



THE
growth
DISTILLERY

PRESENTS

THE BRIGHT SIDE

SHINING A LIGHT ON
OPTIMISM IN A POLYCRISIS

We have
reached
more than

25,000

Australians
in '25.

The Growth Distillery has drawn on exclusive insights from **Lighthouse**, our ongoing in-house sentiment tracker, to bring you a snapshot of how Australians are really thinking, feeling and spending in 2025, and what this means for brand growth.

The Bright Side looks at 10 months of data and 25,000 Australians, to uncover some emerging trends and some clear signals. They have told us what they value, what they are still looking and striving for and most importantly how they expect us to show up for them.

THE IDEA DISTILLED

We are in the midst of a Polycrisis...

The convergence of macro and micro pressures that are compounding, has left many feeling stretched, overloaded, and unsure about the world around them.

But beneath the noise, there is a different story.

Australians are starting to warm again to the country, their communities, and crucially, their own lives.

This is where optimism matters.

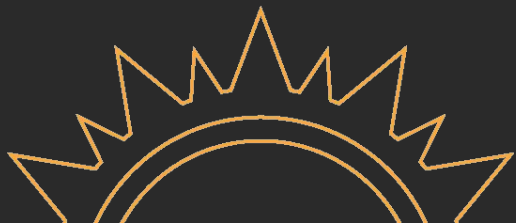
Not as a feel-good idea, but as a powerful signal for where confidence, intent and spend will go next.

Optimism is not one size fits all, and it is not just a matter of means. We can now see what fuels optimism, what shapes how people feel, and how Optimism shows up differently across key areas: technology, relationships, wellness, work and finances.

For brands, this is the growth opportunity.

The path forward isn't dwelling on and trying to fix the crisis, but in amplifying what's already working. We have uncovered the bright spots to help you identify optimism in your customers and your category to unlock greater consideration, spend, and loyalty.

... this is why we
believe in taking
a look at
The Bright Side.



WELCOME TO THE BRIGHT SIDE:

Part 1: A Convergence of Crises

Part 2: Optimism is the Antidote

Part 3: Finding the Bright Spots

Part 4: Growing Your Bright Side



Part 1.

A Convergence of Crises



What is a **polycrisis**?

Definition:

“the convergence of multiple crises that interact and amplify one another, resulting in a combined effect more severe than the sum of its parts.”

Aussies aren't just facing multiple macro challenges, we're living through an unprecedented time where crises are piling up, persisting and compounding.

1 in 2

Aussies say they feel more stressed and overwhelmed these days, even compared to just a few years ago.

So, what is going on in 2025?

A lot.

GEOPOLITICS

The world beyond our borders feels especially unstable and unreliable.

Only 1 in 5 feel positive about the wider world.

HEALTH

There has been a post-covid reality check on our total health.

96% of Australians have something they would change about their health.

BELONGING

Social connections, cohesion and isolation are defining issues.

1 in 3 Australians say they don't have someone they can call on in an emergency.

TECHNOLOGY

The scale and speed of digital disruption fuel overload and anxiety.

Almost half (47%) say they lack confidence using AI and AI tools, despite 1 in 3 using them.

FINANCES

Money pressure is making the future feel harder to plan for.

56% say they have nothing left after the 'essentials'.



**Day to day, life must go on.
People still need to buy things,
replace things, enjoy
themselves.**

And so they do.

.....

1 in 2 people said their major purchasing intentions and lifestyle plans (e.g. to travel, move home, buy tech or fashion, go out) are going ahead **despite cost of living pressures.**

3 in 5 say their purchasing plans and considerations on average across categories have been unaffected by global **tariff threats and resource pressures.**

It made us wonder...

Is this an early sign we might have hit a 'peak' crisis state, emotionally, as well as practically?

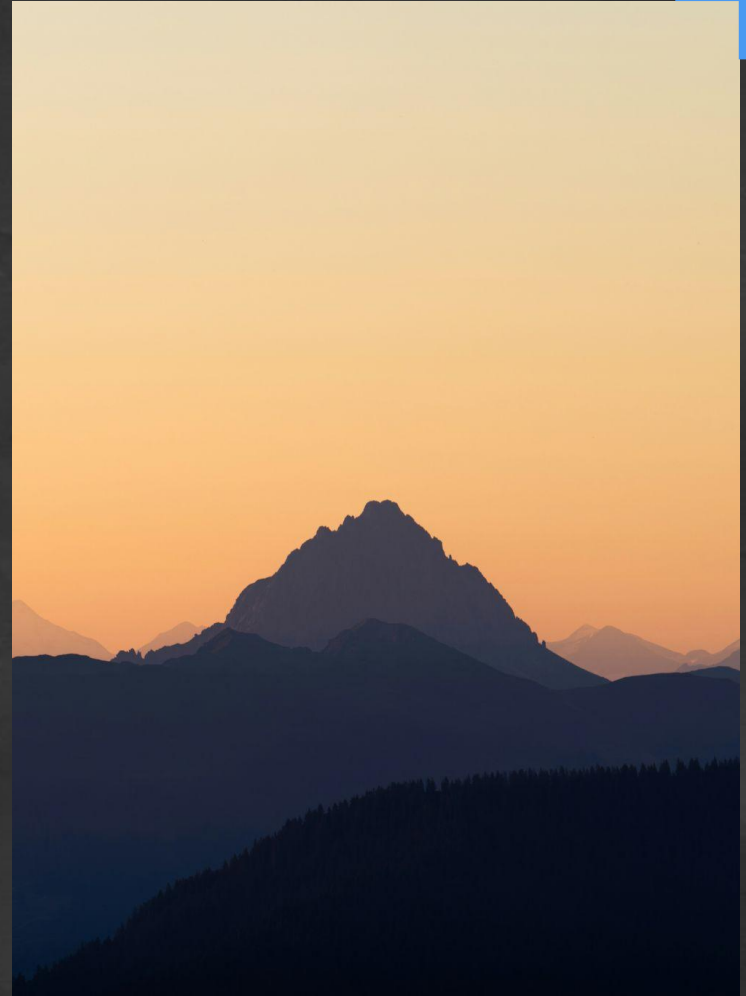
Maybe.

