



28 September 2023

Kia ora [REDACTED]

Your Official Information Act request, reference: GOV-027823

Thank you for your email of 12 September 2023, asking for information about ACC's 'Have a hmmm' campaign under the Official Information Act 1982 (the Act). I will respond to each part of your request in turn.

A copy of the research

Launched in April 2021, 'Have a hmmm' is one of ACC's most significant injury prevention and public engagement programmes, consistently reaching between 70% - 90% of New Zealanders. 'Have a hmmm' encourages New Zealanders to consider why injuries should be avoided and how an injury may impact others – 'If you get hurt, who gets harmed?'. We have attached a copy of the research that informed the development of the campaign: Risk Mindsets of New Zealand (March 2020).

Overall campaign cost breakdown

The table below contains an overall campaign cost breakdown since the campaign's launch. Most of the spend has been invested in media activity. Other costs include planning, production and account service costs as well as independent impact measurement.

Calendar year	Media related	Account service, strategy, creative and production	Research (impact tracking/monitoring)	Total
2021-22	\$2,721,503	\$424,301	\$62,900	\$3,208,704
2022-23	\$2,570,854.20	\$1,316,543.03	\$111,088.00	\$3,998,485
2023-24 (to August end 2023)	\$473,814.87	\$282,032.65	\$48,000	\$803,846

Influencer spend if applicable. How much they charge, how was effectiveness measured and how they were considered?

As a part of 'Have a hmmm', ACC commissioned an influencer (Shebuildsbro) to highlight the impact injuries can have on others in the workplace. Shebuildsbro was selected because the construction sector is among the most impacted by staff getting injured in their own time (outside of the workplace) and needing to take time off work.

ACC paid Shebuildsbro \$4540 (excl gst) to produce and release content via her own channels. This resulted in the production of two relevant videos receiving at least 9,100 plays and an engagement rate of over 11%.

As this information may be of interest to other members of the public

ACC has decided to proactively release a copy of this response on ACC's website. All requester data, including your name and contact details, will be removed prior to release. The released response will be made available www.acc.co.nz/resources/#/category/12.

If you have any questions about this response, please get in touch
You can email me at GovernmentServices@acc.co.nz.

Ngā mihi

A handwritten signature in black ink, appearing to read 'Sara Freitag', with a long, sweeping flourish extending from the end.

Sara Freitag
Acting Manager Official Information Act Services
Government Engagement

Risk Mindsets of New Zealand



Full Report
March 2020



ACC is embarking on a new body of injury prevention work designed to challenge the social norms around risk behaviour and the belief that 'accidents' and unintentional injuries are an inevitable part of life.

This exploratory market research has been commissioned to uncover behavioural drivers of New Zealanders (motivations and barriers) to injury prevention.

The outcome of the research is a clear understanding of behavioural drivers and a segmentation model that informs communications and other interventions to influence behaviour.

1

Research design and methodology

Including

- Sample definition
- Cultural definition

2

Our national risk taking context

Including

- Our national risk approach
- Te Ao Māori approach to risk taking
- ACC as the messenger

3

Introducing the risk mindsets

Including

- How personality and situation influences risk
- The size and composition of each mindset
- Understanding their influences

4

Understanding their motivations to change

Including

- The 'injury cocktail'
- The core motivators to change
- The role of experience
- Motivations to change by mindset

5

Summarising the mindsets

Including

- Mindsets on a page
- Commonalities across mindsets



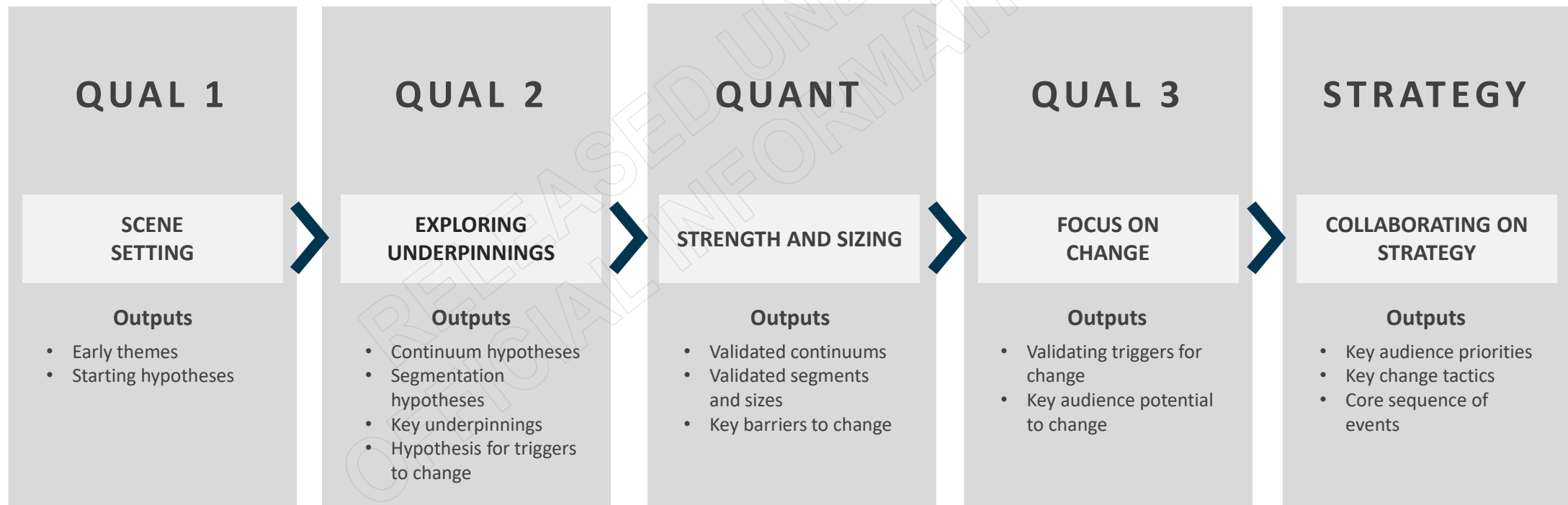
1. Research design and methodology



Overview of research approach



Our research approach comprised three core phases. The first two qualitative phases focused upon understanding the underpinnings behind people's risk taking. This gave us our core segmentation. The next stage allowed us to size the segments and quantitatively explore barriers and behaviours, before the final qualitative stage which focused on motivations to change.



Who we spoke with – qualitative phase 1 and 2



Behavioural and attitudinal risk profile

	Focus of discussion with participant(s)				Total
	Home	Sports	Road	Work	
Cautious attitude and cautious behaviour		2	4	5	11
Mismatch between attitude and behaviour	3	2	1	3	9
Risky attitude and risky behaviour	1	4	3	2	10
Total	4	8	8	10	30
					INDIVIDUAL SESSIONS

The first stage took place during August and September 2019. We engaged respondents across a broad range of ages, life-stages, ethnicities and socioeconomic status.

Discussions took place as individuals or pairs, in their home context. Participants were recruited against a behavioural and attitudinal risk profile which compared their attitudes to their behaviours. Discussions started from one core risk context (sport, road etc) but progressed to wider risk contexts as the conversation developed.

Who we surveyed – quantitative phase



MODE

- Online surveys
- On-street intercepts in low socio-economic areas



FIELDWORK DATES

4 to 26 November 2019



SAMPLE

2,100 New Zealanders aged 18+

Quotas set on gender, age, location, ethnicity, household income by household size.

Sample included 618 respondents who identify as Māori.



WEIGHTING

The results were weighted to align with the New Zealand population by age, gender, location, ethnicity, and household income by household size.

Who we spoke with – qualitative phase 3



	Mindset				Total
	Attentive	Nurturer	Opportunity	Excitement	
Māori	1	1	1	1	4
NZ European/ Other ethnicities	1	1	1	1	4
Total	2	2	2	2	8
					GROUP SESSIONS

Eight mini focus groups in total were conducted in Wellington and Auckland during February and March 2020.

They were identified and recruited from the quantitative survey and through networking. Participants were split evenly across the four different mindsets identified in the earlier stages.

The research approach was qualitative and used a pre-task of individually completed story of injury, some individual response (system 1) and group discussion using stimulus material of Motivations and Calls to Action.

A deeper understanding of Maori participants



To gain a deeper understanding of Māori participants, across all phases of the research, we asked questions about involvement with iwi or hapū, enrollment in Kōhanga reo, Kura kaupapa, wharekura or Wānanga, knowledge of tikanga Māori and practice over the last 12 months, and levels of te reo Māori proficiency. These questions were sourced from Te Kupenga (Statistics NZ).

In phase 3 of the qualitative research we intentionally recruited Māori with higher levels of iwi or hapū involvement, who had enrolled in Kōhanga reo, Kura kaupapa, wharekura or Wānanga, who had participated in Māori tikanga and practice over the last 12 months, and who had a higher level of te reo Māori proficiency.



2. Our national risk taking context





*Thinking about
'classic' Kiwi risk
taking may conjure
up images like this –
a light hearted approach,
bending the rules and
disregarding the consequences.*

*But we did not find this to be a true
reflection of our national reality.*

IMAGE: THE PRESS OCTOBER 2009

As a nation, how we think about and handle risks is much more varied than our national stereotype might suggest.



As a nation, our 'she'll be right' attitude seems to be a bit of a myth when it comes to risk taking.

Large numbers of us claim that we are more cautious and more calculating than this attitude suggests. In fact, over 50% of our sample can be characterised as risk averse.

And, no matter what our personal attitude to risk is, we all actually believe we are quite good at managing the level and type of risk we are comfortable with – though some are clearly happier with managing a higher level of risk than others.

The one place where we did discover hints of a 'she'll be right' approach is after an injury has happened, when we observed a universal tendency to downplay the impact of the injury as a self protection measure (avoiding having to think about the potential consequences) alongside large doses of stocisim.

"'She'll be right'? That's what we used to think"

Female, Māori, Wellington, 40's

"I just don't want to think about what could have happened"

Female, NZ European, Wellington, 50's

We accept that accidents do happen, but injuries are more avoidable.



Accidents do happen but we tend to put them down to unforeseen acts of God, or the random and unexpected actions of others.

Thus, accidents are felt to have no intentionality (and may not even lead to injuries).

Injuries have more intentionality (ie they don't always 'happen by accident'). They can be avoided by preparation and quick thinking in the moment, but we tend to disassociate ourselves from them as they are, like accidents, something that happens to us. Therefore they do not seem to generate a strong emotional response (unless their cause is strongly emotive, like domestic violence).

However, in spite of accidents and injuries occurring to us, most people are fairly confident that they are managing risks well overall - maybe because injuries don't happen to us that frequently. Therefore, we are not naturally strongly motivated to change our behaviours around taking risks and running the risk of an accident because our current approach is, by and large, working well for us – either through avoiding accidents or accepting the consequences.

*“Of course accidents
are not preventable.
That's why they are
called accidents.”*

Male, NZ European, Wellington, 50's

We also accept that we do have some flaws.



Digging deeper, there are moments that we accept that we may be more vulnerable to accidents happening.

These are:

- When we take too much on (busyness, tiredness...)
- When we accept to do something against our better judgement ('lead astray', 'drop your guard')
- When we know something is not right but we don't say anything ('I didn't want to get involved')
- When we are distracted in the moment ('came out of nowhere')
- When we are over invested in the reward ('really wanted to do it')

Although these flaws arose from our conversations with different mindsets, we speculate that they are universal.

Māori respondents value tikanga Māori as one component of the wisdom to be considered around risk.



There is a continuum of risk-taking attitudes and perspectives for Māori, and a spread of Māori (and Pacific people) across all mindsets, with a higher percentage amongst the 'Nurturer' segment (17% Māori and 8% Pacific people).

However, while mindsets were largely distinct, mindset expression is also influenced by things including tikanga Māori practice, life-stage, life experiences or even birth order. For example, some participants spoke of the principles of tuakana/teina, kaitiakitanga, and rangatiratanga as key motivating factors for their personal moderation of risk-taking behaviour, and for encouraging others (e.g. whānau and work colleagues) to moderate their risk-taking behaviour. For these Māori participants, acting on these principles was an inherent part of their Māori identity. Some also felt obligated to push themselves and others to embrace risk for personal and collective betterment. The latter is also exemplified by rangatiratanga and kaitiakitanga, and a 'Maui-type' persona.

Regarding mana, some felt that the consequences of taking unnecessary risk can lead to diminished mana and wellness or it can lead to enhanced integrity and mana. Some also felt that the prospect of risking one's mana or that it can be gambled didn't sit well with them, noting that mana is bestowed or imbued and it's not for 'us' to comment on our mana (although there were a few contradictory comments about this).

