

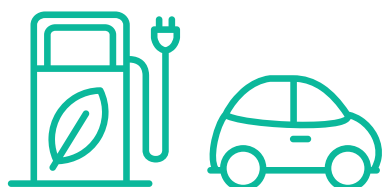


Going Green

A report on Australian consumer
attitudes to climate action

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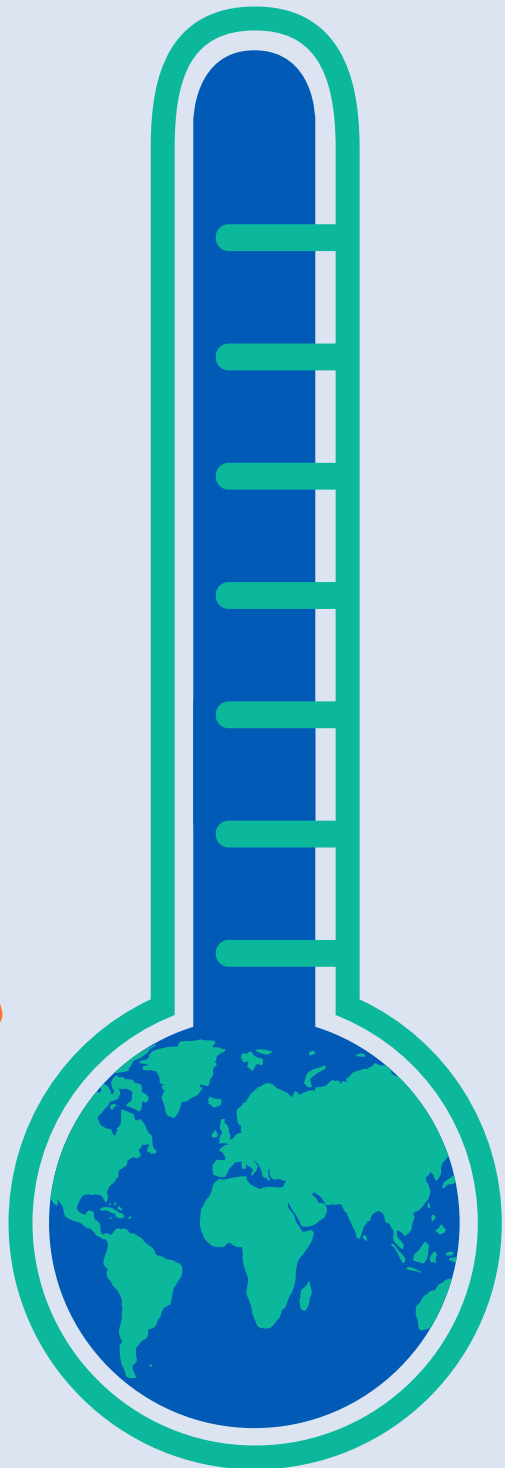
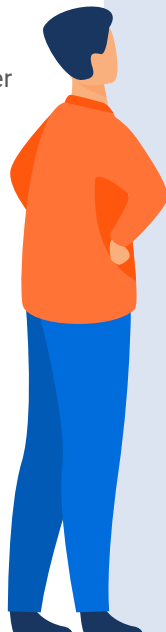
Introduction

Climate change is one of the greatest global crises facing humankind today. Globally, sea levels have risen about 25 centimetres since 1880 and continue to rise at an accelerating rate. The global average air temperature has risen by about 1 degree Celsius over the same period.¹ In Australia and across the world, the frequency and severity of extreme weather conditions like cyclones, floods, droughts and fires has skyrocketed and is increasingly posing a threat to humans, ecosystems and animal species.

But while climate change poses an increasing threat to the planet, greenhouse gas emissions continue to climb each year. Australians have one of the highest carbon footprints at 17 tonnes per capita per year – more than three times the global average of 4.8 tonnes per capita.² When it comes to rubbish, around 67 million tonnes of waste is sent to landfill across the country each year.³

While governments and corporations have a major role to play in regulating environmental policies and producing sustainable goods and services, a large part of the impetus today remains on consumers. A report by the Intergovernmental Panel on Climate Change suggests behavioural change among consumers can have a significant direct impact on reducing emissions, and secondary impacts by redefining social norms and putting pressure on governments and corporations.⁴ This is promising news and implies that the everyday efforts of consumers truly do make a difference.

