45% who are spending time or exercising outdoors** – great news given that **50% of Aussies say physical health is important to their wellbeing!**

Aussies also continue to seek out digital connections after COVID. **Two in five (41%) have made friends on social media in the previous 12 months.** When it comes to dating, **IRL (in real life) meet-ups are the way most Australians have met their current partners (64%).**



1 We're ditching expensive activities with our friends

60% of Aussies are currently or are planning on cutting back on activities they do with friends to save money, most commonly:




2 And swapping them for low-cost options

 **30%**
Spending time outdoors

 **21%**
Exercising outdoors

 **20%**
Hosting at home instead of going out

 **51%**
Still want to eat or drink out (e.g. going for a coffee, beer, or to a restaurant)





3 They're continuing to embrace social media to make friends

 **41%**

of Aussies have met friends on **social media** in the last two years

 **49%**

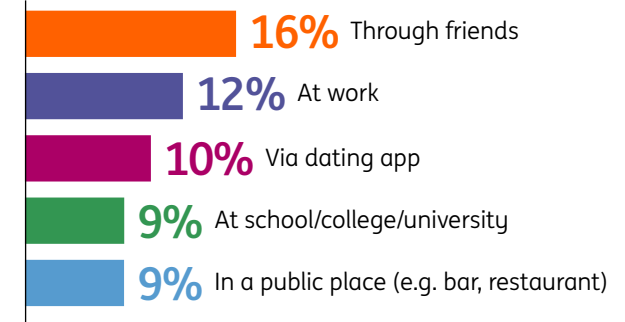
of men have done so, compared to **women (33%)**

4 ...and when it comes to dating, they're back to IRL

64%

Aussies are four times as likely to have met their current or most recent partner **in real life (64%)** than **online (16%)**

Most common meet-cutes:



18%

Digitally native* **Gen Z** are more likely to have met their most recent partner **at school/college/university** or **through friends (13%)**, compared to a **dating app (11%)**

* Digitally native refers to a person born or brought up during the age of digital technology.



Food and drink

When it comes to eating and drinking, at home or away, Aussies are finding small ways to indulge without breaking the bank.

While **nine in 10 (88%)** have taken measures to save on the weekly shop, **83% admit that there are some shopping basket must-haves** that they're just not willing to scrimp on; from **meat and fish (30%)** to **pet food (16%)**.

And while **53% of them are opting to eat out less**, they're **still having breakfast and/or lunch out at least once a week on average** as a treat.



1 How much are they spending

The grocery shop:

\$168bn

We estimate that Aussies spend approx. **\$168bn on average on groceries each year**

\$162

The cost of a weekly grocery shop is on average \$162. Those with children under 18 at home spend more on their weekly shops on average (\$205)

Eating out:

🍴 \$66.5bn

We estimate that Aussies spend approx. **\$66.5bn on average eating out each year**

🍳 Once a week

Aussies treat themselves to **breakfast out once a week on average**

🍰 14%

have **lunch out everyday**, and a further **one in seven (13%)** say they **have breakfast out everyday**

🍲 Twice a week

When it comes to dinner, **Aussies with children under 18 at home eat out an average of twice a week**, compared to those without (once a week on average)



2 Cutting back



 **88%**

of Aussies have taken measures to cut back the cost of their grocery shop:

44%

have shopped in the reduced section when products are on sale

37%

have chosen own brand products

32%

have gone to a cheaper supermarket

 **87%**

of Aussies who eat or drink out have taken measures to cut back:

53%

are going out less

45%

are making coffee/tea at home

31%

bring lunch to work

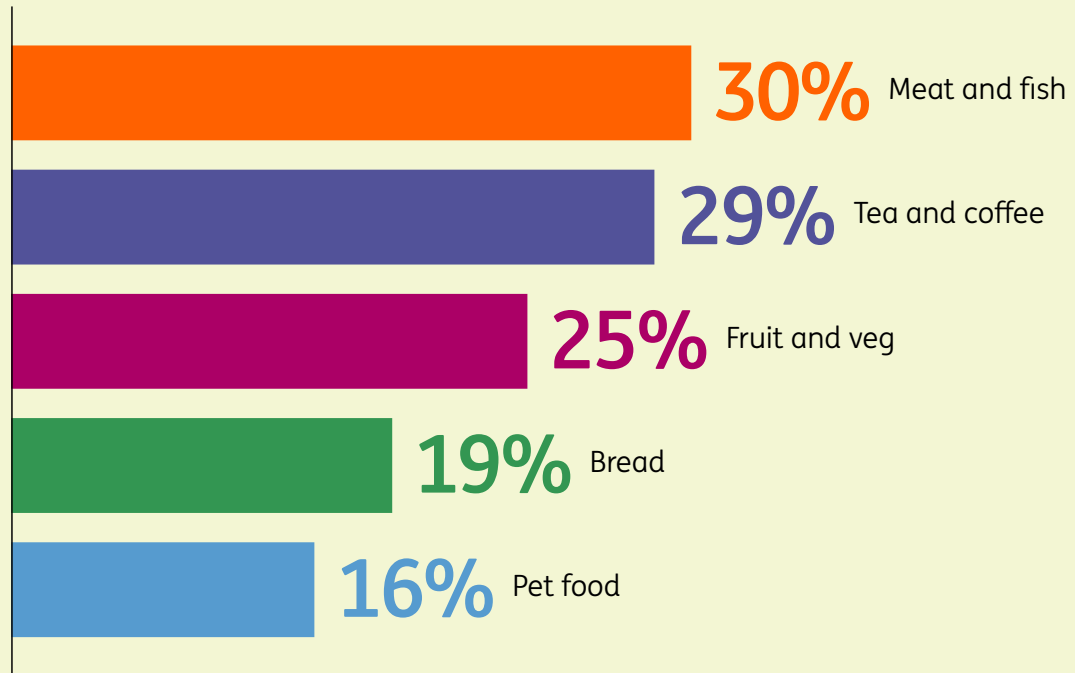
8%

have swapped out alternative milks for dairy milk to save money



3 The must haves

The products Aussies won't swap for a cheaper version:



Careers

Aussies are even finding ways to live life to the fullest at work, leveraging their networks and careers to learn, live, connect and eat more, without spending more.

Two fifths list the opportunity to learn new things as one of the most important things they want out of their job (41%), and over a quarter (28%) learnt new skills to help them advance their careers. 17% paid for a course or training to benefit their career in the previous 12 months.

Aussie workers are seeking out meaningful connections with **over half (52%) agreeing that being friendly with colleagues is important**, while **a third (33%) enjoy attending work events**, and **30% say that they already socialise with colleagues outside of work!**

A fifth (20%) even attend work events for free food and drink!



1 What do Aussie workers want from their jobs (apart from money)?

Go getters

 **46%**

want a **sense of purpose**.
This is more important for
women than men
(58% vs 36%)

 **16%**

want the chance to explore their personal passions at work, rising to **23% of Gen Z**

 **28%**

have learnt new skills to advance their career

 **12%**

are looking for status and power

 **41%**

want the opportunity to learn new things

 **33%**

want the chance to make a difference



Work besties

 **35%**

say having friends at work makes their job more bearable

 **30%**

say they socialise with colleagues at work

 **11%**

of Millennials and Gen X have had an office crush

 **17%**

of Gen Z want to find a best friend at work

 **33%**

say they enjoy attending work events





Rewriting the office playbook

 **52%**

say **being friendly with colleagues at work is the most important workplace behaviour**, above maintaining a professional tone in written communications (28%) and respecting senior team members (26%)

 **29%**

say **being able to talk openly about health and mental health is important** - with Gen X ranking this the highest (31%)

 **19%**

of Gen X think it's important to **set firm boundaries/hierarchies within the team**, compared to 15% of Gen Z and Millennials



 **20%**

of Millennials and just 19% of Gen Z think **wearing professional clothing is important**



Cheap

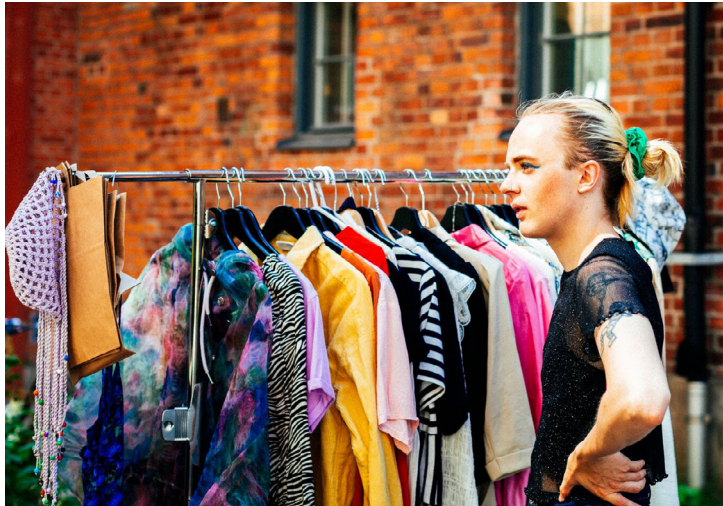
Frills

70% are finding new ways to save money on their personal style expenses, Aussies know cost-cutting doesn't mean ditching personal style.