While some Māori participants will filter risk and act accordingly almost exclusively through a tikanga Māori lens, it is important to avoid sending a message that might be interpreted by those for whom tikanga Māori is not their default setting that applying tikanga Māori is the complete 'wisdom' package around risk consideration, given that some participants, while valuing tikanga Māori, saw it as only one component of the wisdom to be considered around risk.

Overall, it appears that 'mindset' leverage trumps te ao Māori and tikanga as levers for change, but having both done well would be ideal.

Māori words and phrases resonate well with those seeking them, but there is some hesitancy with their use.



Māori participants across all mindsets understood the use of Māori words and phrases, and acknowledged the positive intent in using them. We need to consider using Māori words and phrases that resonate with those seeking their use.

However, all groups expressed some degree of hesitancy around the use of te reo Māori. Some felt that not everyone would understand the Māori words and phrases well or at all (confirmed by 'Other' participants), and that te reo Māori in some of the stimulus was open to be mocked (by everyone). For example, the use of 'tika' or similar type words as they sound too close to tiko or tikka masala.

When we consider the universality of Māori words and phrases, 'whānau' appears universal, accepted and understood by both Māori and participants of other ethnicities – at least at the concept level around close family, friends and loved ones. Māori participants had a very inclusive understanding and practice of 'whānau'.

It is also important to be mindful about not alienating the female Māori audience by using kupu that might exclude them or use words and phrases lost on those with very low to no understanding of kupu Māori. Mana was considered masculine and male-centred, as were words like tikanga, korowai, elders, protective, and masters.

There are Māori words and phrases that are specific to particular mindsets which are detailed as part of the findings in each mindset.

Other government agencies are already in this conversation space.



Many of the messages we tested are consistent with messages that are already in the public space around what can cause us harm and promotion of health, safety and wellbeing e.g. messages about smoking, drink-driving, health and safety at work and even safe sex. This has meant people are receptive to some of the calls to action and motivation messages as some of the ground work has been done, but for some it prompts them to switch off.

People associate harm prevention messages with government agencies such as Health Promotion Agency, NZTA, ACC, and WorkSafe, but also the private sector e.g. airlines (safety briefing), and insurance companies. Depending on ACC mindset and who the target audiences are for these messages, some people strongly relate to these campaigns and some do not.

Inevitably, people respond differently to government with a full spectrum of responses in this research (and in research for other agencies). Responses range from faceless, bureaucrats, trying to reduce pay-outs, with all the power, through to trustworthy, transparent organisations, who are trying to help.

There is some evidence that the more safe and cautious people are the more on board with they are with ACC as a messenger, whilst more rule-challenging mindsets have a more uneasy relationship with 'authority'.

"Hear 'be safe' a million times"

NZ European, male, 30's

"ACC is a lifeline"

Māori, female, 50's

*"ACC are faceless bureaucrats
with a page full of stats."*

NZ European, female, 50's

Messages are best front footed by those in the community who are trustworthy, admired and do the 'hard yards'.



It is the trustworthy, front line community agencies that respondents wanted to front foot the conversation e.g. paramedics, fire service, DOC rangers, lifeguards, health professionals, midwives and coroners. Note that Police can polarise responses. There are other community programmes that maybe ACC can partner with e.g. Man Up.

They also want to hear from their community role models, experts, and heroes e.g. the expert skateboarder, rugby league player or coach.

As well as high profile role models, there is a place for the 'real person' who people can relate to, has lived life, has experiences, maybe some-one who has lived with the consequences of harming others. There is some suggestion that Māori may better relate to Māori story tellers.

People have signalled a willingness to listen and hear what these people have to say, and be pleasantly surprised that they are supported/backed by ACC.

"ACC trustworthy, responsive, go the extra mile, but need the human factor. The front faces need to be people at the coal face/local level."

Māori, female, 40's

Don't think anyone trusts or likes ACC, lack of integrity, not transparent, mistrust of all government departments. However, the ministry (ACC) is secondary to the face that fronts it, which is the priority. You can engage people by having the right person/people even if it is from ACC."

Māori, male, 50's



3. Introducing the risk mindsets

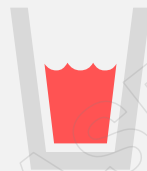


Right from our first conversations, it was obvious that personality influences how we perceive risk.



SOME OF US SEE RISK AS:

- Something we lose from
- It'll go wrong.
- Focussed on what could go wrong
- Success is **when we prevent loss**



PESSIMISTIC,
GLASS ½
EMPTY IN
NATURE.

"Risk is a thing you don't want to take because you might fail"

OTHERS SEE RISK AS:

- An opportunity
- A potential reward
- Focussed on what could go right
- Success is **when we gain**



OPTIMISTIC,
GLASS ½
FULL IN
NATURE.

"Sometimes you have to take risks to get places"

It is important to recognise that one of these personality dimensions is not preferable over the other and both have their rewards – something occasionally forgotten in our society that tends to celebrate risk taking over risk aversion.



“

There are people who prefer to say ‘yes’ and there are people who prefer to say ‘no’. Those who say ‘yes’ are rewarded by the adventures they have. Those who say ‘no’ are rewarded by the safety they attain.

”

KEITH JOHNSTON, TE HONO 2019

Our research uncovered four dominant risk mindsets, ranging from those orientated towards loss and those orientated towards gain.



LOSS PREVENTED

GAINS ACHIEVED



ATTENTIVE



KIA TUPATO, KIA ATA
HAERE

NURTURER



HE TANGATA, HE
TANGATA, HE
TANGATA

OPPORTUNITY



TINO
RANGATIRATANGA,
MAUI PERSONA

EXCITEMENT



HAUTUTU, TE WHARE
TAPA WHA 'THRILLS'

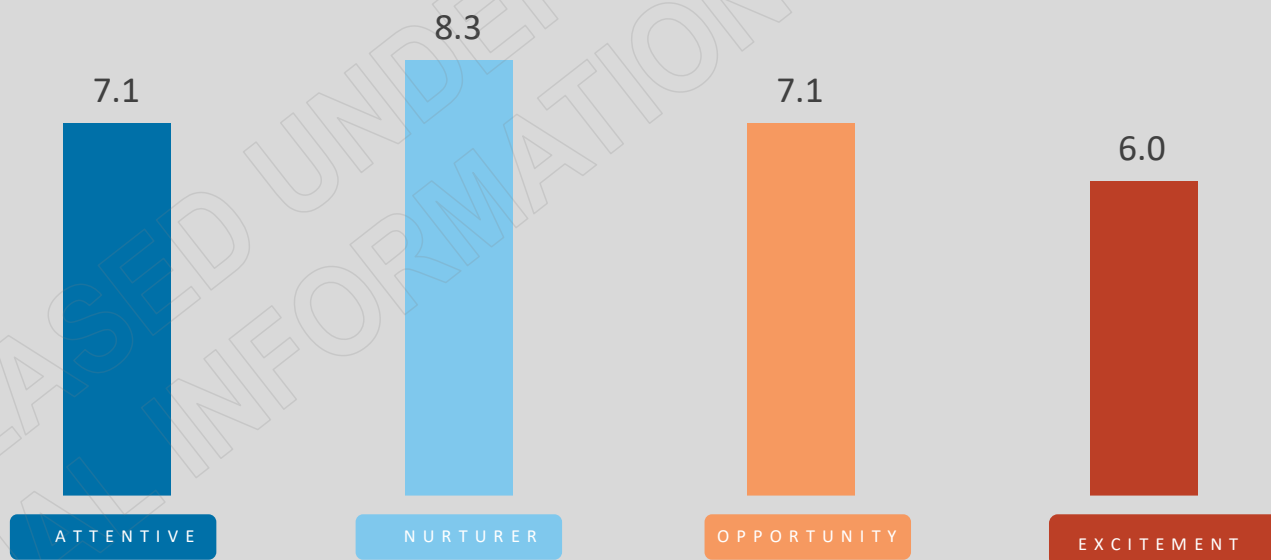
These mindsets reflect different baseline settings when it comes to risk taking.

This risk setting is the primary driver of our attitude towards risk – hence each segment will feel and react differently and distinctly when faced with the same risk context.

As it is seemingly closely related to personality, this risk setting seems to be relatively stable across time, though is influenced by major life events (e.g. parenthood).



Baseline riskiness across mindsets



Mean scores across all risk contexts (where 1 = 'I never play it safe' and 10 = 'I always play it safe')

Although we have a risk 'baseline' people do modify their behaviour depending on the setting – as some settings are just riskier than others.

For example, all the segments play it safer than their baseline when driving a car, and they all take a few more risks when they're playing sport. These are the two settings in which people modify their behaviour the most compared to their default.

There are a few exceptions – both the Opportunity and Excitement segments play it slightly safer at work compared to their default, whereas the Attentive and Nurturer segments don't really change their behaviour. We also see that the Excitement segment is more slightly more inclined to taking risks when riding a bike or scooter, whereas the other segments either play it slightly safer or don't change their behaviour.



Difference against baseline riskiness
(negative scores = more risky, positive scores = less risky)

	Attentive Mindset	Nurturer Mindset	Opportunity Mindset	Excitement Mindset
When doing your job	0.0	0.0	0.2	0.2
Playing sports	-0.4	-0.5	-0.6	-0.6
Exercising	-0.1	-0.2	-0.1	0.0
Outdoor recreation	0.0	0.1	-0.2	0.0
Driving a car or other motor vehicle	0.8	0.6	0.9	0.5
Riding a motorcycle	0.0	0.2	0.1	0.2
Riding a bicycle or scooter	0.3	0.1	0.0	-0.1
Gardening	-0.3	-0.4	-0.4	-0.2
Home maintenance, DIY	0.0	0.0	0.0	-0.2

Mean scores across specific risk contexts (where 1 = 'I never play it safe' and 10 = 'I always play it safe')

These findings reflect regulatory focus and regulatory fit theory* – how both personal disposition and situational context are orientated to gain ('promotion') or loss ('prevention'), and how we feel most comfortable when the situation 'fits' our disposition.

Who you are with and what is at stake influences how you react – and some people are more sensitive to these influences than others.

So whilst some people have more 'risk averse' settings, they can be tempted to behave 'out of character'.



SITUATIONAL CONTEXT

Promotion/advancement i.e. Gain

Vigilance/
prevention
i.e. Loss

Promotion/
advancement
i.e. Gain

**Out of comfort
zone**

**Happily reaching
for the stars**

**Happily slow and
steady**

**Straining
at leash**

Vigilance/prevention i.e. Loss

PERSONAL DISPOSITION

* Higgins 1997

These influences reveal a deeper truth about risk.

Even 'risk averse' people understand risk as much as an opportunity for advancement as a chance of loss.

They recognise that sometimes they need to be pushed out of their comfort zones in order to develop themselves and have an interesting life. Equally, those in risk-taking groups will also recognise the need to occasionally slow down and reflect more.



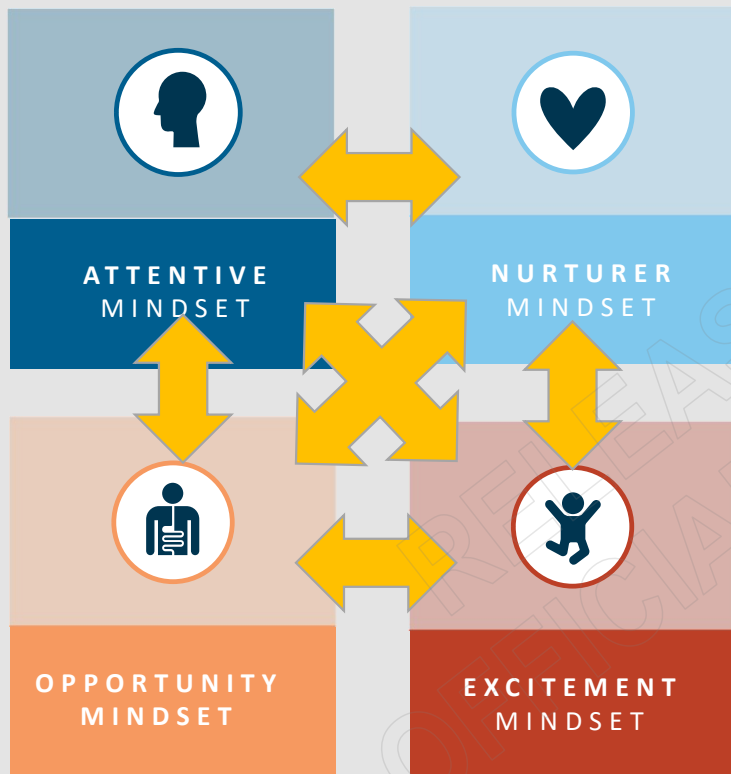
“

*If we avoid risk
our lives will not
move forward.*

”

ALLISON SCHRAGER, ECONOMIST

All the different mindsets, with their strengths and weaknesses, make up a symbiotic risk ecosystem for New Zealand.