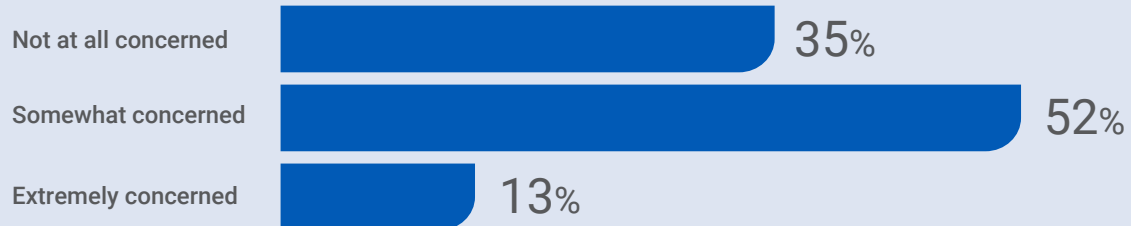
While there are inevitably consumers who are unwilling to adopt more environmentally friendly products, whether because of cost, habit or lack of a sense of urgency, our report finds a promising majority of Australians want to do more to help the planet, opting first and foremost for the simple switches. Our research also finds that despite common belief, switching to sustainable alternatives doesn't necessarily cost more money. Finder analysis found that adopting a combination of low-effort alternatives could save households more than \$24,000 over just six years, while benefiting the planet.



People are concerned about the environment

Finder research indicates that inaction on climate change is not driven by a lack of desire among consumers. Finder's Consumer Sentiment Tracker shows that almost two-thirds of the Australian population (65%) are concerned about their personal carbon footprint, including 13% who are extremely concerned.

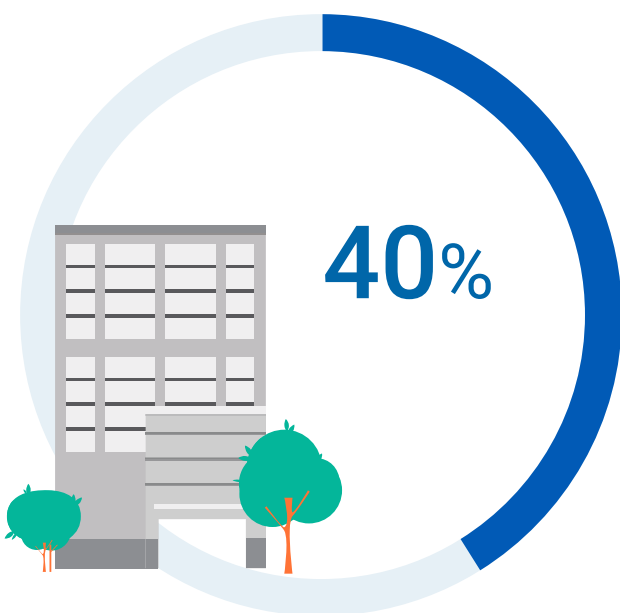
How concerned are you about your carbon footprint?



Source: Finder Consumer Sentiment Tracker

Australians are also increasingly concerned about the social and environmental efforts of the companies they purchase from. According to Finder's Consumer Sentiment Tracker, 88% of respondents – equivalent to 17 million Australians – believe that a company's social and environmental efforts are important when purchasing their product or service. This includes 40% who believe it is extremely or very important.

If in reality this translates to 40% of shoppers making more environmentally conscious decisions, this is an impressive feat. In another survey, 72% agreed most companies aren't doing enough to reduce their environmental impact, with Gen Z (77%) and women (74%) slightly more likely to say companies aren't doing enough for the environment.⁵



Percentage who believe a company's social and environmental efforts are very or extremely important.