"I think all **Australians have had enough** of the cost of living crisis that is continuing to affect people."

.....

"It's **surely about time**. Australia's economy has to be revived and cost of living has to be reduced, the job market has to get better."

"A problem was there, but now it feels like it is cooling down. The past 30 months were terrifying. But **things are getting better now. I am an optimistic person.** Society is good. Law & order is okay. Australians are some of the best people. Finance was an issue but it'll get better in coming months."



We are already seeing green shoots of confidence in this tiresome climate of crisis.



**Australians
are feeling
positive and
increasingly
so, peaking
when life
most feels in
our hands...**

40% feel positive towards the nation as a whole.

This is +17% since January. With 30% feeling positive about the economy, doubling since January.

50% feel a positive sense around community spirit and local identity.

Notably having access to services e.g. education/healthcare (57%), great places to eat, drink and socialise (69%) and natural beauty (68%).

60% are feeling generally happy with their own life.

Aussies are finding the most joy in the micro-moments:

"I enjoy my time in the garden, I've been trying to do more lately.

"I am always engaged with my family. I love them and help them as much as I can"



Confidence today is improving - but the real story is **what comes next.**

While we're seeing some steady gains in how Australians feel about life right now, the macro climate remains challenging.

It prompted us to look a step further. To look beyond sentiment **today** and focus on **tomorrow**.

We have honed in on those **projecting confidence forward** as a signal for where growth may emerge.

A close-up photograph of a hand holding a vintage, round compass. The compass has a silver-colored metal casing and a white face with black markings and numbers. The hand is positioned in the center of the frame, with the thumb and index finger gripping the sides. The background is a soft, out-of-focus bokeh of warm, golden light, suggesting a sunset or sunrise. The overall mood is contemplative and hopeful.

Part 2.

Optimism is the Antidote

46%

of Aussies say they feel optimistic
for the future



Despite the
compounding crises,
a steady cohort of
Australians have
maintained
Optimism

While **1 in 4** do feel pessimistic
and are holding back - even they
are not opting out completely.

**This makes understanding the
spectrum of optimism a critical
lens for brands.**



This Optimism helps explain why Australians keep spending, planning and engaging, even when the broader macro climate feels uncertain.

the most optimistic are

+20-25%

more likely to keep spending,
despite cost of living pressures and
threatening global trade uncertainties.



Positivity is a key gateway to engagement, intention and spend.

Those who feel most optimistic are more financially confident, more engaged in the world, and more active in retail and lifestyle pursuits:

2.5x more likely shopping for Premium fashion.

2.4x more likely to be looking to buy Property.

1.8x more likely to buy Major Appliances.

1.8x more likely visiting Museums & Galleries.

1.6x more likely to buy Personal tech devices.

1.5x more likely to have a News Media subscription.

1.4x more likely to be Following Sports.

1.3x more likely to be Travelling.

Sentiment is the signal.



The data makes it clear that spending decisions, shopping habits and daily choices are increasingly being shaped by **how people feel** about different elements of their lives.

Our overall optimism mindset influences how we engage with life's essentials and life's extras.

However critically, there are further nuances based on where people **feel in control**, where they seek joy or relief, and how they make trade-offs, all of which shapes how to better connect.



No, It's not *just* about **income**.

While higher earners do tend to be more capable to spend ... that isn't enough of the story.

Optimism provides a better gauge for intent tomorrow.

- It normalises for **capability**
- Layers in **self-determination**
- And acknowledges the gap between **expectation and reality**.



Part 3.

Finding the Bright Spots

**Optimism isn't one size fits all.
People sit on a spectrum,
meaning optimism can show up
differently and in different ways.**



Australians can hold very different outlooks at once—feeling hopeful about one thing while overwhelmed by another.

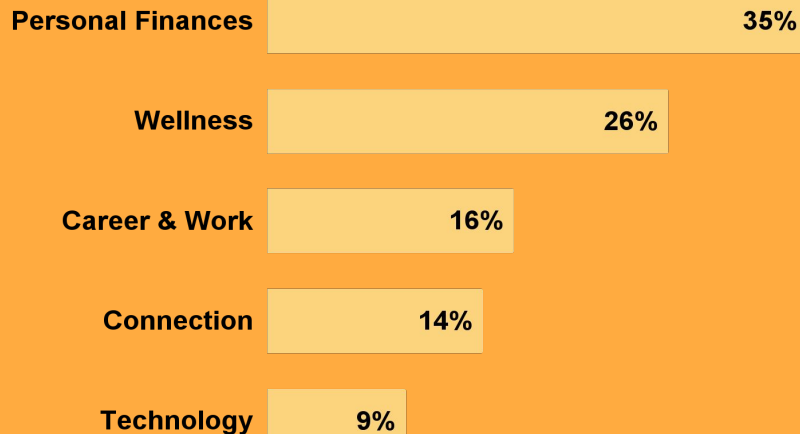
Even in a polycrisis, it's crucial to understand how people feel in each pressure area. This helps us meet them where their focused optimism truly sits.

What fuels our Optimism?



When life **feels in our hands**, Optimism often follows.

We found the 5 key drivers*, the parts of life where feeling positive has the biggest impact on overall optimism.