Although we have observed a tendency for individuals to gravitate towards one core mindset, these mindsets are not independent of one another.

They interact and influence each other, which creates an interdependent ecosystem of risk.

No single risk mindset is 'right' or 'wrong' – they all have their strengths and weaknesses and, by and large, 'borrow' each other's strengths.

Naku te rourou nau te rourou ka ora ai te iwi (With your basket and my basket the people will live).

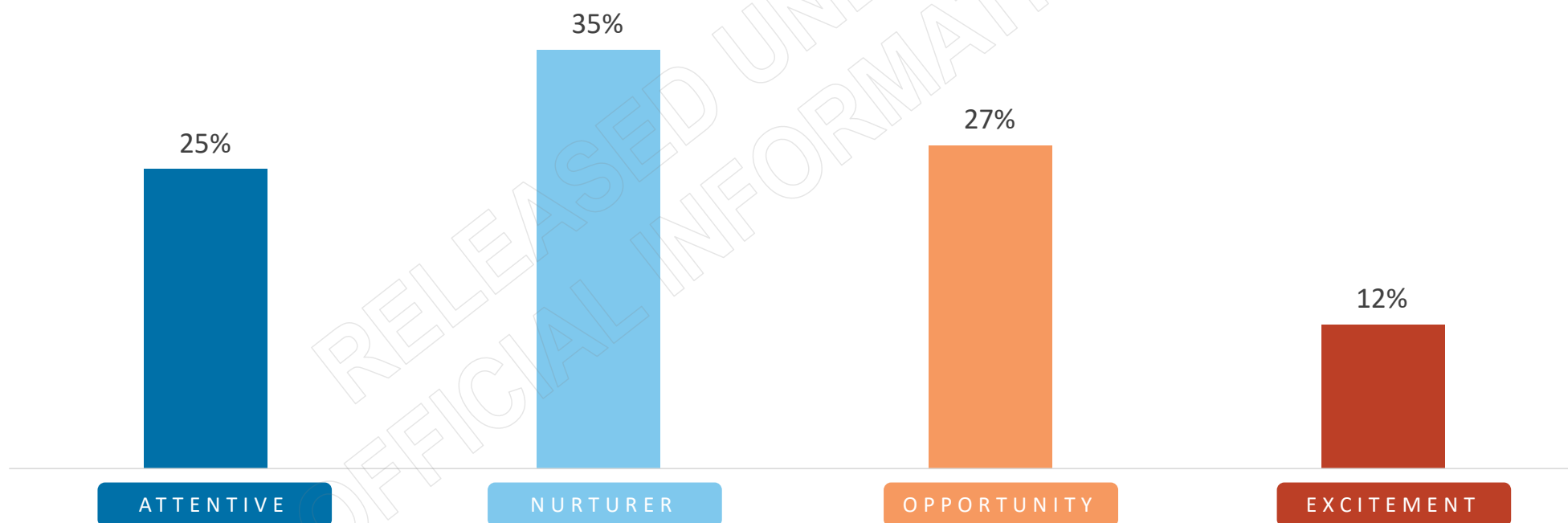
For example, 'Attentives' might take the edge off 'Opportunists' risk taking when they get carried away; 'Nurturers' actively look out for others who might be more naïve, whilst 'Excitement' people encourage less risky groups to push their boundaries and have some fun.

Optimising people's natural tendencies – for themselves and for others – can build a stronger ecosystem for how we can manage taking risks safely.

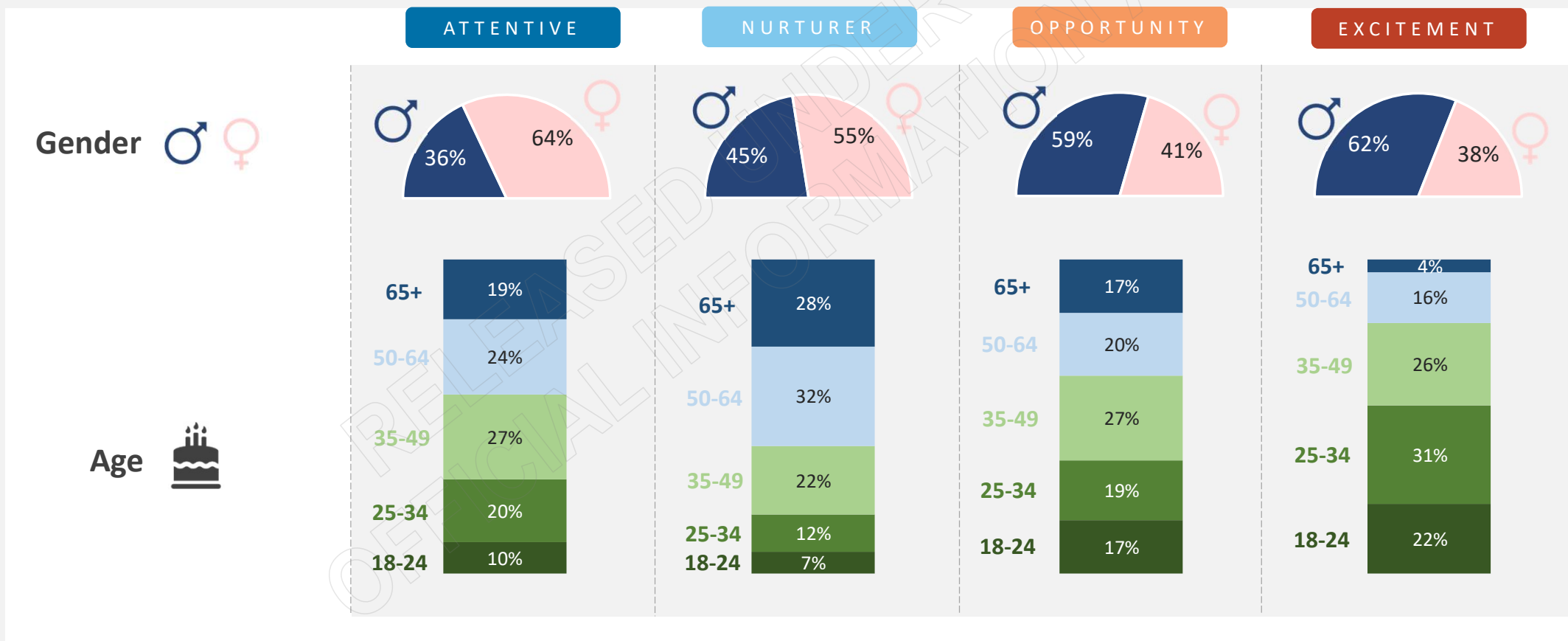
The Nurturer is the most common mindset across the population. The Attentive and Opportunity mindsets each account for around one quarter of New Zealanders, whilst 12% are in the Excitement group.



Percentage of New Zealanders 18+



The Attentive and Nurturer mindsets are more balanced towards women and older people, whilst the Opportunity and Excitement segments are more balanced towards men and younger people.

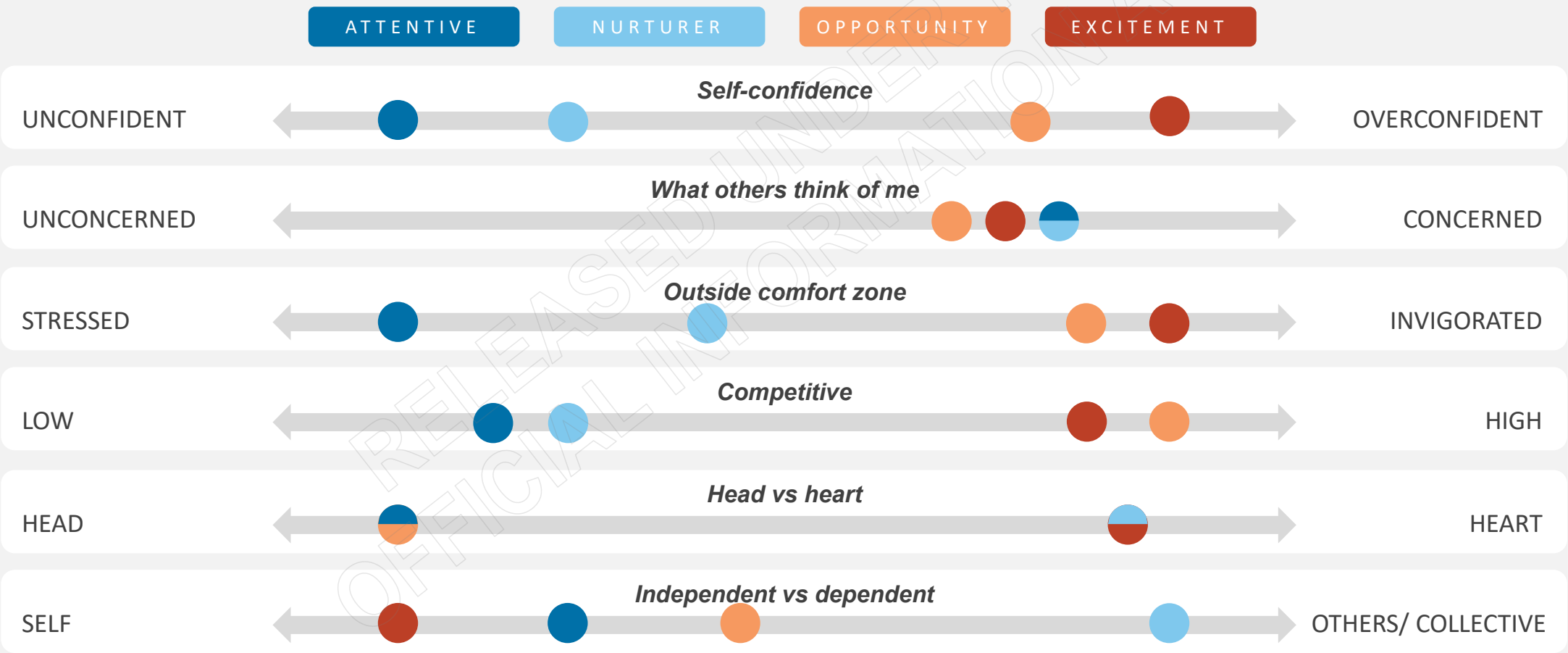


The mindsets are largely aligned on other demographics, although the Opportunity mindset tends to be higher income and higher educated, whilst the Excitement mindset are more likely to be in jobs that involve physical work.



	ATTENTIVE	NURTURER	OPPORTUNITY	EXCITEMENT
Main City	57%	55%	63%	59%
Provincial town	30%	28%	25%	27%
Rural area	13%	16%	12%	14%
European	81%	72%	78%	72%
Māori	11%	17%	10%	13%
Pacific Peoples	6%	8%	5%	5%
Asian	14%	14%	17%	18%
Other	*	1%	1%	1%
Low income	43%	41%	29%	42%
High income	57%	59%	71%	58%
Secondary school or below	39%	36%	30%	46%
Non-degree tertiary	29%	32%	26%	26%
Bachelor's degree or higher	32%	31%	44%	28%
Physical work	43%	48%	45%	59%

Each of the mindset has a distinct set of personality traits.