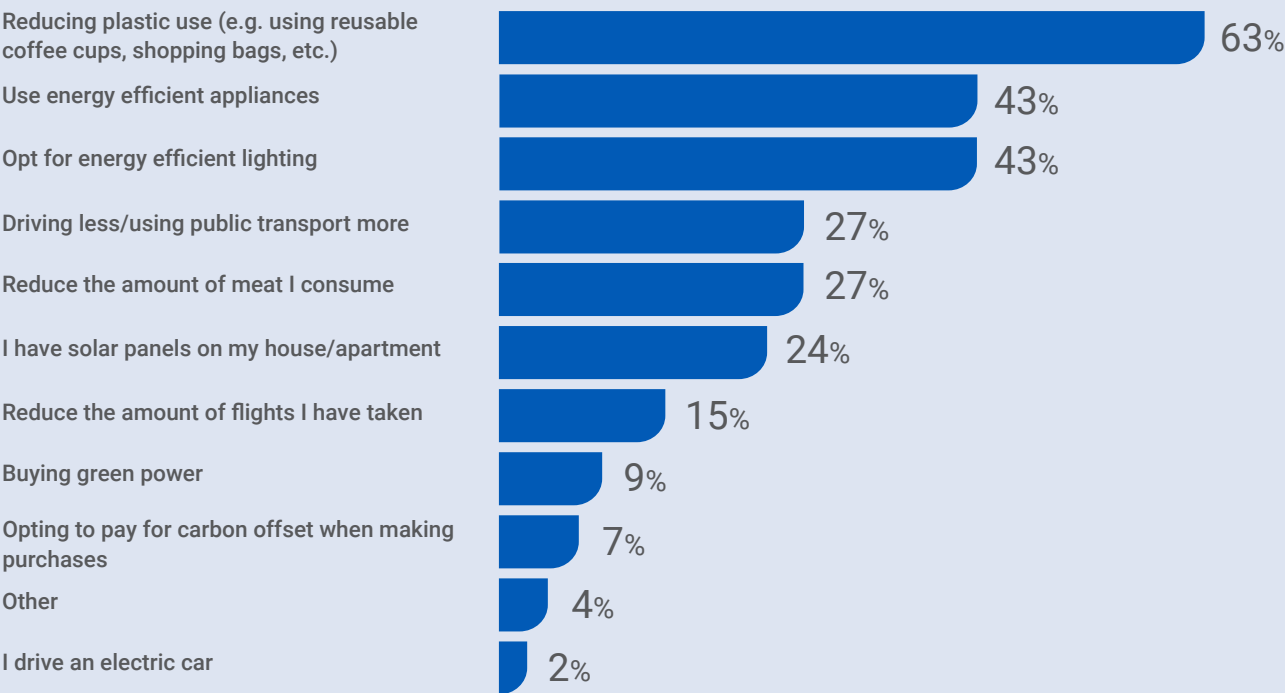
Australians are starting to take action

Understanding the consequences of inaction on climate change, consumers are increasingly turning to sustainable alternatives to reduce their carbon footprints. According to Finder's Consumer Sentiment Tracker, 86% of Australians are taking steps to reduce their impact on the planet.

The main way consumers are mitigating their impact on the planet is by reducing their use of single use plastics (63%). Australians are also changing their electricity habits, with 43% using energy-efficient appliances and another 43%

opting for energy-efficient lighting. Another common way consumers are lowering their carbon footprint is by driving less and using public transport more (27%).

How have you reduced your environmental impact?



Source: Finder Consumer Sentiment Tracker

Another Finder survey conducted in April found more than half of Australians (52%) say they actively look for greener products and services. A slightly smaller percentage (44%) said they would be willing to pay more for those greener products or services. It seems that the simplest switches are the ones that are most likely to stick; an overwhelming 84% said the plastic bag ban has made them more likely to bring their own reusable bags when shopping.⁶ And when it comes to fuelling their homes, 70% of Australians say they would pay extra for green power, with the average willingness to pay sitting at \$25 per month.