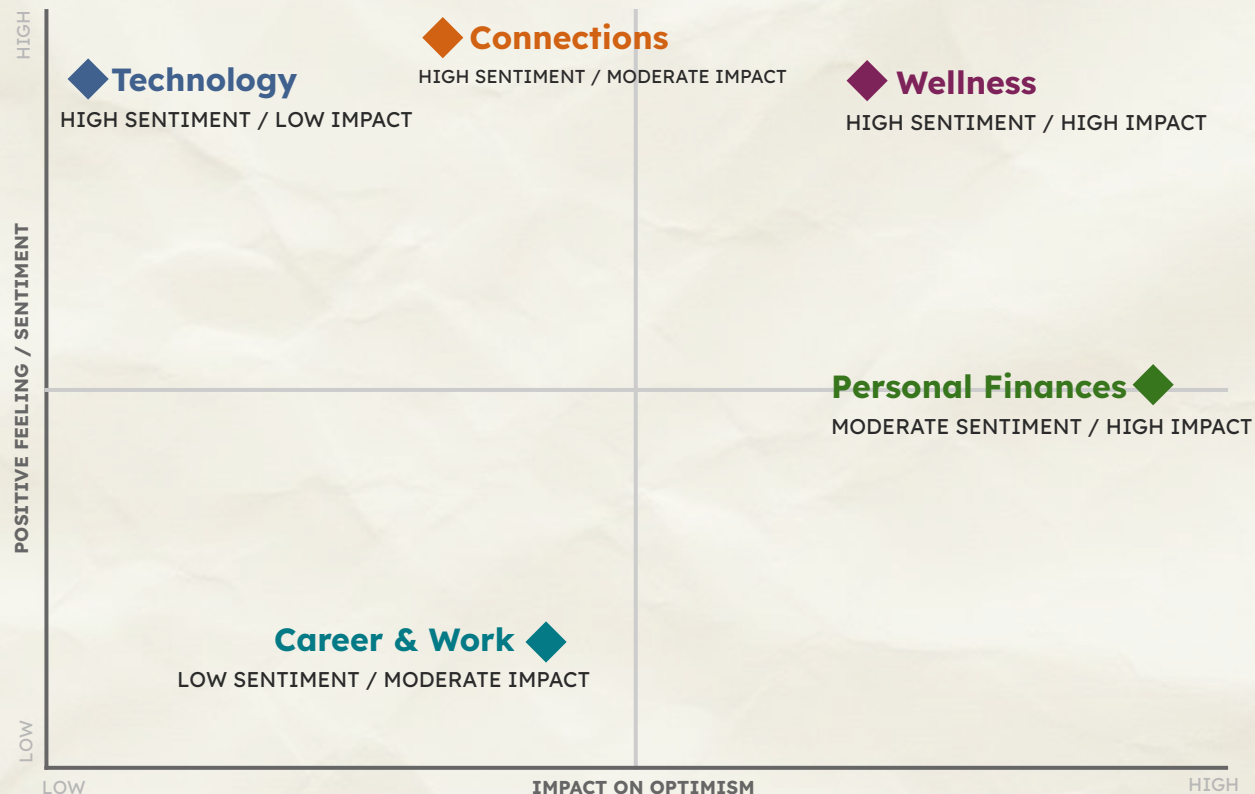
* **How do we know this?** We ran a driver analysis using our 25,000 Lighthouse respondents to explain differences across people's overall Optimism and how positive they feel about parts of life. This analysis shows the relative weight of importance for each factor while accounting for any overlap between them.

But not all
drivers are
created equal.

The impact
differs.

This is why it's important to understand both the **weight** of each driver and the lived **sentiment** within it.

The goal isn't to prioritise, but to recognise the **different roles** these drivers play and leverage that to shape a stronger engagement strategy.



Want to know more?

We've gone deeper to understand the optimists within each driver, and how their outlook shapes how Australia feels.

56% are

**WELLNESS
OPTIMISTS**

Australians who are not just “well”, but feel good and are dedicated to staying this way.

32% are

**FINANCES
OPTIMISTS**

Feeling good about their financial situation, they're savvy and actively working to grow, invest and enjoy.

57% are

**CONNECTION
OPTIMISTS**

Those who are well supported, and active relationship participants.

56% are

**TECHNOLOGY
OPTIMISTS**

Australians who are competent, confident and excited by tech.

21% are

**CAREER
OPTIMISTS**

Those who feel their contribution at work is valuable, recognised, and are still aspiring.



How people feel about their **Wellness**

Wellbeing is a state of mind, as much as it is about physical and emotional health.

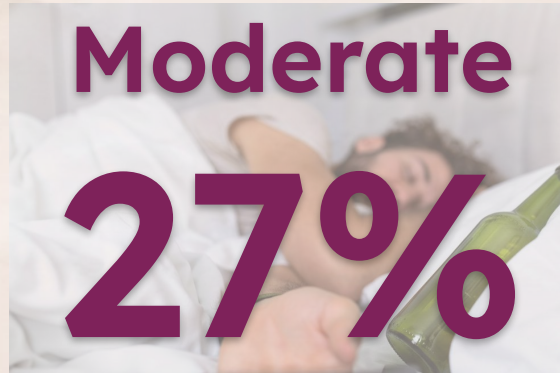
Australians with a positive outlook on their health and happiness are more likely to invest in themselves and the experiences that sustain them, making Optimism in wellness a worthwhile target audience for driving everyday engagement and discretionary spend.

The spectrum of Optimism.

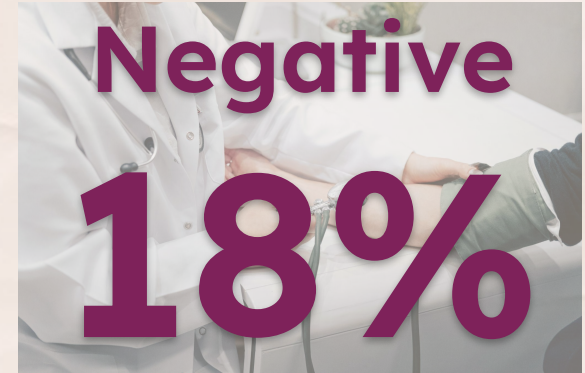
How it shows up in our health and wellbeing.



Those who are feeling good, living well, and prioritising health as part of a holistic mindset.



Trying to do better, but often slipping or stalling as life poses other challenges and priorities.



Health is a stressor, not a strength as other pressures take priority and can also negatively impact their wellbeing.

What can you do?

Brands that do well at Wellness Optimism:

Promote and prioritise: Ensure wellbeing is visible and accessible across your products, platforms and messaging.

Normalise and reward healthy habits: Help 'good choices' feel sustainable, flexible (the occasional cheats!), and worth celebrating in everyday life.

Elevate the ROI: Make wellness feel like a worthwhile, smart, enjoyable investment - especially when it's linked to looking good, ageing well, or having more energy.

Support consistency with curiosity: Unlock accessible ways to be and stay healthy (e.g. meal plans and guides, DIY/at-home fitness hacks, bulk-billing and deal-finders).