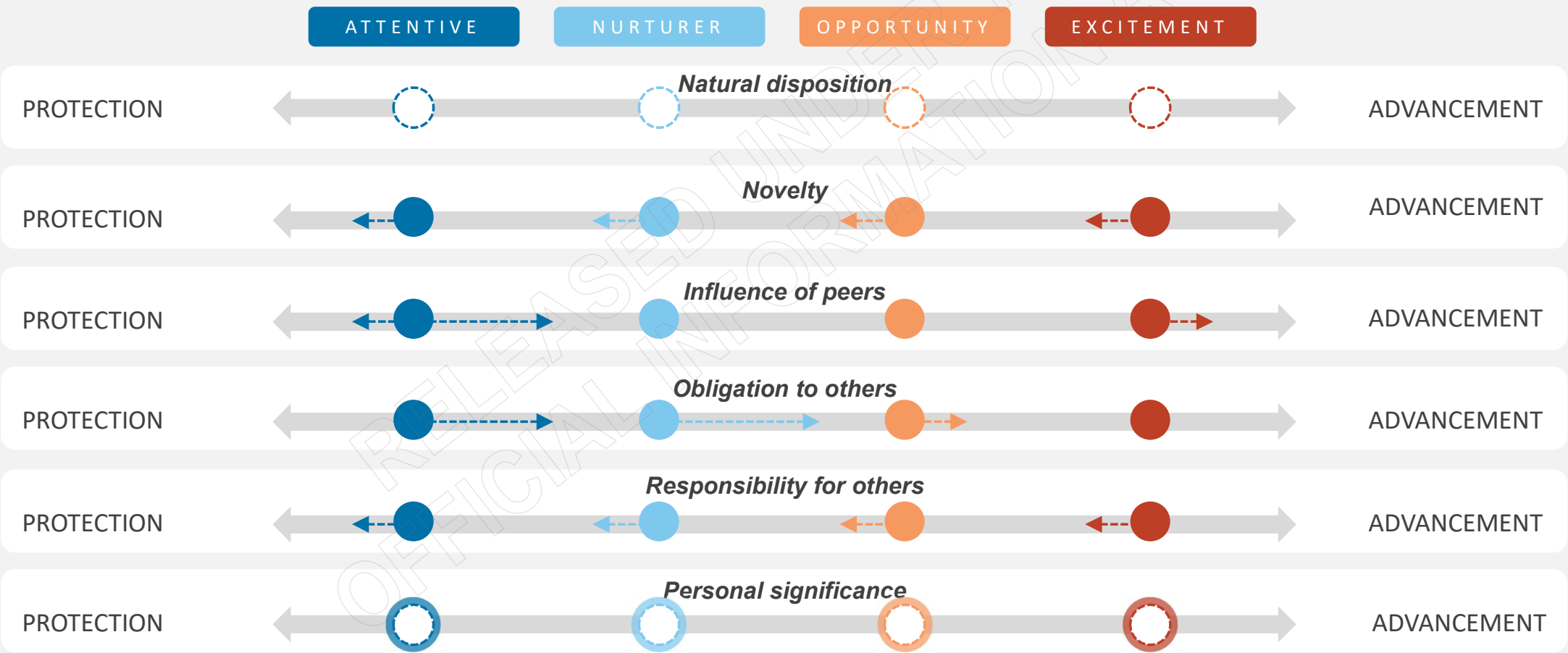
Each of the mindsets reacts differently to different situational characteristics, as the next page shows...



There are a bunch of sliders on the next page. These show how each mindset reacts differently to different situational characteristics.

- **Novelty slider:** All mindsets will tend to move left when faced with a new, unfamiliar situations. That is, they tend to be more cautious, more protective than their natural disposition.
- **Influence of peers:** Peer pressure mostly influences Attentive and Excitement mindsets. When in situations where peers are taking advancement actions, Attentive and Excitement mindsets will tend to follow (and for Attentive mindsets, this is against their better nature). When peers are being more protective, Attentive mindsets behaviour is reinforced.
- **Obligation to others:** When Attentive, Nurturer and Opportunist mindsets feel a sense of obligation to others (e.g. sports teams, work colleagues), they will tend to put their own safety at risk (more so than their natural disposition).
- **Responsibility of others:** Similar to novel situations, being responsible for others (e.g. children) means all mindsets are likely to be more protective than their natural disposition.
- **Personal significance:** This is how much value people place on the situation. When Attentive and Nurturer mindsets are in protective situations, this amplifies their natural disposition towards cautiousness. Whereas, when Opportunity and Excitement mindsets are in advancement situations, this amplifies their natural disposition towards risk taking behaviours.

Each of the mindsets reacts differently to different situational characteristics.



The Attentive Mindset



***“I’m cautious.
I think about
things,
learning from
mistakes from
the past.”***

Māori, female, 20’s



As a mindset, attentive people are anxious and hardwired to stay away from harm.



Typically they are:

- cautious, nervous and anxious about risk and harm - Kia tupato (be careful), kia ata haere (go carefully, proceed with caution).
- people who tend to stay in their comfort zone as risk is about loss. They tend to be pessimistic (glass half empty).
- driven by emotions and feelings that situations are outside their control. They experience this in their body, heart and gut (flight or fight response), and try to use their rational brain to plan and organise and pay attention to detail to gain some control.
- have low self confidence that in the context of harm can lead to reflection of past mistakes and self-blame, feelings of failure and not doing a good enough job of protecting self or others.
- conformists (following the rules makes them feel a bit safer).
- introverts in their way of thinking and interactions with others.
- people who would like others to be able to learn from their wisdom/hardships (especially older women/whaea or Aunty). The Attentive group used the term 'Whaea' to describe the cultural significance of their safety role.
- more likely than not to be women (two thirds of this mindset are women).

"Risks are scary. I don't do risk taking. You can get hurt. It makes me worried and scared."

NZ European, female, 30's

"I am a worrier, but I'm fine with that. I'm a planner. I think because I'm the oldest I had to be very organised and had a lot of responsibility."

NZ European, female, 30's

"I get anxious not knowing what's going to happen."

NZ European, female, 30's

"I'm cautious. I think about things, learning from mistakes from the past."

Māori, female, 20's



Their influences and flaws feature low self-confidence (seeking affirmation from others), and an aversion to moving outside their comfort zone.



SYSTEM ONE: AUTOMATIC, FAST

- ! Don't live to regret it
- ! Don't go against the grain

Fatal flaw

SYSTEM ONE AND TWO

- ! Finds it hard to say 'no' to others
- ! Not look foolish in front of others

They might not have the confidence to speak up or act on their inner voice

SYSTEM TWO: REFLECTIVE, SLOW

- ! Rules are there for a reason and to keep you out of danger
- ! Want to avoid feeling stressed, anxious, or scared



Meet Isla (Attentive)



Isla is about to return to work as a kindergarten teacher after being on maternity leave. She is meticulous and well organised across her life. Having all her ducks lined up makes her feel comfortable and content.

All sorts of things can keep Isla awake at night, from work to her baby to things that need to be done around the home. When she makes a mistake or does something wrong, it will go round and round in her mind as she feels like such an idiot. She hates feeling embarrassed.

Isla and her husband recently painted the outside of the house. She spent a fair bit of time sorting the colours and looking into all the tools and equipment they would need. They hired scaffolding and put it up themselves. Isla wanted to be sure they knew how to set it up properly, so looked online for instructions. She meticulously checked the scaffold was stable and all the pieces were in properly. This gave her reassurance that it was unlikely to all go wrong. And, she didn't want to regret not paying professionals to erect the scaffold!

The Nurturer Mindset



“I’m not so concerned about myself but I won’t put my family in danger.”

NZ European, male, 30’s



Nurturers have a “put the oxygen mask on others, before me” disposition towards risk.



The quantitative research confirms they have the highest representation of Māori and Pacific people (25%), and they tend to be older than other groups.

Their values are about people, and wellbeing pakeke/kuia/koroua . He tangata, he tangata, he tangata (what is important are people, valuing people).

They fulfil the Māori role of tuakana/teina, kaitiakitanga, rangatira. For Māori this is culturally normative and expected behaviour – they are living and breathing it.

They tend to be altruistic, and selfless with a strong family (especially tamariki), community, cultural and church focus (particularly Pacific people).

Their self worth tends to be defined by their value to others as this is core to their being.

Family and community are everything, and they contribute and work within expectations of their role.

Their attitude towards risk (especially when they are with others) is that risk is a threat and their whānau need to be protected from that risk/harm.

“There are some things I won’t risk for any reward, like family. I’m not so concerned about myself but I won’t put my family in danger.”

NZ European, male, 30’s

“Family is your core group. You need to look after each other, and find strength in family, share, and help each other. Protecting my family, particularly my daughter is important as the next generation. People who are reckless have no responsibility, not caring especially about their families.”

Chinese, male, 50’s



Their influences and flaws confirm their very strong affiliation with the needs of others.



SYSTEM ONE: AUTOMATIC, FAST

- ! Self risk overridden by focus on solving others' problems
- ! There is always someone worse off than you
- ! Sacrifices made

Fatal flaw

SYSTEM ONE AND TWO

- ! Morality – it's the right thing to do (particularly for others)
- ! Sense of duty to others (often driven by cultural and social norms)
- ! Kaitiaki role to fulfil – want to uphold work, personal, whānau and iwi mana and trust
- ! Walk the talk

They very easily take on too much and end up overburdened, tired or burnt out

SYSTEM TWO: REFLECTIVE, SLOW

- ! Make do with unreliable tools and equipment
- ! Being true to yourself means challenging yourself
- ! Epic failures can diminish your mana



Meet Shane (Nurturer)



Shane is 26 years old and has lived in a rural East Coast town for over 15 years where he has invested much of his time and energy into supporting his community.

He is grounded in te ao Māori, tikanga Māori, and tikanga relating specifically to his iwi, where his personal desire and actions for his community are driven by a whakatauki about creativity and innovation and a flourishing local community. His parents and uncle have also instilled in him acceptance and practice of multi-theism, belief in more than one God (Ngā Atua) and a desire to demonstrate their attributes and characteristics, i.e. to walk the talk and follow the role modelling of those whom he admires.

All these things guide the way he works as a teacher, tutors kapa haka, serves in cultural liaison roles and governance boards, and facilitates community-led development. Shane is very mindful about not performing his kaitiakitanga, manaakitanga and rangatiratanga roles properly in case they diminish his mana and erode trust from whānau and iwi. This is especially so because he represents his organisation, whānau, iwi, Ngā Atua, his generation and the next generation and wants to account well for himself and for them. For him there is high risk and low reward if he took chances while fulfilling these roles.

When he's not responsible for others, he is passionate about taking personal challenges as a meaningful contribution to improving himself, and so he can pass on wisdom and learning to others. For him this can be high risk but high reward.

The Opportunity Mindset



“You don’t know what’s coming but it’s potentially an opportunity.”

NZ European, female, 30’s



The opportunity segment have a 'bring it on' mindset.



They tend to be men (older than the Excitement mindset), high income earners (38% earn \$100,000+), and well educated (with a degree). Typically they:

- Have high self-confidence - They are strongly about tino rangatiratanga (self-determination), self-confidence, and they back themselves as the experts and leaders in everything they do.
- Like to challenge themselves and others - We can think about them in relation to a Maui persona - relates to Maui Tikitiki a Taranga – a demi-god who took on challenges for his own personal benefit as well as for the betterment of others. They like to push their own boundaries and will also encourage others to push boundaries so others can also grow and explore.
- See risk as an opportunity for gain - they perceive risk as an opportunity to grow and to gain from experiences and push boundaries and therefore they have a glass half full mindset. They won't 'bubble wrap' their children so they can learn and grow from their mistakes as well as the positive outcomes.
- Believe in taking calculated risks and have strong confidence their risk calculation is correct. They say they make decisions from the brain and are not driven by emotion.
- Are non conformist and early adopters – they are pioneers, forging their way ahead and having adventures.

"I think of uncertainty when I think of risk. That's a good thing. You don't know what's coming but it's potentially an opportunity."

NZ European, female, 30's

"In the grand scheme of things I don't let anything phase me too much."

NZ European, male, 30's



Their influences and flaws suggest high self-belief and drive (competitive), but they do want the respect and admiration of others.



SYSTEM ONE: AUTOMATIC, FAST



No pain, no gain

- What doesn't kill you makes you stronger
- "Be brave and get out of your comfort zone. How else will you grow?"



Be bold



Make the grade



It's worth it



Personal challenges are part of growth and life

Fatal flaw

SYSTEM ONE AND TWO



Be better, demonstrate mastery

Others rely on me and my skill

- "It comes down to team loyalty. You don't want to let your team down. I know I shouldn't play on certain occasions but someone will say it's only one game, and you're like 'I shouldn't but I can play' and you do."
NZ European, male, 30's



The end justifies the means (morality)

My tupuna will guide me

They can become over invested in the moment and the reward

SYSTEM TWO: REFLECTIVE, SLOW



Guidelines are just that



Rules don't always apply to me



Knows how to do things safely, capable of doing so



Meet Olivia (Opportunity)



Olivia is married with a couple of younger kids. She's an outgoing type, likes to try new things and is pretty happy in most situations. She likes her sport and is a keen, competitive footballer.