While Finder's research shows most Australians are opting for easier sustainable switches, some eco-warriors are making a more profound impact. More than one in four Australians (27%) report having reduced their meat intake for the environment, and research from Roy Morgan has found nearly 2.5 million Australians are eating all or almost all vegetarian.⁷ Another quarter (24%) has installed solar panels, and one in seven (15%) say they have reduced the number of flights they take. A small percentage of the population (2%) drive electric cars to help the planet, which emit around 40% less in emissions than traditional petrol vehicles.⁸

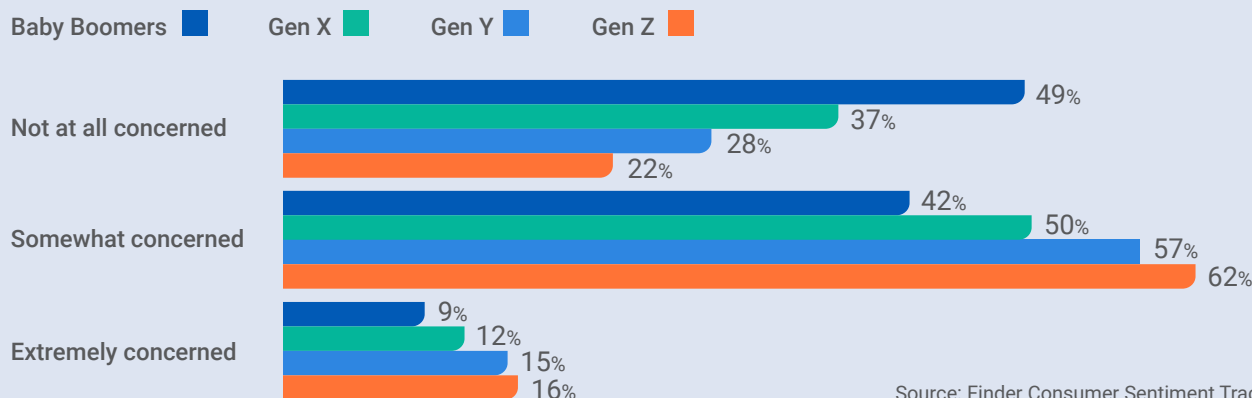
The desire and drive to make sustainable choices is determined by...

Age

It seems older generations tend to be less concerned about the environment, with 49% of Baby Boomers not at all concerned about their carbon footprint, compared with just 22% of Gen Z and 28% of Millennials. This is also reflected in their concern for the environmental and social efforts of the companies they support, with almost one in four Baby

Boomers (23%) not at all concerned about purchasing from ethical or sustainable businesses. In comparison, only 6% of Millennials and 3% of Gen Z are not concerned about corporate social and environmental responsibility. Finder's research also shows Millennials (\$28) and Gen Z (\$33) are willing to pay the most for green power.

How concerned are you about your carbon footprint?



Research from Gallup in the US has found younger generations are more likely to agree that climate change poses a serious threat, agree that it is caused by human activity and think scientists agree on the issue.⁹ In reality, Millennials and Gen Z were born into a world where climate change was an established issue, widely accepted and discussed among scientists and politicians. Many also grew up experiencing the impacts of climate change. In contrast, older generations grew up in a world where concern for the planet was less of a major issue.¹⁰

Despite this, Finder's research shows older Australians are doing just as much for the environment as their younger counterparts, but in different ways. Baby Boomers are more likely to have opted for energy-efficient lighting (61%) and appliances (57%) than Gen Z (25% and 29% respectively), and they are also more likely to have installed solar panels on their homes (34% compared to 21%). On the other hand, Gen Z (34%) are more likely to substitute driving with public transport than Baby Boomers (25%).

How much more would you be willing to pay for green power per month?



Source: Finder Consumer Sentiment Tracker

Gender

Interestingly, Finder's research found women (91%) are more concerned about corporate social and environmental responsibility compared to men (84%). It also found men (43%) are considerably more likely to say they are not concerned about their carbon footprint than women (27%).