In fact, **two thirds (62%) are rejecting faddy fashion trends in favour of off-season items (24%) or second-hand clothing (22%). One in five (18%) are even cutting their own hair!**

As a result, they're embracing their own unique style, with **40% saying their main influence is, simply, themselves.**





1 Where are Aussies saving

24%
are purchasing off season items

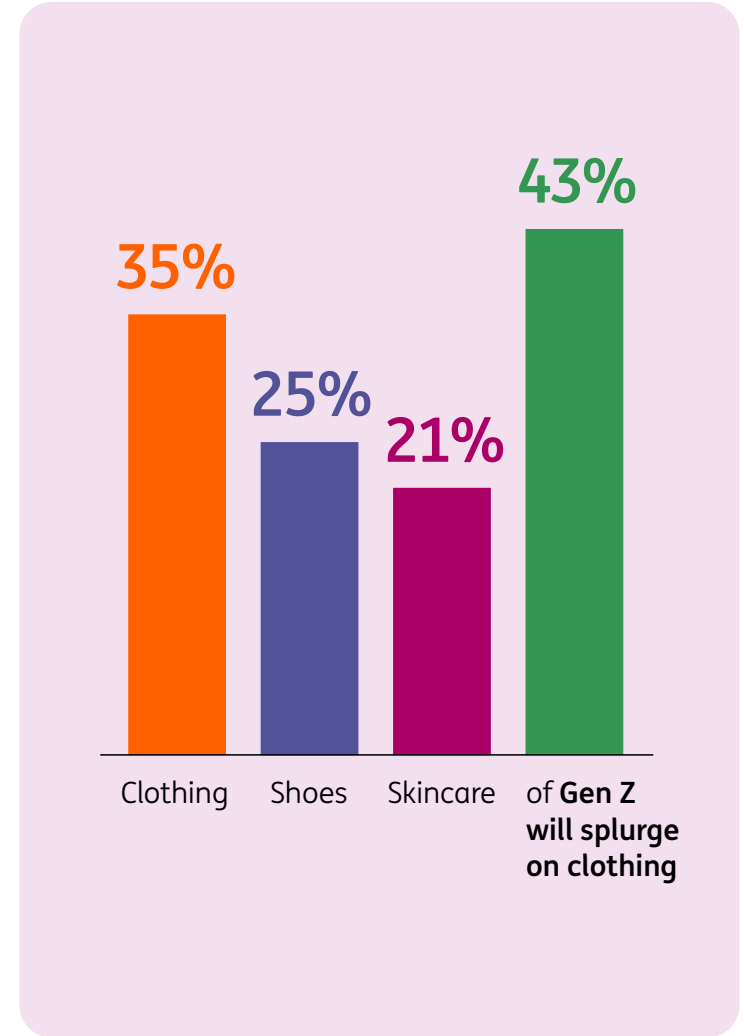
22%
are buying second hand clothing

18%
are cutting their own hair

12%
are making their own clothes and home beauty remedies

10%
are returning to their natural hair colour

2 Where are Aussies willing to splurge?

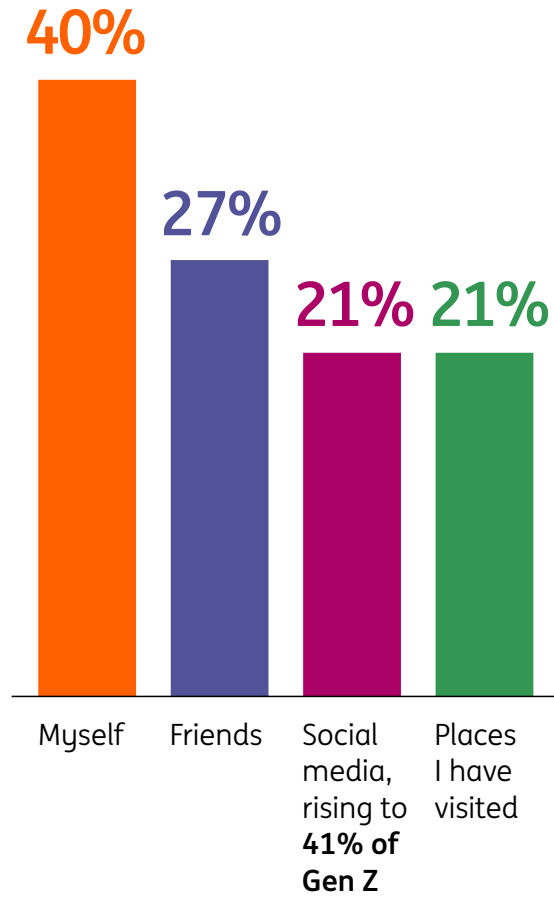


3 Quality over quantity

 **22%**

of Millennials and 20% of Gen Z are ditching fast fashion

4 Biggest style influences



Travel

With **31% of Aussies putting travel on their list of goals this year**, it's no surprise that **three quarters (77%) are planning holidays in 2023! Up from 61% in 2022.**

Heart-warmingly, reconnecting with loved ones is the main influence on Aussies' holiday choices, with **trips to see relatives top of their holiday wishlist (30%).**

73% of Aussies who plan to travel in 2023 are willing to cut back on everyday luxuries in order to afford their trips, most commonly **giving up meals and drinks out (41%), new clothes (38%) and takeaway coffee (31%).**

Low-cost holiday options are also popular, **one in six (15%) are booking more domestic trips**, and **14% are choosing camping over holiday lettings.**



1 Holiday plans



 **32%**


of Millennials will pick a beach getaway

 **30%**
To see relatives/family

 **23%**
Beach getaways

 **23%**
Weekend road trips

 **19%**
City trips

 **24%**
of Gen Z prefer city trips, and 13% prefer snow trips

 **17%**
Rural getaways to regional Australia



2 Savings, savings, savings

 **15%**

of Aussies are booking more domestic trips to save money

 **14%**

of Aussies are opting to go camping to save on accommodation

 **16%**

of **Gen Z** will book flights purely because they are on sale, compared to **5%** of **Baby Boomers**