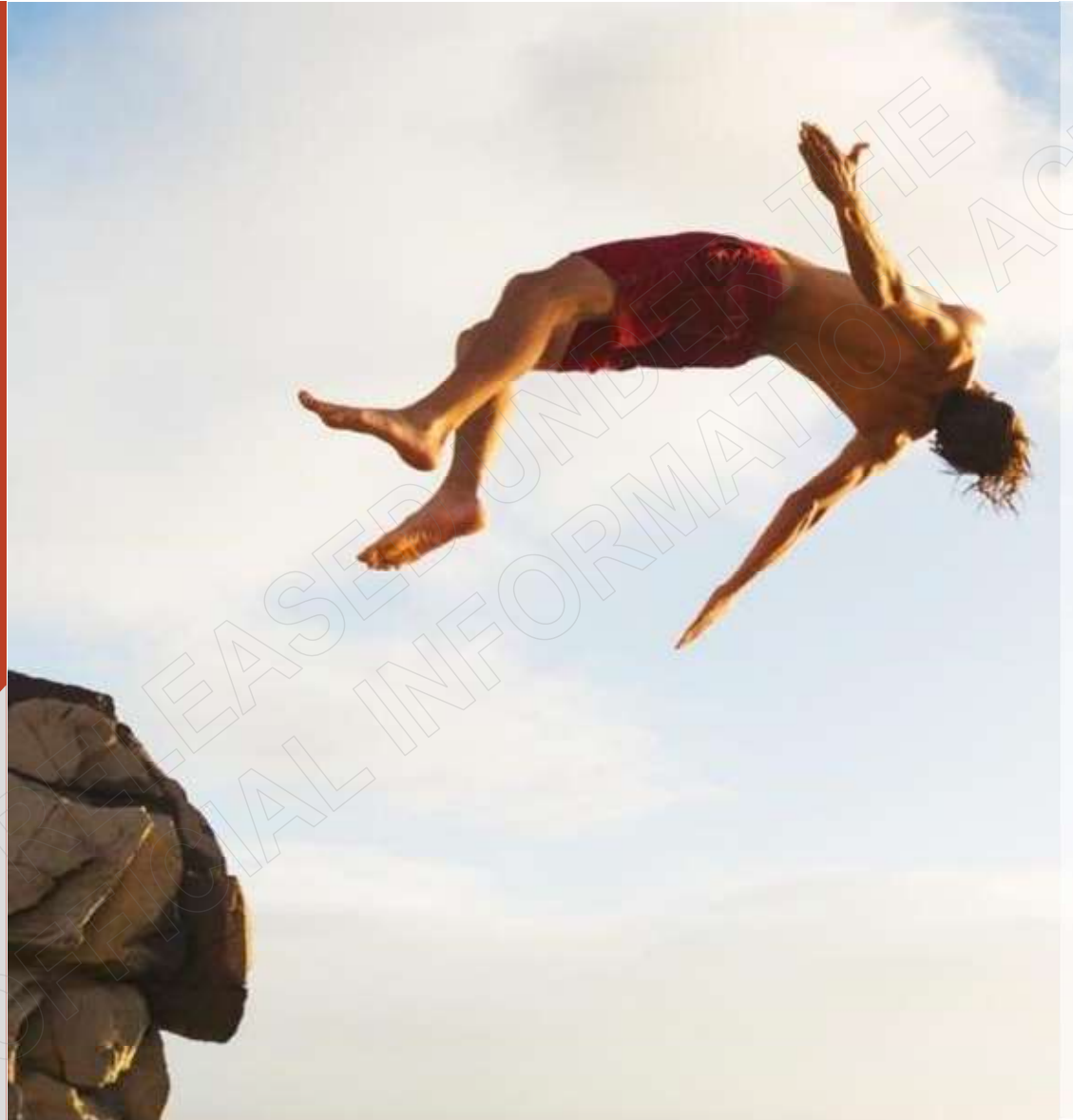
She is confident in her abilities across all aspects of her life, less confident in others' abilities though – *"It's the other drivers you have to watch out for"*. Rarely does Olivia feel things are getting out of hand, and not a lot fazes her. She is calm and confident, yet not cocky.

Olivia is determined and driven. She understands that progress and betterment means she has to take risks. This doesn't deter her. In fact, she relishes the challenge and is focused on the end reward.

As a parent, Olivia doesn't believe in wrapping her kids in bubble wrap. They need to get out there amongst it to explore and learn, which might end in minor injuries. In saying that, she understands kids need some boundaries so they don't seriously hurt themselves. She's quite happy to let them climb trees while giving them words of encouragement.

Olivia gives football 110%. There have been times when she has had a slightly sore something, but has played on. If it's not that bad, she can't let her team down.

The Excitement Mindset



“People live such dull lives...constantly worried about what could go wrong. It's not for me.”

NZ European, male, 20's



As a mindset, the excitement segment are driven by experience and enjoy the feeling that risk taking brings.



We know from the quantitative they tend to have higher representation of men, young people (53% aged under 34 years, and we know that frontal cortex is not developed under 25 years), with low levels of education (secondary school only), and 59% do physical work. We have tended to focus on the younger people in this mindset, as older people tend to learn from their injuries and tone it down a notch. Typically younger people:

- live for visceral, full body experiences, adrenalin and thrills. We can think in terms of Haututu (mischievous, up for anything, spirit of the moment), Te Whare Tapa Wha (thrills) - looking for sensory physical, emotional/mental, relational or spiritual (wairua) thrills.
- perceive risk as the opportunity to gain – it's exciting, invigorating, and makes you feel alive.
- live in the moment rather than worrying about the future or what can go wrong.
- believe that reward is returned 100% and far far outweighs risk (less than 1%).
- are non conformist - planning and adhering to 'the rules' is restricting and dull and not for them. They are proud of their non conformity and defined by it.
- tend to be about the self, not others. Because they are young they are not yet parents, but they do care about whānau.
- may have low self-confidence and are out to prove themselves to self and others (but wouldn't admit that).

"People live such dull lives...constantly worried about what could go wrong. It's not for me. There'll be plenty of time [to worry] when I have kids and a house."

NZ European, male, 20's

"I love having people in the car with me...but sometimes I do get a bit tense because I don't want them to have a bad time."

Māori, female, 20's



Older excitement people have turned it down a notch but they are still excitement driven at their core.



Typically older people tone it down a notch after they've had an injury and our messages for other mindsets will have at least some resonance:

- I'm not as young as I was and I'm not bullet proof.
- they have families that need them (more of a Nurturer mindset).
- start to calculate risk a bit more (more of an Opportunity mindset).
- they have work and income commitments (especially for those that have physical jobs) and injury would have repercussions on self and whānau.
- the older excitement men may be able to act as a steadying role model for younger whānau.

"I tried to Oli (jump) on rear BMX wheel from one jump to the next and the impact of the rear wheel landed wrong and the shock travelled up my back. Usual life was painful particularly while driving...(I was thinking and feeling) I'm still young, I'm gonna give it a go! I was feeling excited, scared and bullet-proof! (Now) I'm not as young as I used to be! Shit! I got to work! I'm giving up BMX. I'm wiser for it! That will learn ya. "

Māori, male, 50's



Their influences and flaws suggest a high risk profile of pushing the boundaries and accepting the consequences.



SYSTEM ONE: AUTOMATIC, FAST

- ! She'll be right mentality
- ! Play by my own rules
- ! YOLO (You Only Live Once)
- ! FOMO (Fear Of Missing Out)
- ! Won't happen to me

Fatal flaw

SYSTEM ONE AND TWO

- ! A thrill witnessed is a thrill enhanced

They don't care deeply about harm for self.

SYSTEM TWO: REFLECTIVE, SLOW

- ! Accept the risk
 - Desire to push boundaries even if that means paying the price
- ! Disdain for authority
 - Rules are stupid, for others
- ! Being safe is over complicated and boring



Meet Josh

(Excitement)



Josh is in his late twenties and works as a casual labourer. He flats with a few friends, and loves cars and football. He's single, and taking life one step at a time.

Josh has always loved cars ever since he got into racing games as a kid. He's had many over the years but his current Subaru is his pride and joy. He loves to go on drives with a few other mates on the weekend; they have a few spots around town that they go to for some shenanigans. Josh isn't worried about crashing or anything going wrong, he's as an excellent driver and besides, what's the point in living life without a few risks?

When it comes to his football, Josh loves to try new tricks with the ball even if sometimes they don't come off during the game. Before a game, he warms up by doing a few keepy-uppies and messing around with the ball. Some of Josh's teammates do a full warmup with stretches before the game, but they're usually the older guys or new starters who don't play that often.

Josh likes the guys he works with but the safety rules and regulations can be annoying. They make everything take twice as long especially for mundane things that you can do quickly and easily.



4. Understanding motivations to change



In order to help understand motivations to change, we first established what attitudes really drive significant injuries across the population.



We compared people who reported having experienced a significant injury* in the past five years to those who did not.

We did this by conducting a *discriminant analysis* using all of the attitudinal factors we measured in the survey.

The results of this analysis told us which attitudinal factors are best at predicting reports of serious injury.

*For the purposes of our analysis, a “significant injury” included those which resulted in more than one week off work, or surgery. The analysis excluded respondents aged over 65. This allowed us to focus in on injuries that were most likely to have been caused by attitudinal factors, rather than physical factors associated with ageing.

We discovered five key ingredients in our “significant injury cocktail”.



High

Stimulation

I like surprises and am always looking for new things to do. I think it is important to do lots of different things in life.

I look for adventures and like to take risks. I want to have an exciting life.

Strength = 27%



High

Fatalism

It would be pointless to make serious plans in such an uncertain world.

No matter how hard we try, the course of our lives is largely determined by forces beyond our control.

Strength = 23%



Low

Conformity

I don't think people should do what they're told. They shouldn't follow the rules.

It's not important to behave properly. Don't avoid doing something just because people say it's wrong.

Strength = 18%



Low

Preventability

Most of the time, I don't think there's anything I can do to prevent injuries happening.

Strength = 15%



High

Power

It's important to be rich. I want to have lots of money and expensive things.

It's important for other people to respect me. I want other people to do what I say.

Strength = 12%

The ingredients of the 'injury cocktail' are mixed quite differently for different mindsets.



	ATTENTIVE	NURTURER	OPPORTUNITY	EXCITEMENT
STIMULATION	Low	Low	Very high	Very high
FATALISM	High	Low	Very low	Very high
CONFORMITY	High	High	Very low	Low
PREVENTABILITY	Low	Very high	High	Very low
POWER	Low	Very low	High	Very high

The most powerful motivator to change the impact of this injury cocktail is the responsibility for other's welfare and safety – Rangatiratanga.



SITUATIONAL MOTIVATOR

IMPACT SCORE

DIRECTION OF CHANGE

Responsibility for others

124



Competition with others

104



Potential to “have fun”

102



Novelty

94



Obligation to others

91



Fear of regret

91



Presence or awareness of rules

90



Influence of peers

89



Personal significance

83



Commitment to something

74



When risk taking has a potential impact upon others (whether their safety or welfare) this prompts people to tone down their behaviour.

This was backed up by our findings in qual and was heightened amongst those with a spiritual, cultural or moral dimension.

Many people had stories of how being in roles of responsibility had changed their behaviour. But also people were consistently uncomfortable with the prospect of someone else getting into trouble for their own actions (or inaction). It's simply seen as 'not fair'.

Responsibility for others is unique in that it strongly impacts all mindsets, whereas other motivators are less consistently impactful on behaviour.



SITUATIONAL MOTIVATOR

Responsibility for others

Competition with others

Potential to “have fun”

Novelty

Obligation to others

Fear of regret

Presence or awareness of rules

Influence of peers

Personal significance

Commitment to something

AVERAGE ‘STRETCHINESS’

	Attentive	Nurturer	Opportunity	Excitement
Responsibility for others	127	113	141	110
Competition with others	97	97	127	87
Potential to “have fun”	99	90	121	94
Novelty	94	86	105	91
Obligation to others	96	88	97	77
Fear of regret	89	80	105	93
Presence or awareness of rules	87	83	102	89
Influence of peers	88	84	99	86
Personal significance	82	76	92	80
Commitment to something	69	64	87	79
AVERAGE ‘STRETCHINESS’	93	86	108	87

Our analysis allowed us to measure how ‘stretchy’ an individual’s behaviour was in response to different situations – i.e. how likely a change in situation resulted in a change in behaviour.

All mindsets were ‘stretched’ by responsibility for others (ie likely to make them modify their behaviour), whereas some of the other motivators we explored, like obligation to others, had more varied response.

Incidentally, the Nurturer and Excitement groups were least ‘stretchy’ in their response, indicating that they are more likely to stick with their core risk setting (though this setting is of course very different for the two groups). The Opportunity group was the most ‘stretchy’, indicating that they rely more heavily on situation based judgement in their decisions (i.e. size up the situation).

The other strong motivator to change behaviour is - not surprisingly - the prospect of the injury itself – particularly the seriousness of injury.



% changing their mind when there is a higher seriousness of injury

	All NZ	Attentive	Nurturer	Opportunity	Excitement
Rugby scenario:	84%	90%	83%	81%	80%
Cycling scenario:	76%	74%	84%	75%	70%

Our survey tested the impact of both the seriousness and certainty of injury through observing people's reactions as we changed elements of two key scenarios.

When we increased the seriousness of the injury, all mindsets changed their claimed behaviour (though some more emphatically than others).

This was reinforced in our qual discussions, where we observed that the degree to which the impact of a risk is long lasting (vs short recovery) seems to drive people's sense of consequence (and hence hesitation to take a risk).

These do not always have to be bodily injuries— other forms of loss (social standing, mana, ability to provide) are also impactful. The memorability of consequences also plays a role – those with dramatic, singular and emotional stories are more likely to have impact.