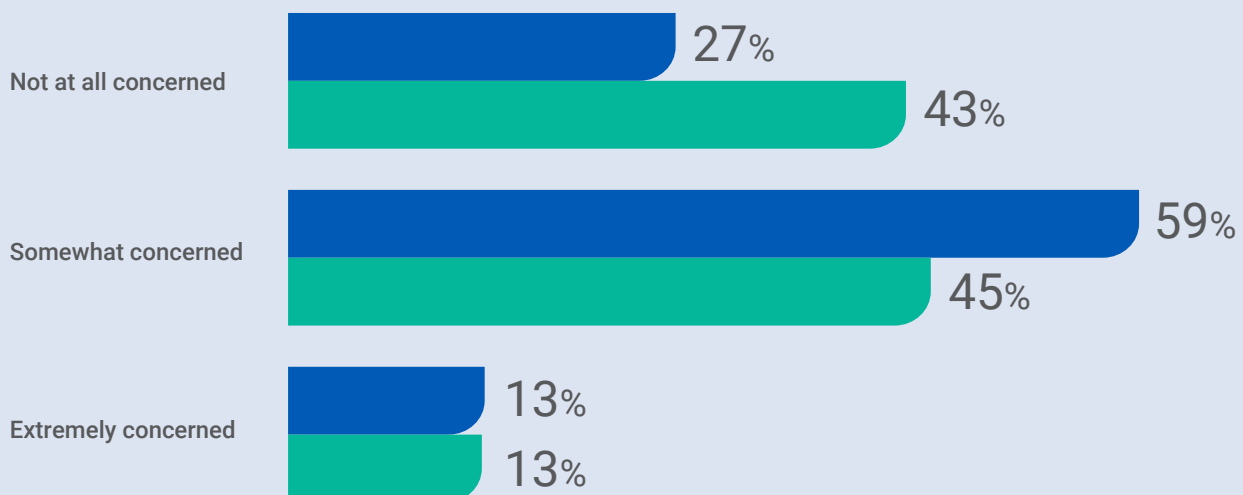
A large body of research has linked environmentalism with traits including altruism and compassion, with research showing women are more likely to rank these values as being important to them.^{11, 12} Studies have also found women are more likely to act on environmental issues than men.^{13, 14} Researchers argue gender socialisation and feminist value systems which prioritise equality and fairness result in a gender gap when it comes to action on climate change.¹⁵

A more detailed explanation comes from research from Yale University, which found women have a consistently higher perception of the risk climate change poses to them personally, as well as to flora, fauna and future generations.

It also found women worry about climate change more than men, and are more likely to support climate change mitigation policies. Women are also the most likely to be affected by the environmental crisis; globally, women make up 80% of the population who are displaced by climate change.¹⁶

How concerned are you about your carbon footprint?

Female ■ Male ■



Source: Finder Consumer Sentiment Tracker

Typically, the issue of sustainable decision-making falls more heavily on women's shoulders. Research from the US suggests between 70% and 80% of consumer decisions relating to food, household goods and other consumables are often made by women, and as a result much of the marketing of sustainable products is geared towards women rather than men.¹⁷ This causes women to be more aware of environmental issues and conscious of their personal decisions.¹⁸