3 How Aussies are paying for their trips

 **54%**

plan to use general savings

 **34%**

plan to use their salary/income

 **24%**

plan to use a credit card

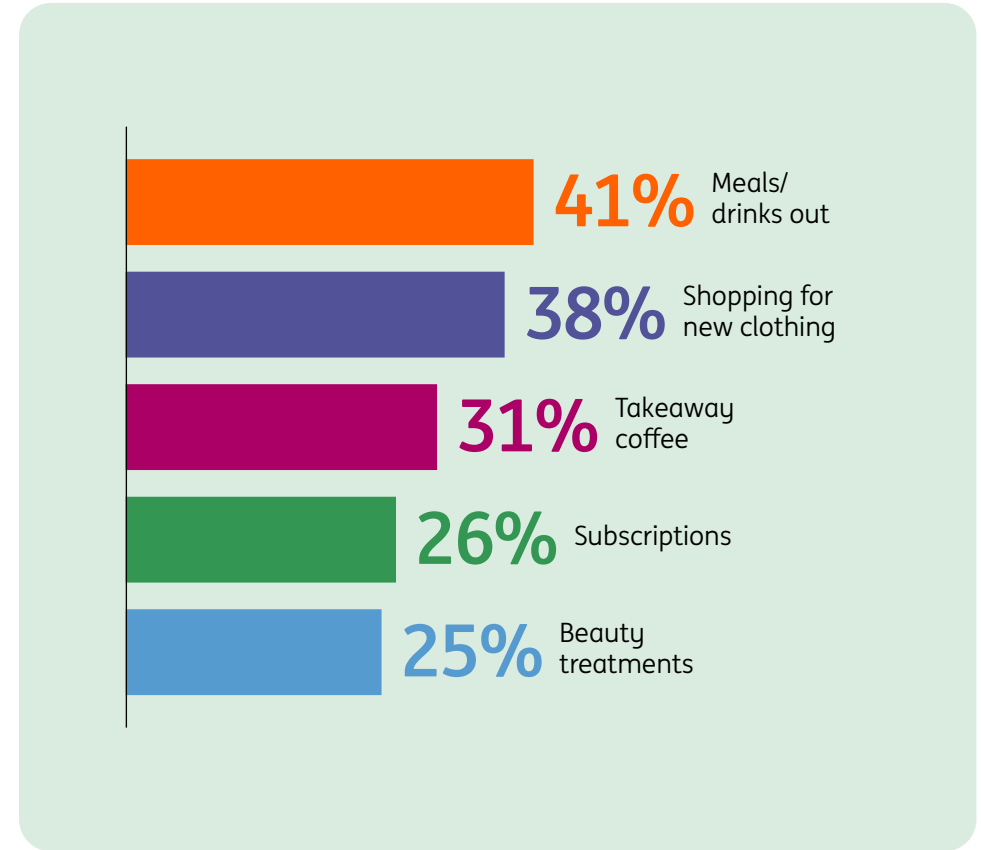
 **20%**

have a holiday fund they plan on dipping into





4 What Aussies are happy to give up to go on holiday



Aussie

quirks

From how often they change their bedsheets, and what time of day they shower to the slang they love to hate, it's often their everyday behaviours that define them most.

Proving Australia is a nation divided on opinion, the research revealed that some of the moments they care about the most ranged from **the Queen's death (33%)** to the **potato chip shortage (14%)**.

And don't even get us started on Aussies' varied household habits...