The certainty of injury does have an impact, but this is less strong and less universally relevant than seriousness of injury.



% changing their mind when there is a higher certainty of injury

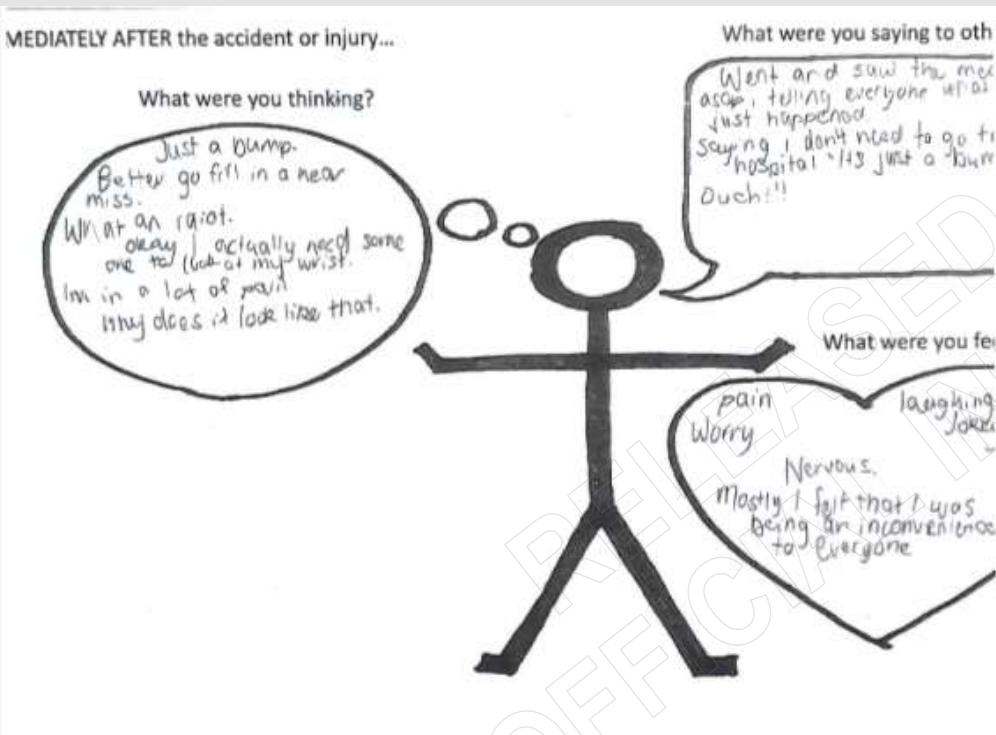
	All NZ	Attentive	Nurturer	Opportunity	Excitement
Rugby scenario:	62%	67%	73%	52%	56%
Cycling scenario:	76%	86%	85%	75%	58%

We also tested the impact of the certainty of injury in the same way.

Although impactful, this did not appear to be as strong as the prospect of serious injury, and appeared to be significantly less impactful for the risk promotion focused mindsets (Opportunity and Excitement).

It may be that these mindsets feel that they have already calculated the risk and therefore an increase in certainty of a risk they have already accepted to take is not something that is motivating to them.

Experience is not as impactful as we might assume.



One respondent's pre-task. Note 'just a bump' and mentions of laughing and joking when clearly she was in some difficulties (NB: received with poor cropping from respondent)

We found that some people do change due to experience – but mainly in quite hard won circumstances (i.e. major accidents).

Otherwise, personal experience is an unfaithful guide. Most of the time, things go right – and we take the wrong conclusion that familiar is safe. Also, learning may fade as people get used to changed life circumstances or do bounce back.

The pretask we set respondents threw some light on this. Immediately after, they take stock. If it's bad they feel worried about what it will mean and they also often feel silly and internally berate themselves. People tend to try to calm themselves and downplay it to self and others around us – "it's not too bad", "it will be ok, haha".

Several months down the track, they feel they have recovered, and may report being a little more careful (depending on mindset and how bad it was) but still largely minimise it, deliberately putting it out of their minds and go back to their 'normal'.

Other people's experience often doesn't count for much unless they are closely known or highly relatable due to fundamental attribution error (what happens to me by circumstances happens to them due to stupidity).

Looking holistically, certainty, consequences and experience play out differently by mindset.



ATTENTIVE

CERTAINTY: Vigilant so may overestimate certainty.

CONSEQUENCES: Sensitive to their own self image and self worth of being in control. "I'd never forgive myself" and "I don't want to be that person that is out of control"

NEAR MISS: Heightens vigilance

EXPERIENCE: Takes to heart. Some degree of validation ("I knew it").

OPPORTUNITY

CERTAINTY: May downplay certainty as they believe they have taken steps to avoid risks.

CONSEQUENCES: Sensitive to impacts on their 'winning' status and mana, including trust of others. "I've let myself down"

NEAR MISS: May reaffirm/adjust their mastery.

EXPERIENCE: Learn and optimise for the future.

NURTURER

CERTAINTY: May underestimate likelihood as focused on desired outcome. May also have an accurate estimate but do it anyway because risk to self is not as bad as risk to others.

CONSEQUENCES: Sensitive to consequences on others rather than self. Willing to "shoulder the burden" so others don't have to.

NEAR MISS: Consequential if impacts other's lives.

EXPERIENCE: Will learn if impacts others. May be some sacrifices.

EXCITEMENT

CERTAINTY: Downplay certainty - won't happen to me as I've got this or brush it off as you can't have thrill without an element of leaving things to chance.

CONSEQUENCES: Sensitive to losing the thrill (becoming boring), impact on someone they admire.

NEAR MISS: May add to the thrill, the story.

EXPERIENCE: Narrow learning experience, limited to specific context. Put it down to external factors.

Using this understanding of core motivations, we developed and discussed a range of different motivations and calls to action with groups of each mindset.



For the last phase of the research, we tested a selection of motivations and calls to actions amongst individuals of each mindset.

(Pictured left and detailed in the appendix).

The Attentive
Mindset
motivations to
change



***“I won’t be
doing that
again in the
near future.”***

Māori, female, 50’s



Attentives' risk cocktail ingredients confirm a 'safety first' mindset born from a low locus of control and a desire to stay in their comfort zone.



ATTENTIVE

STIMULATION

Low

FATALISM

High

CONFORMITY

High

PREVENTABILITY

Low

POWER

Low



Therefore, they tend to gravitate towards call to actions and motivations that reinforce their thinking and protecting mindset.



Given their hardwiring we see them gravitate towards Motivations that are core to who they are (system 1) and tend to be about looking out for others:

- *To look out for whānau, you need to look out for yourself.*

They pick out Calls to Action which reinforce their 'thinking' and protecting mindset:

- *Protect what matters*
- *Do the right thing when it's the right thing to do*
- *Stop and think, think twice.*

However, these tend to align with what they already do. This is no bad thing as they are already modelling cautious risk/harm reduction behaviour.

"Reinforces my own thinking."

Māori, female, 40's

"What I already stand by."

NZ European, Female, 20's



However, when they are with other people, they have an important vigilance role, but they might lack the self confidence to follow it through.



Because they have attention to detail, and they are prepared and looking for problems (trouble-shooting), they are likely to want to pull other people back.

Inclined to be nervous and say to self and others 'be careful'. Other people (Opportunity and Excitement mindset) may resent/not value this role and ignore them or tell them they are 'spoil sports' or over anxious. This may lead them to keep quiet against their better judgement.

If things do go wrong their nervousness is confirmed (I knew it!) But it's a hollow 'victory' because they are also full of self-blame – should have done things differently, should have spoken up, should have prevented that.

Due to low self confidence they are sometimes likely to go along with what others want to do, nervous the entire time and highly relieved if they come out of it ok.

"I'd had some beers, I was with four others. I was kind of apprehensive, but determined to ride the bike. I would like to try, I have lousy balance. (After falling off) felt stupid, with dented pride, confirmed I needed to adjust the seat height. Won't be doing that again in the near future."

Māori, female, 50's



Therefore, we need to solve their core risk vulnerability – self doubt – in order for them to become more effective risk managers.



Risk vulnerabilities

They feel things in their gut (gut instinct), but find it hard to back themselves and withdraw from situations or may not speak up.

Peer pressure (and alcohol and other drugs) can lead them to be more risk taking than they really want to be.

Their lower self confidence can mean that they take their cues from others – since no-one else seems worried or no-one else is saying something so maybe I'm wrong.

SELF DOUBT

What we need to solve

We need to affirm their role and the value they bring in protecting others. They're not worriers, they are protective warriors...

We need to give them the permission and they language they need to speak up.

CONFIDENCE IN YOURSELF



This means affirming the value of their role, in a way that they feel comfortable with.



Affirm the value of their role.

Thankyou for being mindful; for preparing and planning and mitigating risk.

Ask others to share the emotional load.

Permission and empower to back themselves (listen to their gut feeling) and be themselves.

If they speak up for themselves they may also be speaking up for others who were keeping quiet.

Unintended consequences might be that it is too much to ask them to speak to Opportunity and Excitement as they are not ready to hear from the Attentive and we don't want the Attentive to get the backlash/retreat.



In my heart (gut) I have a gut feel that something is wrong. I need to have confidence in what it's telling me and then I need to heed it. I need to be confident in the face of others who are more risk-takers than me. I back myself. I'm acting from a place of heart/aroha to keep others safe from harm.



I need to be able to hear thank you for saying that, I hear you, I'm listening to you, actually I feel the same, you've got a good point. I need to listen to myself. They need space to express themselves (others to respect that and not override them).



In my head I need to feel reassured that I'm right to be nervous, that I've done my planning and risk mitigation and I have the right to say something.



I need to be able see how and in what ways I'm valued and that I've made a difference.



I need to be able to say I'm not comfortable with this I'm not going to do it, or how about we do it a different way. We need to give them the language to use.

**The Nurturer
Mindset
motivations to
change**



***“Not being
able to look
out for loved
ones would be
losing the
most
satisfying
thing.”***

Māori, female, 50's



The risk cocktail ingredients reveal an aversion to risk and a high level of conformity (rules help prevent risk).



NURTURER

STIMULATION

Low

FATALISM

Low

CONFORMITY

High

PREVENTABILITY

Very high

POWER

Very low



Therefore, they tend to gravitate towards call to actions and motivations that play to their nurturing mindset.



Given their hardwiring we see them gravitate towards Motivations that are about other people, especially *To look out for whānau, you need to look out for yourself*. Importantly whānau has high resonance for both Māori and Other participants. Indeed it's the only Māori word that resonates for 'Others'.

At the core of 'to look out for your whānau, you need to look out for yourself' also lies an unexpected truth – that in their pursuit of caring for others they might miss care for themselves.

They also gravitate (but not as strongly) to *Your actions might end up injuring others*.

Calls to Action which also focus on others have resonance:

- *Protect what matters*
- It doesn't hurt to say something to stop someone getting hurt.

The use of tikanga resonated most with the Nurturer Māori group where it was clear by what they said that tikanga Māori inherently underpinned their culturally normative safety behaviour. They saw themselves as fulfilling kaitiakitanga, tuakana/teina and rangatira roles.

"Not being able to look out for loved ones would be losing the most satisfying thing. Makes quite a big difference in thinking at least. It appeals to your most strongly held values, feelings at the core."

Māori, female, 50's



They are more likely to think ‘are YOU ok?’ than do the same for themselves.



Their hardwiring is to look out for others, rather than themselves, so much so they may put themselves in harm's way to look out for and care for others (they would rather mow the neighbour's lawn with a dodgy mower and in jandals, than not mow the lawn and let the neighbour down).

They can act as the ‘referee’ in their families, making sure that everyone is included and everyone is in it together, looking out for one another so they are not harmed.

Tend to put others needs first and their own needs second.

Other people are likely to value them and rely on them (but possibly to the detriment of the Nurturer wellbeing).

“I struggled to get the car back under control, my daughter was screaming, my wife was deathly silent. My heart was racing, panic, my life flashing before my eyes, worried about my family. I felt really bad that my mistake could have caused a serious accident.”

NZ European, male, 50's

“You just do it. Before I'd think nothing of getting up at 4am and driving tired but now I realise that there's others in the car too.”

Māori, female, 40's



Therefore, we need to get them to recognise that they need some self care in order to fulfill their core role.



Risk vulnerabilities

They can very easily take on too much and end up overburdened, tired or burnt out and putting themselves in harm's way.

If they can't care for others they can't fulfil their core role and value.

They hate the idea of failing/hurting others or others having to take on the nurturing role (being a burden).

DOING TOO
MUCH

What we need to solve

We need to affirm and value their role.

Take a breath (listen to yourself).

Take care of yourself so you can 'stay in the game'.

Give yourself permission to fill-up.

SELF CARE



This means recognising that the value of their role is the very reason why they need to take more care for themselves.