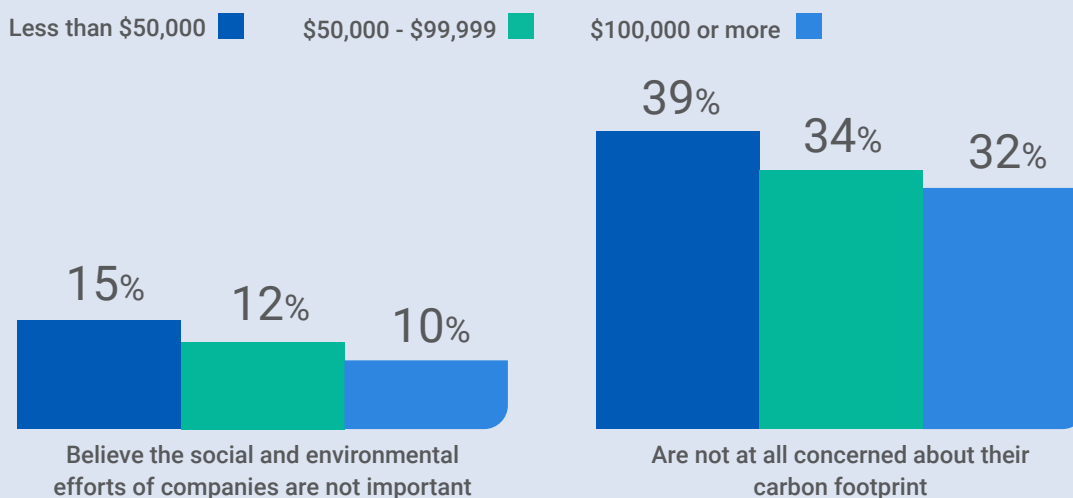


Income

Evidence suggests that caring about the environment can provide post-material value for many Australians, with income an important factor determining level of concern. According to Finder's research, households earning under \$50,000 are less likely to care about their carbon footprint and about the social and environmental efforts of companies they purchase from than households earning above \$100,000.

Traditionally the argument is that lower income households are more concerned with satisfying their basic needs and getting by financially than big-picture, abstract problems like climate change. While this is true, others argue that because environmental issues impact first and foremost working class Australians, concern for the environment is not an issue of class divide.¹⁹

Household income determines how much Australians care about the environment



Source: Finder Consumer Sentiment Tracker

Not surprisingly, higher income individuals and countries are responsible for far greater emissions than their lower-income counterparts. Research from Oxfam estimates the richest 10% of the world's population is responsible for nearly half of all carbon emissions, while the poorest 50% are responsible for just 10% of emissions.²⁰

Despite this, it's overwhelmingly the poor communities that pay the price of climate change. Many of the world's poorest nations live in equatorial regions, where temperatures are already high, and an incremental increase in temperature can lead to weather disasters.²¹ Within Australia, lower income communities are more likely to live in vulnerable locations with less weather-resilient infrastructure, and with less ability to move or make changes to their living circumstances.^{22,23}

Nevertheless, low income households have limited time, effort and money for environmental efforts, and the divide is growing. In the May-October period 2019, the percentage of those who indicated they cared about their carbon footprint was almost identical between households earning less than \$50,000 per year (65%) and those earning more than \$100,000 (66%).

In the November 2020-April 2021 period, this figure grew to 74% for the higher income households, and fell to 58% for the lower income households. It's likely that lower income households are more likely than higher income earners to have sidelined environmental issues as a result of the pandemic and recession, but the trend does seem to be enduring.



Financial and psychological barriers explain why some aren't taking action

So if climate change and environmental degradation are the biggest threats to humanity, why are some people still reluctant to change their habits?

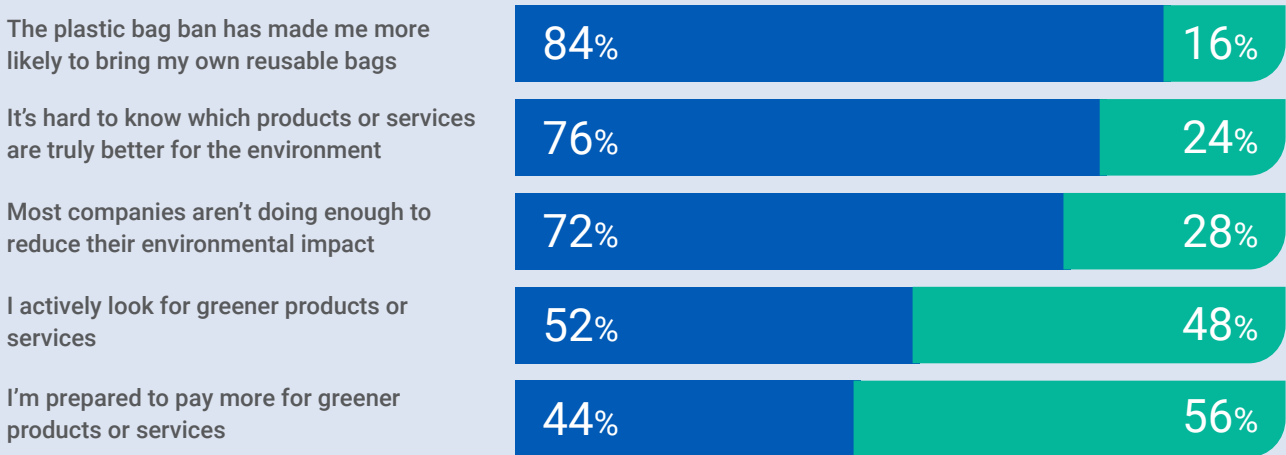
Finder's Consumer Sentiment Tracker shows one in seven (14%) Australians report not doing anything to reduce their carbon footprint. This is made up of 9% who aren't interested in changing their habits and 5% who believe adopting sustainable habits is too expensive. It's possible the true percentage of people who are not reducing their environmental impact is actually greater than 14%, but people may feel pressured to say otherwise when surveyed.