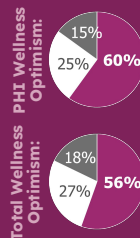


Case Study: Private Health Insurance

Private health brands tap directly into Australians' desire to feel in control of their wellbeing, not just physically and financially covered, but empowered to live well.

And it's a sentiment that aligns as Australians with PHI are healthier, happier and more confident.

What the data tells us about customers:



Aussies with PHI prioritise total wellbeing - least likely to suffer medical issues (75%/ix109), and least likely to defer medical concerns (20%/ix118).

Focussed on protection, many have children (32%/ix113), as well as holding Comp. car insurance (89%/ix116) and Home/Contents (81%/ix125).

Stay active and engaged, with more Travelling (54%/ix116), Sports (64%/ix110), eating out (47%/ix114), and leisure/entertainment activities (64%/ix114).

How to keep and grow it?



Optimism in Wellness isn't about perfection. The key is helping people to maintain 'a feel good be good outlook', and brands should focus on enabling and reinforcing wellbeing without pressure

For those already feeling positive: Help them stay balanced and motivated by offering tools, perks and products that fit seamlessly into their lifestyle and feel like an upgrade.

For those in the middle: Guide them gently toward progress, make health feel less like a sacrifice and more like a win they can manage in small and/or life-friendly ways.

For those lacking connection: Keep things simple and show up with clear, no-pressure support that helps them feel seen, not judged so they can stick to it.



How people feel about their

Personal Finances

Financial optimism is about more than money, it's the sense of stability, control, and possibility that shapes how Australians live and spend their money.

Those who feel positive about their own finances are already more confident participants in the economy - they plan, purchase, and invest with intent making Financial Optimists a critical audience for brands looking to grow value and trust.

The spectrum of Optimism.

How it shows up in people's finance confidence.



Savvy, confident and capable
Australians who are pushing ahead
with purpose, and feeling good to
spend.



Getting by, and can just about have
the bases covered, although there are
gaps in ability.



Feeling under significant pressure,
many are fearful and pulling back.

What can you do?

Brands that do well at Financial Optimism:

Position as smart investments: Speak to a more savvy future focussed, rather than recovery centric, mindset.

Are aspirational yet also attainable: Show how your brand/product/service fits into broader life goals (e.g. travel, wellness, family security) to reinforce the idea of spending and enjoying purchases as value-driven, not frivolous.

Reward and encourage positive financial habits: More long-term thinking with incentives that build on loyalty and forward planning (e.g. premium upgrades, future credits, experience-based bonuses).

Are an enabler: Provide tools that focus on elevating confidence and control (e.g. personalised budgeting and calculators, deal-finders, financial health check-ins).



Case Study: Commsec

CommSec has built its reputation around accessibility and control, giving Australians the tools to take charge of their own financial decisions.

The platform provides integrated and intuitive tools, education and transparency that empower everyday investors to feel capable, informed and in control.

What the data tells us about customers:

Total Fin. Optimism: 38%
CommSec Fin. Optimism: 29%

CommSec users are 30% more likely to be financial optimists. They feel more confident (46%/ix123), and 1.5x more likely to feel 'better off' than a year ago (31%/ix154).

- They are also 4x more likely to be Wellbeing Optimists, 4x more likely to be Tech-positive (66%/ix431) and are feeling around 40% better about Family and Leisure.

- Plus they're spending - Travelling (55%/ix117), Going out and about (73%/ix129), Personal tech (41%/ix123), and on news media (27%/ix204).

How to keep and grow it?



Positivity in finance is about helping Australians feeling like they have control, confidence, and can see their money meaningfully working for them, in order to nurture and drive greater Optimism.

For those already feeling positive: Fuel their momentum and keep them engaged with ways they can continue to make smart, enjoyable money moves they'll feel good about now and later.

For those in the middle: Try to pull them upstream with tools and rewards that help them cement good financial habits they can feel good about, and avoid adding to the pressure that pulls them under.

For those lacking financial confidence: Speak to them simply and respectfully, they're pulling back but not out of the game - so help them organise and then stay on top of things with low-effort, practical tools that encourage a focus on what's accessible.



How people feel about their

Connections

(Interpersonal Relationships)

Connection matters. Our relationships and social bonds influence how people feel about themselves and the world around them.

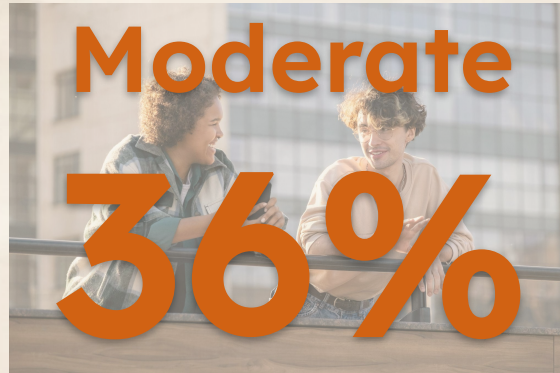
By targeting those Australians with strong Connections Optimism, brands can tap into an audience that is more curious, confident, and community-minded, and ultimately more likely to deeply engage and invest.

The spectrum of Optimism.

How it shows up in our relationships and connections.



Australians with strong interpersonal relationships and feel supported. They are the most active and invested in categories to elevate personal and social lives.



Those who feel things are good, although not amazing, they may feel settled or content with where they are right now, with few plans to spend.



They are feeling truly alone, lonely and unsupported, experiencing upheavals and disconnection. They are actively avoiding spend and cutting back on their engagement.

What can you do?

Brands that do well at Connection Optimism:

Make connection feel effortless: through discoverability, intuitive platforms, or simple ways to feel part of something bigger, without forced fun and frictions.

Encourage people to share their experiences: through reviews, testimonials or user stories, turning satisfied customers into advocates others can connect to and trust.

Promote opportunities for sharing: such as discussing, using, or experiencing something together, whether by leaning into existing connected groups, or facilitating and enabling new connections to form.

Create content and events designed to be shared: helping your brand live in conversations and bring people together.

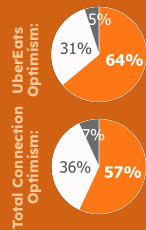


Case Study: UberEats

UberEats fuels optimism by turning convenience into connection.