Affirm the value of their role.

To care for whānau you need to care for yourself.

Self care is a good thing – everyone needs this.

There are **no unintended consequences** for others as all mindsets have at least some affinity for taking care of self so as to take care of whānau.



In my heart (gut) I need to nurture myself as well as others and feel value in caring for self.



I need to be able to hear thank you for everything you do for whānau and community. We couldn't do without you so please don't 'fall over'.



In my head I need to know that self-care is justified and find time and place for that.



I need to be able see how and in what ways I'm valued and I make a difference for my whānau and community.



In my head I need to know that self-care is justified and find time and place for that.

The Opportunity
Mindset
motivations to
change



***“It’s unfair to
select
someone
else’s risk and
reward, it’s
selfish.”***

NZ European, female, 20’s



The risk cocktail ingredients reveal **THEY KNOW BEST**; they're used to being in charge and are **NOT** open to redirection and being reined in.



OPPORTUNITY

STIMULATION

Very high

FATALISM

Very low

CONFORMITY

Very low

PREVENTABILITY

High

POWER

High



Therefore, they respond to motivations and calls to action that reinforce their calculated view of risk.



Given their hardwiring we see them gravitate towards motivations to do with repercussions such as:

- *You might not die from an accident, but you may have to live with the consequences.*
- *An injured life is a frustrating life.*
- *To look out for your whānau, you need to look out for yourself.*

However, this is tempered by an attitude of 'it won't happen to me because I'm an expert at calculations and even if I've been injured I recovered and I wouldn't go back and change a thing because I love what I do'.

In terms of calls to action *take a risk, but take a calculated risk* and *smash life but not yourself* strongly confirm their risk outlook.

(Thoughts about previous injury)

"Make the most of not being injured. It was annoying, regret, if only that didn't happen but it probably goes with mountain biking."

NZ European, male, 20's

"I'm unfazed, accidents happen. I feel this way about most injuries I've had (had lots). It's bound to happen, no big deal, I feel completely ambivalent."

Fijian Indian, female, 30's

"(Take a calculated risk). It's applied and productive advice and not judgemental. It resonates with how I see the world. But it won't make a difference as that's how I think and act already."

NZ European, female, 20's



However, the implications on others are cause for hesitation.



However, appealing to their thinking (*stop and think*) and recalculating in the moment to stop others from getting hurt starts opening up more reflection around guilt and lack of fairness.

They tend to push other people out of their comfort zone so others can also extend their boundaries, learn and grow. This can have positive outcomes for people as they discover new things for themselves and feel happy and proud. However, it can also make others feel nervous, unable to speak up (e.g. the Attentive) and if things go wrong that's not fair. Nor is taking a personal risk which goes wrong which impacts on other people e.g. your family.

NB: if Opportunity mindset people happen to 'fail' they are extremely embarrassed as it shows them up as not expert and/or their calculations were incorrect.

"Feeling silly, this is embarrassing. I want to appear fit and able to do what I want."
NZ European, male, 20's

"I can select risk for myself, but it's unfair to select some-one else's risk and reward, it's selfish."
NZ European, female, 20's



Therefore, their thinking skills for the benefit of self and others need to help them keep perspective – to use.



Risk vulnerabilities

Might be intentionally 'naive' about the risk and consequences so they can still do what they want to do.

They don't like to be seen as 'failing' at doing something and can get caught up in the moment and the reward. This can leave them open to 'motivated reasoning' or not recalculating as the situation changes.

They accept that it's ok to take a personal 'hit' – it's part of pushing boundaries, and anyway they feel they can recover.

However, they'll resent being 'told', so we can't tell them they are not expert or that they have calculated risk incorrectly.

OVER
INVESTMENT

What we need to solve

We need to help them keep perspective – not just for themselves, but also for others.

They acknowledge that it's ok to calculate your own risk and reward, but it's unfair to calculate others' risk and reward, thereby appealing to their sense of fairness and what's ok for them, might not be ok for others.

So we can ask them to be mindful and recalibrate for themselves and others who may be affected by their risk taking.

KEEP
PERSPECTIVE



This means appealing to their natural sense of responsibility and fairness as they navigate risks for self and others.



Affirm the value of their role – we need people who are confident to take calculated risks, who explore and push boundaries, who innovate and create new boundaries.

It's great if they can take a leadership and mentoring role and take others on that journey as well so that others grow and learn and develop.

Be mindful you keep your brain engaged and recalibrate as you go for self and others.

Provide help making better decisions BUT only from their peers (educated/smart, risk taking experts).

Give space for others to explore and develop in their own way and at their own pace.

Unintended consequences for other mindsets is that anything about taking calculated risks literally sends a shudder down the spine of the Attentive. However, they will opt out of listening to any narrative about risk as not applying to them.



In my heart (gut) I feel the thrill, but I need to not lose myself in the thrill and know I'm being fair to my own needs and also others.



I need to hear affirmation of my role, expertise and leadership. I'm willing to hear from other educated experts e.g. paramedics, fire service, lifeguards, Department of Conservation.



In my head in the moment I need to remind myself to keep my brain engaged, be mindful and recalibrate as needed. I need to keep thinking!



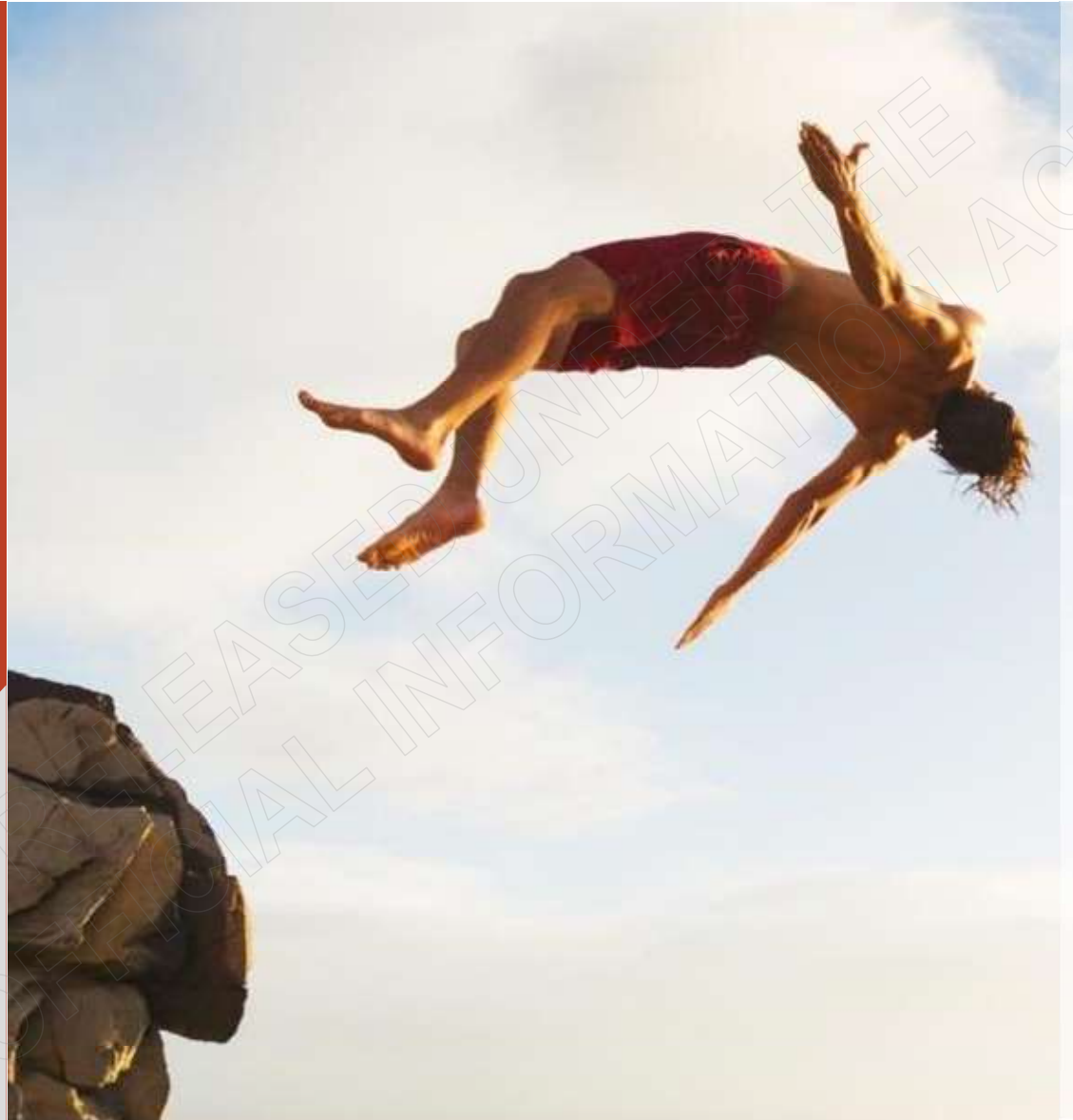
I don't want to hear that I don't know what I'm doing.

I need to see I'm valued and I make a difference.



I need to be able to say come with me (motivate others), but if you're not ok I'll listen.

The Excitement
Mindset
motivations to
change



***“This is when
you need to
call it for
yourself and
others”***

NZ European, male, 20's



The risk cocktail ingredients reveal a **COMBUSTIBLE** mix of wanting thrills, not conforming, looking for respect, 'shit' happens and there's nothing I can do about it.



EXCITEMENT

STIMULATION

Very high

FATALISM

Very high

CONFORMITY

Low

PREVENTABILITY

Very low

POWER

Very high



When they are with other people/mindsets they tend to have a **Whatever! See ya later! Attitude.**



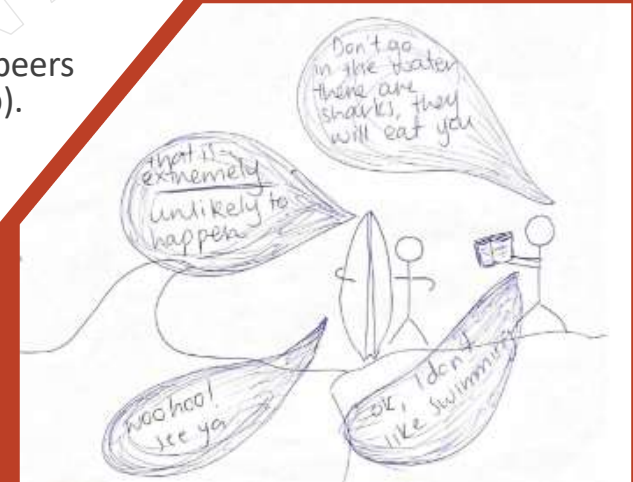
They tend to be self-centred and don't really think about others, but others (especially younger peers or family members) are likely to follow them. (If they are the youngest they are trying to keep up).

They may have the 'risk taker', non-conformist role in the family that is almost expected and encouraged of them (others are living through them vicariously).

As they get older (more mature and have children and partners) they are likely to throttle back.

They may be way beyond the boundary and say to others who are not thrill seekers like them 'see ya later'.

They are at ease taking on personal risk and don't always need others participating to be out there doing it.



"One person is on the shore with a rule book (The Attentive) saying to the surfer 'don't go in the water, there are sharks, they will eat you'. The surfer (the Excitement mindset) says 'That is extremely unlikely to happen'. It turns out the first person doesn't even like swimming (a non expert) so the surfer says 'Woohoo see ya' ."
NZ European, female, 30's



Getting them to identify with any of the calls to action and motivations is a tough task.



Although the motivations around consequences are resonant, *e.g. You might not die from an accident, but you may have to live with the consequences*, they tend to dismiss them – an attitude of ‘not for me there won’t be’, or ‘if there are I’m ok with that, it’s part of living life to the full’.

Given their hardwiring we see them NOT gravitate towards calls to action that is about them being told:

- stop what you’re doing and think *e.g. Stop and think, think twice.*
- be safe *e.g. Be awesome. Be safe.*
- anything that sounds like an adult trying to be cool *e.g. Smash life, not yourself.*

For the Māori group, tikanga was considered as being too narrow a wisdom, out of step with the safety kaupapa, and an imposition to be the only source of wisdom about safety. They preferred to draw on the greater body of wisdom, including their lived experiences to inform them about safety and risks, of which, tikanga is but one component.

They somewhat gravitate towards:

- take a risk, but take a calculated risk – But it makes no difference, I already do this.

So what disrupts their behaviour? Given their age and mindset it is very challenging to disrupt. Along the lines of:

- stop others from getting hurt (be a role model for younger people).



They may accept the risk for themselves – but they may care more about the unintended consequences for others.



Risk vulnerabilities

Low self-confidence and out to prove themselves and find their place in the world. Given their age, alcohol and other drugs likely to be a contributing factor to going beyond the boundary and considering harm (downsides) to be part of life's upsides.