1 Aussies' weirdest household habits

 **24%**
let pets sleep in
their bed

 **23%**
need to listen
to music whilst
working

 **19%**
have to listen to
something to fall
asleep

 **11%**
must set the
TV volume to
a multiple of 5
(5,10,15, etc)

 **6%**
iron their bedsheets

2 When do they prefer to shower

 **32%**
of Aussies prefer to shower
at night

 **32%**
of Aussies prefer to shower
in the morning

36%
don't have a preference



2 How often do Aussies....

Clean the bathroom

38% Once a week
11% clean after every use

Clean the kitchen

39% clean after every use
20% Once a week
2% Once a month

Mop the floors

30% Once a week
18% More than once a week
9% never mop the floors

Clean the BBQ

 **41%**

2 in 5 (41%) Aussies have never cleaned their BBQ before

 **18%**

clean after every use

Wash/change the bedsheets

40% Once a week

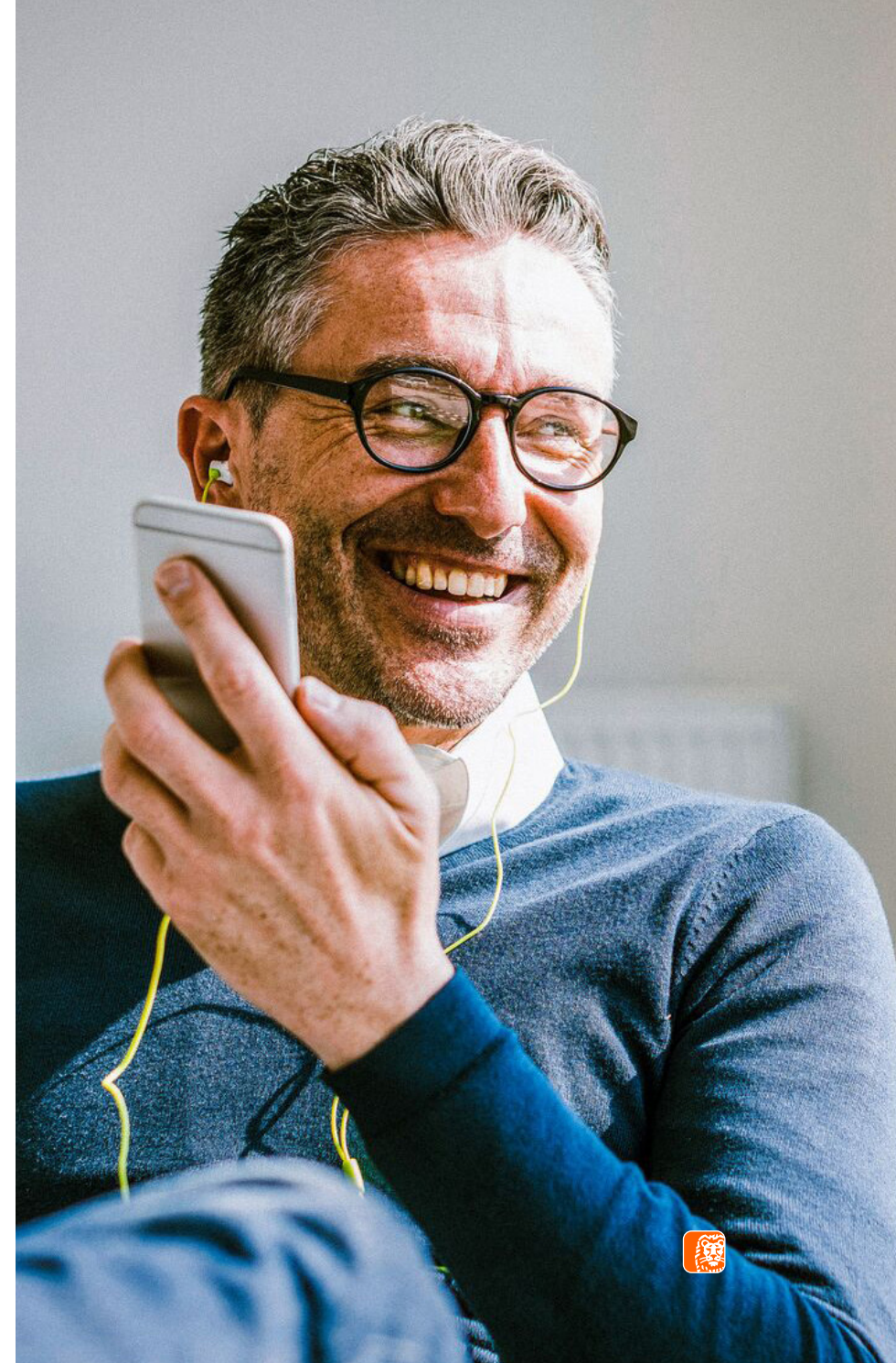
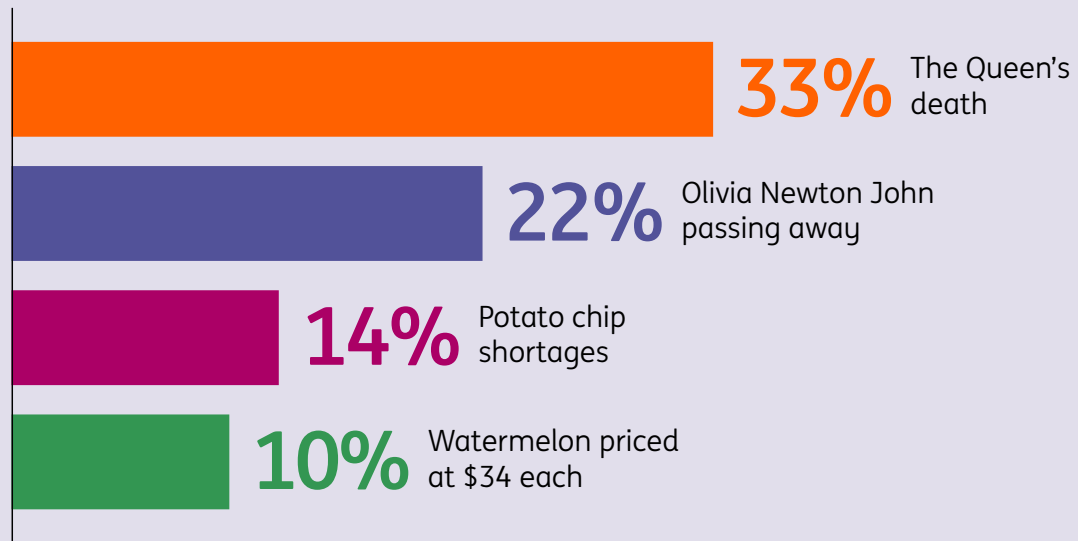
2% Less than once every two months

7% Men are more likely than women to change the sheets after every use (7% compared to 3%)

5% Almost 1 million Aussies wash/change their bedding after every use



3 Among the moments that captured Australia's attention over the past 12 months





4 Several of Gen Z's favourite phrases are amongst the ones Aussies find most annoying

17%
Slay

14%
Love that
for you

16%
Okuuurr

15%
Vibe check

5 ...and the phrases they're rooting to make a comeback

31%
You little
ripper

19%
Sparrow's
fart

21%
A few
stubbies
short of a
six pack

24%
A few
sandwiches
short of a
picnic