The “Let’s Eats” campaign builds on the idea of connection through shared moments, celebrating social occasions, spontaneity, and connection whilst reinforcing Uber Eats as the enabler to those connections.

What the data tells us about customers:



UberEats users over-index towards connectedness (ix110), and are 30% more likely to be extremely optimistic overall also.

They tend to be feeling good about their social lives (52%/ix108), and their work/career (47%/ix115).

Savvy, convenience driven shoppers, utilising coupons and rewards (66%/ix117), canned/frozen items (39%/ix122), and bulk-buys (40%/ix137).

How to keep and grow it?



Leveraging connection optimism lies in the value of belonging, advocacy and shared experiences that can be sparked by products, services, and brands.

For those already feeling connected: Keep them thriving and encourage them to form and grow their relationships, with seamless, rewarding shared experiences that feel like meaningful moments.

For those in the middle: Help them turn what is safe or steady into special, encourage them to explore more with low-effort nudges, surprises and conveniences that spark connection.

For those lacking connection: Be a gently encouraging companion, not a critic and show up simply and reliably to help them feel included and gently re-engage with social opportunities.



How people feel about **Technology**

While technology is everywhere, not everyone feels in control, confident or excited about it. This has implications that stretch beyond just using digital tools.

There is, however, a cohort who remain optimistic about tech in their lives. Their curiosity and confidence make them more valuable to reach, as they engage and invest more across categories.

The spectrum of Optimism.

How it shows up in technology.



Australians who are thriving and feel empowered by technology in their life, are actively engaged in the digital arena and also active participants across categories.



Those who feel things are good, although not amazing, are mindful users who embrace tech for day to day practicality, placing their trust but also having caution.



They are wary of technology's reach and impact personally, professionally and socially, they're cautious but not clueless.

What can you do?

Brands that do well at Technology Optimism:

Value Technographics: Applying a tech-centric lens to customer segmentation and journey design helps reduce the likelihood of basket abandonment and increases loyalty.

Have flexibility in your ecosystems: with options and experiences to meet people where they already are.

Prioritise safety: Create welcoming, intuitive and verified digital ecosystems with visible cues and support systems.

Encourage creativity, and self-expression: Offer opportunities for customisation, content, or community that reward exploration and self-directed discovery.

Highlight real-world benefits: Show how digital tools or platforms solve meaningful problems, not just tech for tech or innovations sake.

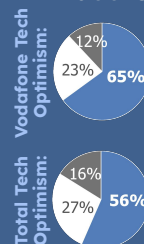


Case Study: Vodafone

Vodafone's positioning reflects digital optimism, through connecting people to what matters most with simplicity, access and reliability.

Acknowledging 'connection' challenges, the brand has leaned into innovation and demonstrates that technology can bring freedom and ease rather than complexity or control.

What the data tells us about customers:



Vodafone customers are Tech-positive (65%/ix115) and more engaged, 25% more likely to be in the market for tech and 44% more likely to be using AI tools.

- Active shoppers (fashion and beauty 71%/ix120, home retail 60%/ix122) and socialisers (69%/ix115 into sports, 39%/ix140 attend cultural events).

- They are also personally aspirational, looking at career change (34%/ix127) and studying/upskilling (31%/ix190).

How to keep and grow it?



With the pace of change, it is important to learn and adapt to the technographic profile of your customer base, ensuring that your offer gives them the confidence, comfort and options to engage with you positively.

For those already feeling optimistic: Fuel their curiosity and keep them engaged through tech experiences that feel rewarding, relevant and a little ahead of the curve.

For those in the middle: Make the next step easy and worthwhile, they aren't rejecters just need a smoother path and genuinely useful digital benefits.

For those still cautious or concerned: Start with building their familiarity and subsequently trust and comfort with clear signals around support, safety and value.



How people feel about their

Work & Career

Australians' outlook on work reflects not just their job security or income, but a sense of purpose and progress.

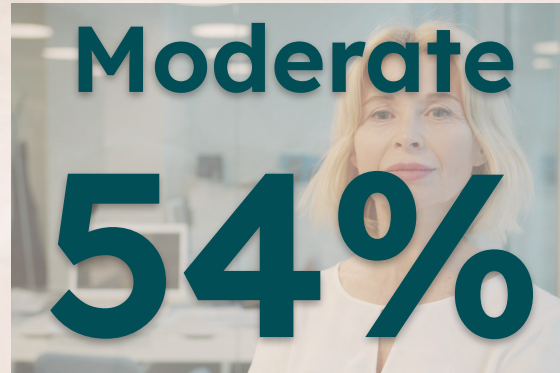
Career Optimists are those who feel valued and have momentum, this fuels confidence that extends well beyond their workplace. For brands, those with this mindset represent a powerful opportunity to unlock greater participation and stronger spending confidence.

The spectrum of Optimism.

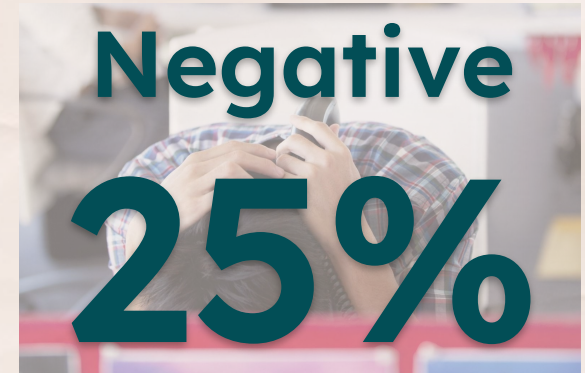
How it shows up in our workplace, skills and career.



Confident, driven and empowered
Australians who feel proud of their
work so far and also feel good about
about their career trajectory.



Comfortable and content, satisfied
with where they've been and where
they're at, but not actively chasing
the next step.



Australians who are feeling
unfulfilled, stuck and uncertain in
their work life and it impacts
engagement in other arenas.

What can you do?

Brands that do well at Work & Career Optimism:

Empower people to progress at their own pace: Create tools, learning opportunities and platforms that make growth feel achievable, rewarding and personal.