In addition to perceived cost and lack of desire, trying to decipher what products are truly sustainable can also be challenging and time-consuming.

The commercialisation of ethical shopping and sustainable living has blurred the lines between consumerism and sustainability and made the decision-making process increasingly complex. A Finder survey in April found three in four people (76%) find it hard to understand what products and services are truly better for the environment. Older generations may be more susceptible to this confusion, with 81% of Baby Boomers agreeing they find it difficult to determine which products are truly environmentally friendly.²⁴

Do you agree with the following statements?

Yes ■ No ■



Source: Finder Consumer Sentiment Tracker

Beyond the immediate reasons for not reducing their carbon footprint, there are deeper psychological factors which explain why people aren't doing more for the environment. Economic theory dictates that people will always overvalue the short term at the expense of the long term, but taking action on climate change requires people to make sacrifices now to avoid a future threat. Because the future is uncertain, the benefit of making individual changes feels vague and undetermined. Individuals are unlikely to feel personal responsibility for climate change when the onus for change is on the group, and they may also feel their personal choices have minimal, if any, impact on future outcomes.²⁵

Many of the effects of climate change do not yet directly impact many Australians, and even those who are impacted by bushfires, floods and droughts may not necessarily perceive climate change to be the cause of the disaster. As a result, the threat feels distant, minimal or non-existent – both physically and psychologically. People are highly influenced by their surroundings, and if social norms discourage them from making more sustainable choices, they are unlikely to do so.²⁶ As a result, individuals become reluctant to change their habits because of perceived cost, difficulty or simply not wanting to.

Going green can actually be good for your wallet

While concern for and action against climate change are correlated with an individual's level of education and wealth, this doesn't necessarily mean living more sustainably has to come at a cost. Finder analysis found Australian households could actually be saving thousands of dollars per year just by being kinder to the planet.

The analysis shows consumers could save \$24,337 over a six-year period by switching to sustainable alternatives. This includes both smaller switches, such as eco-friendly cleaning utensils, kitchenware and personal care products, as well as larger changes, like choosing an ethical super fund and installing solar panels.

Switching to a planetary health diet was the top money-saver, reducing the average household grocery bill by an impressive \$11,064 over a six-year period.



Ethical superannuation

It's important to note that while the savings from switching to sustainable alternatives might be modest in the short term, in the long run both the environmental and financial impacts are extraordinary. An example of this is superannuation: while the average balanced fund has performed at an annualised 6.4% over the past five years, the top-performing ethical fund on Finder (Finder Green Award winner for 2021 - Australian Ethical) has returned an annualised 8.3% over the same period.^{27 28} For the median balance of \$52,000, this amounts to a difference of \$6,687 over just six years.²⁹ Over a period of 40 years, the difference between the two funds amounts to an incredible \$120,718. However, it's important to note that past performance is not necessarily an indicator of future performance.

Green energy

Installing solar panels is another great way to slash your carbon footprint and save money in the long run. Not only does switching to solar power cut your carbon footprint from energy, but it can reduce your energy bills by more than 70%. Finder analysis found that while the average household spends \$313 on their energy bill each quarter, this drops to an average of \$89 for those with solar panels.³⁰ While purchasing a solar system is an upfront investment, a standard 5kW system will have paid itself off within about six years, and over the course of 40 years the average homeowner would be better off by \$30,930. Just as importantly, throughout its lifetime a 5kW solar system will have saved about 190 tonnes worth of greenhouse gases.³¹

Even those who aren't ready to install solar panels can go green with their energy and save money by switching to a carbon-neutral plan. For example Powershop, winner of the Finder Green Awards 2021, is Australia's largest green power

company and is entirely carbon neutral. Finder analysis found the average consumer paying \$313 for electricity per quarter could save \$76 per year, or \$456 over a six-year period by switching to a carbon-neutral plan with Powershop.