They won't want to be considered safe, conformists, non-risk takers, boring as that would undermine their role.

DON'T CARE
ABOUT HARM
FOR SELF

What we need to solve

We need other role models they admire as experts out pushing the boundaries to say 'hey this is when you need to call it for yourself and others'.

Get them to consider how they are role modelling for younger whānau who are likely to admire them and follow without the same expertise and skills you have (playing on guilt and affirming their role).

ROLE
MODELLING



The solution lies in pricking their conscience by getting alongside them.



Affirm the value of their role. We need young people to push the boundaries, challenge the status quo, try new things, question the way things have always been done or we won't progress.

We affirm their embracement of the thrill of life (they're out there doing it, not sitting at home doing nothing and playing it safe and boring).

Unintended consequences are limited as other mind sets won't put themselves in this extreme category.

There is a risk though that the Opportunity group who can be a bit similar will dissociate – that's not me, I'm smarter than that!



In my heart (gut) I need to have more self confidence to make less harmful choices/decisions.



I need to hear I have value (build their self-esteem and confidence). I need to hear from my heroes.



In my head I need to use my more rational thought processes to know what is extreme even for me and when to call it.



I need to see my role as a leader and others are following my lead so I have a role to play in making sure they come to no harm



I need to say to myself and others I'm going hard out with practice and building my skill and expertise.

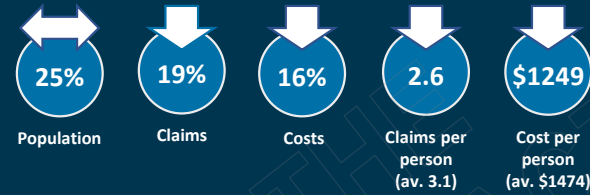


4. Summarising the mindsets





Attentive mindset



“I’m cautious. I think about things, learning from mistakes from the past.”

They are [Profile]

Anxious and hardwired to stay away from harm. Not self confident, but believe they have wisdom from their hardships. More likely to be women.

Who view risk as [Risk attitudes]

About loss. They tend to be pessimistic (glass half empty). Tend to self blame if things go wrong.

And are therefore motivated by ideas around [Motivations]

Protection and 'thinking'.

But they are vulnerable because [Flaws]

They might not have the confidence to speak up or act on their inner voice.

And may not change due to [Tension]

Their lower perception of self worth.

So we need to [potential solution]

Create affirmation and permission - show that their role is valued and they are valuable.



Opportunity mindset



27%

Population



35%

Claims



39%

Costs



3.6

Claims per
person
(av. 3.1)



\$1642

Cost per
person
(av. \$1474)



*“You don’t know what’s coming
but it’s potentially an opportunity.”*

They are
[Profile]

Highly self confident, responsible people that like challenging self and others. Often men.

Who view risk as
[Risk attitudes]

An opportunity to gain and to live life.
Embarrassed if they fail.

**And are therefore motivated
by ideas around**
[Motivations]

Calculating risk and consequences.

**But they are vulnerable
because**
[Flaws]

They can become over invested in the moment
and the reward.

And may not change due to
[Tension]

Their individualistic self belief.

So we need to
[potential solution]

Give them the perspective to recalibrate for
themselves and others who may be affected by
their risk taking.



Nurturer mindset



Population



Claims



Costs



Claims per
person
(av. 3.1)



Cost per
person
(av. \$1474)



“I’m not so concerned about myself but I won’t put my family in danger.”

They are [Profile]

Altruistic and selfless people who define their self worth through their value to others. Often older women.

Who view risk as [Risk attitudes]

A threat to other's wellbeing. Hate being a burden on others if things go wrong.

And are therefore motivated by ideas around [Motivations]

Looking out for others.

But they are vulnerable because [Flaws]

They very easily take on too much and end up overburdened, tired or burnt out.

And may not change due to [Tension]

Their tendency to put others needs first and their own needs second.

So we need to [potential solution]

Affirm that to care for whānau you also need to care for yourself.



Excitement mindset



Population



Claims



Costs



Claims per person
(av. 3.1)



Cost per person
(av. \$1474)



“People live such dull lives... constantly worried about what could go wrong. It's not for me.”

They are
[Profile]

Non-conformist, live in the moment people, somewhat self centred. Often younger men.

Who view risk as
[Risk attitudes]

An experience to test their boundaries. Phlegmatic if things go wrong (but don't really believe it will).

And are therefore motivated by ideas around
[Motivations]

The unintended consequences for significant others (but see little motivation to change for themselves).

But they are vulnerable because
[Flaws]

They don't care deeply about harm for self.

And may not change due to
[Tension]

Unwillingness to take instruction from others they do not respect.

So we need to
[potential solution]

Use their role models to help them role model for others.

Although each mindset revealed specific flaws in their risk taking, there are some common flaws that many will recognise.



The common flaws we discovered were:

- When we take too much on (busyness, tiredness...)
- When we accept to do something against our better judgement ('lead astray', 'drop your guard')
- When we know something is not right but we don't say anything ('I didn't want to get involved')
- When we are distracted in the moment ('came out of nowhere')
- When we are over invested in the reward ('really wanted to do it')

There are moments that we all accept that we may be more vulnerable to accidents happening

Whilst these flaws arose from our conversations with different mindsets, we believe that they will find resonance across multiple mindsets.

But simply pointing out our flaws may not always be enough.



When something goes wrong, it often simply reinforces our approach*:

- Attentive people have reaffirmed that they need to be worried.
- Excitement people have discovered their boundaries.
- Opportunity people have confirmed their risk.
- Nurturers have reinforced their need to be vigilant for others

*unless the incident is catastrophic enough to cause a re-evaluation of approach, which it does sometimes. However, waiting for catastrophe is not a valid strategy (and evoking it tends to illicit a 'won't happen to me' response). See earlier finding around the lesser impact of experience

These flaws may represent a way to open up a conversation about risk and make us more sensitive to certain aspects of risk.

However, they may not be enough to motivate us to change our behaviour.

That's because we are reluctant to change our approach to risk because it is working for us.

However, there is one universal way to shift the risk equation.



We can move the spotlight from injuries as something that happens to you, to injuries being something that also affects those around you:

- Your capacity to provide for and protect them
- Being a burden upon them
- Being a poor role model
- Being out of the game
- Being a downer
- Etc
- **In other words, we should approach injuries less as a personal event, and more as a social incident.** In this context, 'harm' may be a more powerful and emotive thought than 'injury.'

We know that the presence of others changes our risk equation. *People drive differently when they have kids in the car.*

If we have responsibility for others, or are taking actions that involve others, our approach will change.

However, those others are not always with us.

But what we don't often realise is, even if they are not present, our injuries affect them too.

Which could also lead to the possibility to reframe prevention.



If we approach injuries less as a personal event, and more as a social incident, then maybe we also need to see prevention less as a personal choice and more as a social responsibility.

Giving people the power and permission to prevent harm may be one way of tapping into Kiwi's natural reciprocal generosity – a desire for fairness and equality.

As a start, maybe we need to start thanking those people who are already doing this for us.

Reframing prevention in this way resonates with concepts of tuakana/teina, kaitiakitanga and rangatiratanga, though it may not be useful to specifically use these terms.



Appendix

Phase 3 stimulus



Drivers and motivations stimulus (English)



Drivers	Coding
I like surprises and am always looking for new things to do. I think it is important to do lots of different things in life.	D:S1
I look for adventures and like to take risks. I want to have an exciting life.	D:S2
It would be pointless to make serious plans in such an uncertain world.	D:F1
No matter how hard we try, the course of our lives is largely determined by forces beyond our control.	D:F2
I don't think people should do what they're told. They shouldn't follow the rules.	D:C1
It's not important to behave properly. Don't avoid doing something just because people say it's wrong.	D:C2
Most of the time, I don't think there's anything I can do to prevent injuries happening.	D:P1
Most of the time, I don't think there's anything I can do to prevent accidents happening.	D:P2
It's important to be rich. I want to have lots of money and expensive things.	D:W1
It's important for other people to respect me. I want other people to do what I say.	D:W1
Motivations	Coding
You might not die from an accident, but you may have to live with the consequences. (Like someone having to wipe your bottom for the rest of your life.)	M:C
An injured life is a frustrating life.	M:F
To look out for your whānau, you need to look out for yourself.	M:O
Your actions might end up injuring others.	M:I
Don't risk your mana.	M:M
You can't avoid an accident. You can avoid injuries..	M:A

Motivations stimulus (Te Reo)



Motivations	Coding
E kore pea koe e mate i te aituā, otiia, ka mau tonu pea ōna hua, mau tonu. (Arā, kei mate koe te waiho mā tētahi atu tō nono e whēru ā mate noa.)	M:C
He ao whara, he ao pōkaikaha.	M:F
Ki te manaaki whānau, me manaaki i a kōe.	M:O
Kei noho ētahi atu hei utu māu.	M:I
Kei riro tō mana.	M:M
Te aituā, tē taea te karo. Te whara, e taea te karo.	M:A

Call to Action Stimulus (English)



Statement	Code	Intent
Follow the tikanga of the elders as a protective korowai for you and others.	C:K	Māori worldview to guide safety and wellbeing practises, and reaches into the roles, obligations and commitments intergenerationally, while also acknowledging those before us and their wisdom.
Do the right thing when it's the right thing to do.	C:R	Positive framing, encouraging people to do the right thing
Do it tika.	C:T	Use of te reo Māori. Encouraging people to do the right thing
She'll be right, because I'll make it right.	C:S	Appealing to the "she'll be right" culture and encouraging people to take responsibility for their own risk
Even if you don't listen to others, listen to yourself.	C:Y	Gut instinct, inner voice. Appealing to those who may not want to conform or follow the rules.
Smash life, not yourself.	C:L	Encouraging people to take responsibility for their own risk
Be awesome. Be safe.	C:A	Positive framing. Have fun but do it in a safe way. Use of the word 'safe'
Be a master, not a victim of fate	C:F	Concept of fate and being able to control your own destiny
Take a risk but take a calculated risk.	C:C	Making a calculated risk the smart way of dealing with risk
Protect what matters.	C:P	Concept of 'Protection' and protecting what means the most to you (which may be different for different people)
Stop and think.	C:T	if you stopped and thought about a situation a bit you might not keep on doing it as you would have done it without thinking
Have a word with yourself.	C:W	Take responsibility for self. People generally know what they should do, so asking them to give themselves some of that advice
It doesn't hurt to say something to stop someone getting hurt.	C:H	Making the act of speaking up, have less negative associations
Think twice.	C:X	Moving people out of auto-pilot
It's when you don't think twice that accidents are mostly likely to happen.	C:X2	Back up if the system 1 and system 2 concept doesn't come through with just think twice.

Call to Action Stimulus (Te Reo)



Statement	Code	Intent
Whaia ngāā tikanga a kui māā a koro ma, hei korowai manāāki mōōu.	C:K	Māori worldview to guide safety and wellbeing practises, and reaches into the roles, obligations and commitments intergenerationally, while also acknowledging those before us and their wisdom.
Whāia te tika, ina tika.	C:R	Positive framing, encouraging people to do the right thing
Kia tika te karawhiu.	C:T	Use of te reo Māori. Encouraging people to do the right thing
Māku, e pai ai.	C:S	Appealing to the “she’ll be right” culture and encouraging people to take responsibility for their own risk
Ahakoā te taringa mārō ōu, me whakarongo koe ki a koe anō.	C:Y	Gut instinct, inner voice. Appealing to those who may not want to conform or follow the rules.
Karawhiua te ao, kaua i a koe anō.	C:L	Encouraging people to take responsibility for their own risk
Kia rangatira te tū. Kia haumarū te tū.	C:A	Positive framing. Have fun but do it in a safe way. Use of the word ‘safe’
Me rangatira tō tū i tēnei ao.	C:F	Concept of fate and being able to control your own destiny
Whāia te ara a Māui i runga i te whiringa o whakaaro.	C:C	Making a calculated risk the smart way of dealing with risk
Atawhaingia te iti kahurangi.	C:P	Concept of ‘Protection’ and protecting what means the most to you (which may be different for different people)
Atawhaingia te iti kahurangi.	C:T	if you stopped and thought about a situation a bit you might not keep on doing it as you would have done it without thinking
Me kōrero kōrua ko tō Kotahi.	C:W	Take responsibility for self. People generally know what they should do, so asking them to give themselves some of that advice
Kāore he raru ki te korero.	C:H	Making the act of speaking up, have less negative associations
Āta whakaarohia.	C:X	Moving people out of auto-pilot
Ki te kore koe e āta whakaaro i te tuatahi, hei reira whara ai.	C:X2	Back up if the system 1 and system 2 concept doesn’t come through with just think twice.