Are industry-agnostic: They cater and speak to workers across every industry and role, recognising and delivering on the value of skill, effort and contribution at every level.

Recognise and celebrate everyday success: Champion progress in all its forms, not just big promotions or milestones, helping people feel proud and satisfied in what they do.

Reinforce purpose: Connect offer to pride, productivity and possibility, helping Australians see their work and a brand's role within it, as meaningful to their bigger picture.

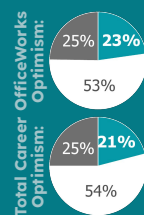


Case Study: OfficeWorks

The brand has long positioned itself around capability, creativity and control, whether at work, at home or in learning.

Its "Make bigger things happen" platform speaks directly to optimism through empowering Australians with the tools and confidence to get things done conveniently and with value.

What the data tells us about customers:



Customers are more career optimistic (ix109) and also more aspirational, valuing success (60%/ix111), are upskilling (19%/ix114) and job hunting (29%/ix10).

- They are tech-centric and productivity focussed, with higher device purchase intent (23%/ix122) and also use of AI tools (45%/ix118).

- Financially capable and active, are budgeting (68%/ix180) while also travelling (54%/ix116), going out/ about (65%/ix115) and value hobbies (26%/ix122).

How to keep and grow it?



Career optimism is about momentum and the sense that effort pays off and pays off well. Brands that help Australians learn, grow and feel accomplished reinforce a key pillar of overall optimism.

For those already feeling career optimism: Keep them inspired and show how your brand/service adds value, growth or mastery to what they already do well.

For those in the middle: Help them rediscover motivation and momentum for future progress in whatever form it may be, small, simple nudges that can reframe “routine” as progress.

For those lacking career progress: Offer clarity, education, and low-pressure ways to build skills, confidence and consistency to help them feel there is a strong pathway.

A close-up photograph of a hand holding a vintage, round compass. The compass has a silver-colored metal casing and a white face with black markings and numbers. The hand is positioned in the center of the frame, with the thumb and index finger visible. The background is a soft, out-of-focus bokeh of warm, golden light, suggesting a sunset or sunrise. The overall mood is contemplative and hopeful.

Part 4.

Growing your Bright Side



What does this all mean for brands trying to connect in the midst of a crisis?

Even amid uncertainty, cohorts of Australians continue to display Optimism. And where optimism lives, so do confidence, intent, and spend.

For brands, the real opportunity lies in **amplifying what's working today** to influence tomorrow:

- **Identify and protect** those who remain positive and optimistic overall.
- **Cultivate and celebrate** the conditions that fuel their optimism, to build from that momentum.

How to win with and grow Optimism?

The key takeaways for brands and marketers

Reframe away from capacity to confidence

Look towards those with momentum, not just means. Because positive sentiment isn't just feel-good, it's a leading indicator of where spending and growth will go next.

Celebrate optimistic Aussies and the mindsets, habits and engagement that see them be more active across categories.

Focus on lifting up, rather than on fixing problems

Acknowledge times may be tough, but focus on helping people see a different way forward.

Use your messaging and tone to encourage progress not perfection, through emphasising small wins and accessible actions that help Australians improve their outlook.

Ensure your energy is also projecting optimism

This is not about simple and shallow *good-vibes* messaging. People are seeking brands that reflect the optimism they want to feel, which means positivity must be genuine and supported by your offer.

This in turn unlocks higher category engagement, greater loyalty, and more confident decision-making.

What's your bright side playbook?

Each domain reveals a distinct way brands can lean into the bright side and connect with optimistic consumers...

TECH OPTIMISM

WINNING PLAY:

ENABLE

Ensure people have the comfort and confidence to engage, browse, buy digitally.

CONNECTIVE OPTIMISM

WINNING PLAY:

CELEBRATE

Think about how your brand can spark and sustain (more) moments of shared joy.

CAREER OPTIMISM

WINNING PLAY:

ELEVATE

Focus on helping Australians learn, grow and feel accomplished no matter their role, industry, or pathway.

WELLNESS OPTIMISM

WINNING PLAY:

SUPPORT

Empower a feel good, be good outlook though reinforcing progress without pressure.

FINANCE OPTIMISM

WINNING PLAY:

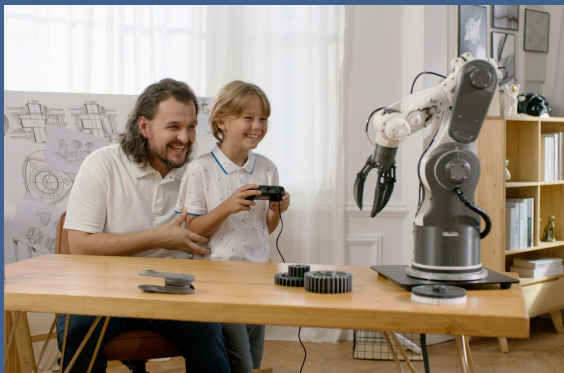
GROW

Help people feel good about what they can do with their money across any circumstance.



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Australians who feel **Technology Optimistic**



Australians who are willing to make the most of technology and digital tools, with a healthy dose of scepticism and personal responsibility.

They are...

Comfortable and upgrading digital lives:

More likely to have used AI tools recently (38%/ix134), and 2 in 3 (ix118) having ever used them.

They also have more tech (58%/ix114 4+ devices) and are most likely to be purchasing/upgrading their devices (40%/ix118).

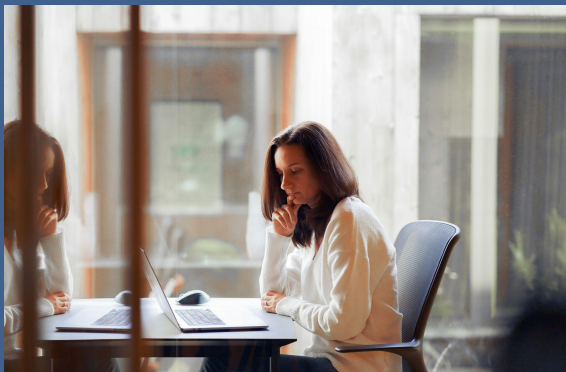
Cautiously trusting:

More likely to trust tech to be unbiased (36%/ix126), but also more likely to verify information before using it (25%/109) and more concerns for social-media misinformation (77%/ix107).

Creating real connections through technology:

71% (ix133) agree technology has a large impact on friendship interactions, and they're more active on social media (59%/ix123 use 4+ platforms).

Australians who feel **Technology Moderate**



Technology is part of life and they are happy to use it when and needed.

They are...

Using technology for practicality: Least likely to feel that tech complicates more than simplifies life (34%/ix 90).

Sticking to the basics:

They tend not to worry about social over-reliance on technology (62%/ix93) and have an average of 3.5 tech devices.

Tempered enthusiasm:

Although interested, they have less immediate tech buying/upgrading intentions (29%/ix86).

Australians who feel Technology Negative



Those wary of technology's reach and concerned about its impact.

They are...

Feeling digitally overloaded:

See technology as overused in society (74%/ix110) and feeling it adds complication vs simplification (47%/ix125).

Deeply distrustful:

They are the most concerned for privacy and ethics (38%/ix119), and to feel AI poses a risk to employment security (32%/ix120).

Low engagement and are opting out:

Most have never used an AI tool (66%/ix154), don't like to actively stay tech-informed (65%/ix200) and 3x more likely to avoid social media (16%/ix295 are non-users of social media).

Australians who feel **Connection** **Optimistic**



Australians who feel their personal relationships are thriving

They are...

Feeling well supported and anchored:

They do have people in their life, most have a partner (68%/ix119), and are parents or grandparents (52%/ix111).

But they also feel these are people they can rely on, the majority feel confident they can turn to someone in times of need (62%/ix118).

Investing in their own enjoyment:

They save and spend with purpose to enable experiences - saving for major purchases (34%/ix115), investing for growth (24%/ix106).

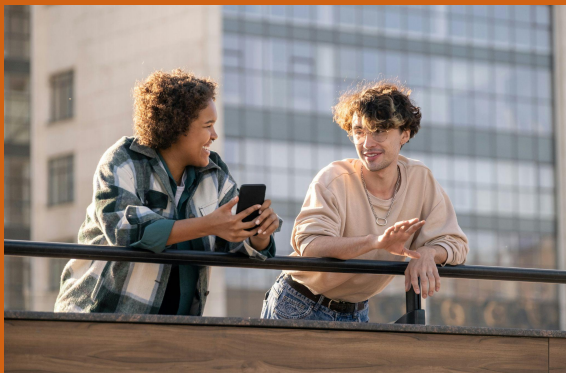
Also directing money into lifestyle activities like dining out (47%/ix113), travelling (54%/ix115), and shopping for home items (53%/ix107) plus fashion and beauty (64%/ix108).

Socially engaged, active and curious

Positively view their Leisure-life positively (69%/ix129), most likely to be attending live shows (35%/ix118), festivals and events (33%/ix117), museums galleries (33%/ix117).

They're also watching and enjoying trashy/reality TV (37%/ix107), following celebrity scandals (27%/ix106), and gossiping (25%/ix104).

Australians who feel **Connection** **Moderate**



Those Australians who feel they are doing fine, and not prioritising relationships and social life (right now!)

They are...

Comfortable with where they are:

Being single doesn't define them, they are typically uncoupled (45%/ix135) least looking to change their family/partner (20%/ix94) although are still open and on the dating apps (15%/ix113)

Few big changes on the horizon:

Least likely to be considering a home move (17%/ix93), and to be making major purchases like a car (18%/ix83), appliances (39%/ix89), technology (42%/ix91).

Lower social energy :

The least likely to be going out and about overall (48%/ix85)

Connections: Negative



These Australians are experiencing upheaval or disconnection, they feel stretched and isolated

They are...

Alone, lonely, and knowingly withdrawing:

Tend to be single or divorced, they're buying more pre-prepared meals (21%/ix139) and comfort eating (57%/ix114).

More likely to engage in isolated behaviours, like watching porn (37%/ix140), drinking alone (45%/ix126), bingeing TV (54%/ix114), also social media snooping (32%/ix119).

Life feels less stable:

They're undergoing relationship changes (26%/ix162) and browsing dating apps (18%/ix132).

Also more likely to be looking for new employment (33%/ix123) or moving home (28%/ix113) adding to the instability.

Financial pressures are socially limiting:

Most struggling to keep up with regular costs (25%/ix149) and are paying down debts (52%/ix116).

Also more likely to be shopping cheaper brands (63%/ix113) and including canned/frozen goods (39%/ix119).

Australians who feel **Work & Career** **Optimistic**



Australians who feel good about where they are and where they're headed in their jobs and careers

They are...

Feeling secure in work and in life:

Skew to full-time, white-collar mid-life professionals with mid-higher incomes, many with families (40%/ix138).

25% more likely to work from home at least 2+days (16%/ix131) - but also more likely to admit to not actually be doing work (17%/ix124).

Ambitious and empowered:

They value success (66%/ix123), are more likely to describe themselves as forward-thinking, ambitious and driven (66%/ix147), and also see themselves as leaders (53%/ix140).

They are also 1.8x positive towards personal finances and 1.5x more positive about Social Life, Leisure and their Health than average.

Engaged and rewarded:

They're active in life as well as work: travelling (61%/ix130), socialising (73%/ix128), shopping for home (60%/ix121) and fashion (61%/ix125).

Also take time for guilty pleasures like big nights out (30%/ix145), online shopping while tipsy (19%/ix134), drinking alone (41%/ix115), loving trashy TV(40%/ix113), and social media shopping (39%/ix132).

Australians who feel **Work & Career** **Moderate**



Australians who feel settled and complete with where they have ended up career wise

They are...

Settled and content:

Skew towards more mature Australians, many are retired (30%/ix146) or approaching that stage (21%/ix143 planning wind-down). 28%/ix112 note that they have a chronic physical health condition.

Satisfied not striving:

They place the least value on "success" (48%/ix89) and are least likely to see themselves as risk-takers (38%/ix87), or as leaders (34%/ix89)

Not technology reliant:

Least likely to say I depend on technology to discover new things (52%/ix93), also least likely to be in the market for technology devices (30%/ix88)

Australians who feel **Work & Career Negative**



They aren't where they want to be, feeling stuck, overlooked, and underemployed, but still highly aspirational

They are...

Driven but not (yet) established:

Skew to younger Australian (28%/ix141 are Gen Z), they are more likely to be working part time or casually (25%/ix114) and 2x more likely to currently be unemployed (25%/ix214).

Nonetheless, they highly value success (57%/ix105).

Chasing change:

Nearly half are looking for a new job (48%/ix179) and are more likely to be looking to upskill through additional study (18%/ix117),

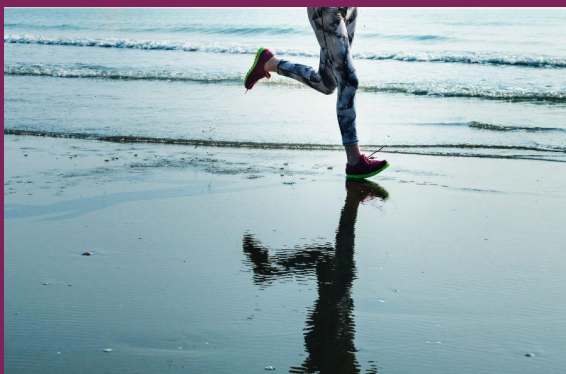
They're more likely to describe themselves as risk-takers (48%/ix110).

Emotionally taxed:

More likely to report mental health concerns (34%/ix127) and to lean on escapism such as social media doom-scrolling (53%/ix125), following celebrity gossip (29%/ix115), and watching porn (31%/ix115).

A mixed relationship with technology, 68%/ix103 say we rely too much on tech, while 60%/ix106 depend on tech to discover new things plus 57%/ix107 believe tech has a large impact on friend-interactions.

Australians who feel **Wellness** **Optimistic**



These are Australians who prioritise and commit to their total wellbeing as part of everyday life and lifestyle.

They are...

A cleaner bill of health:

74% (ix109) report no physical conditions, while 82% (ix114) report no mental health concerns - even though they do tend to be older Australians.

Practicing good habits:

Have invested in PHI (65%/ix107 - 54% of Australians according to APRA), are eating well with fresh ingredients (64%/ix106), buying more vitamins (37%/ix107) and commencing gym/activity (9%/ix113).

Looking good, feel good, be good:

They're buying and using more beauty/skincare (37%/ix107) and fashion/accessories (50%/ix105), as well as more active in Going out/about (60%/ix105), Traveling (52%/ix111), watching Sport (54%/ix111).

Australians who feel **Wellness Moderate**



Australians who are trying to do better with health but are struggling to make habits stick.

They are...

Making wellbeing a lower priority:

Focus lies elsewhere, including a new job or career (22%/ix113), studies (17%/ix117), Moving home (21%/ix114), and parenting (30%/ix106 have kids at home).

Starting but not finishing:

Many set goals but don't see them through (53%/ix118), and use being 'busy' as an excuse to skip healthy habits (21%/ix154).

Slipping upon diets:

They are snacking (47%/ix112) and comfort eating (55%/ix110), as well as having food go to waste (52%/iu116).

Australians who feel Wellness Negative



For these people, health feels like a stressor.

They are...

Carrying heavier burdens:

Many live with health issues, physically (37%/ix165), mentally (43%/ix215), and get less than recommended 7hrs sleep (71%/ix167).

Shortcut and delay health:

Most likely to have put off dealing with a health concern (36%/ix158), and to not follow through on fitness goals (50%/ix114), many also lacking PHI cover (49%/ix121).

Default to quick, and feel-good fixes:

More have used 'Dr Google' instead of a professional (20%/ix120), to take prescription weight loss drugs (8%/ix140), also to default to comfort food (59%/ix117), takeaway (48%/ix116), or wasted meals (53%/ix119).

Australians who feel **Financially Optimistic**



Characterised by Australians who are Savvy and confident with their money matters.

They have...

A broader positive outlook:

Have notably greater positivity across facets of their life, including family (88%/ix132), work/career (63%/ix163), social (75%/ix160) or health (89%/ix142).

Are actively balancing saving and spending:

3 in 4 (ix181) say they're able to save at least a little, 35% (ix121) are actively saving for a large purchase - allowing them to Invest in lifestyle (e.g. 59%/ix126 are Travelling, 54%/ix110 buying Home items, 64%/ix107 Shopping for Fashion/Beauty, 67%/ix118 are Going out and about).

Make provider relationships work for them:

25% (ix140) have recently switched a "FIUS provider" and and 1 in 4 (25%/ix130) say they're actively planning to.

Intentional grocery shops:

Investing in fresh ingredients (64%/ix105), and are *least* likely to waste them (1 in 4 / ix67).

Australians who feel **Financially Moderate**



Aussies who are getting by and focussed on maintaining that stability.

They are...

Balancing for the day

Managing but without room for anything else (42%/ix134).

Cutting costs, but also corners:

While more likely to be planning a provider change (22%/ix114), however exposed with gaps in insurance cover (25%/ix108 are without comprehensive car insurance and 38%/ix106 without home/contents insurance).

Learning and adapting grocery habits:

Stretching dollars through purchasing cheaper brands (52%/ix94) and buying in bulk (30%/ix108) and most likely to have tried a new ingredient, dish or recipe recently (22% ix100).

Australians who feel **Financially Negative**



Facing the most pressure and feeling down, but they aren't out yet.

They are...

Running on almost empty:

Majority say there is nothing left after essentials (79%/ix143), and struggling to keep up with basic expenses (50%/ix166), leaving them more likely to feel lost about how to manage money (47%/ix160).

Powerless with providers:

More likely to say they feel like financial and household providers run the show instead of them (69%/ix115).
Are least likely to have insurance cover (33%/ix140 don't have Comprehensive car, 45%/ix129 aren't covered by Home/Contents, and 49%/ix123 don't have private health cover).

Groceries are a compromise:

Price is the primary driver of meal choices (70%/ix123), hence more are relying on budget or private labels (70%/ix126) and turning more to frozen or canned goods (43%/ix132).
Also more likely to be shifting shopping frequency (28%/ix135).