Reusable everyday products

Making the switch to more sustainable home and care products can also have a substantial financial impact. Over a six-year period, adopting a range of sustainable swaps in personal care products, kitchenware and cleaning products could save up to \$3,645. Some of the most financially rewarding swaps include investing in a reusable water bottle (\$950), scoring coffee discounts by using a reusable coffee cup (\$760), and investing in a menstrual cup (\$678). Others include investing in a Sodastream instead of buying bottled sparkling water (\$380), and choosing reusable cleaning wipes instead of paper towels (\$340).



The analysis shows consumers could save **\$24,337** over a six-year period by switching to sustainable alternatives.

Planetary diet

Adopting a planetary health diet is another way to save money while saving the planet. A planetary health diet focuses predominantly on fruits, vegetables, whole grains and plant proteins, and is scientifically touted as being the healthiest diet for the planet. It also has the benefit of reducing the weekly grocery bill for a family of four by \$35.46, equivalent to \$1,844 per year or \$11,064 over a six-year period.³² Aside from being relatively simple and money-saving, switching to a more plant-based diet has

environmental benefits too. Meat, dairy and other processed foods require substantially more water and resources to produce than plant products, and are responsible for higher greenhouse gas emissions. Research from Oxford University found those who eat more than 100 grams of meat per day produce 2.6 tonnes of carbon emissions per year, compared to 1.4 tonnes for vegetarians and 1.1 tonnes for vegans.³³

Sustainable switch	Savings over a six-year period
Planetary health diet	\$11,064
High-performing ethical super fund	\$6,687
Water-efficient showerheads	\$1,035
Reusable water bottle	\$950
Reusable coffee cups	\$760
Menstrual cup	\$678
Countertop herb garden	\$634
Solar panels	\$466
Carbon-neutral energy plan	\$456
Sodastream	\$380
LED lights	\$350
Reusable cleaning wipes	\$340
Wax food wraps	\$152
Reusable shopping bags	\$137
Silicone food bags vs plastic bags	\$129
Loose leaf tea	\$80
Bamboo dish brush	\$38
Total	\$24,337

The small things truly do count

It's important to remember that while the daily choices of individuals may feel small and insignificant, the research shows they truly do make an impact. Beyond the direct impact of using less energy, disposing less plastic and making more conscious financial decisions, making more sustainable choices also influences those around us to consider environmentally friendly options. For example, a study from Cardiff University found that half of respondents who knew someone who had given up flying because of its impact on climate change said they flew less because of this example.³⁴

Australians have one of the highest carbon footprints in the world at **17 tonnes per capita per year**.

And if you're living in Australia, it's likely you have more wiggle room to make sustainable lifestyle changes than most of the world. Research from Oxfam found the world's richest 10% are responsible for 52% of global carbon emissions.³⁵ Defined as having a net worth exceeding \$147,038, more than 70% of Australian households sit comfortably within the world's top 10%.³⁶ Australians also have one of the highest carbon footprints in the world at 17 tonnes per capita per year – more than three times the global average of 4.8 tonnes per capita per year.³⁷ Adopting just a few of the sustainable switches highlighted in this report could have profound impact on the planet and your finances.



The Finder Green Awards help consumers make more sustainable choices

For Australians that are looking to make the switch to more sustainable products and services The Finder Green Awards are a good place to start. The Awards were created to help Australians find the products and brands paving the way in sustainability and span all the sectors Finder compares,

from insurance and superannuation to energy and household goods. The table below is a summary of the winners and you can head to the Finder Green Awards hub page to find out more (www.finder.com.au/finder-green-awards).

Category	Winner
Green Bank of the Year	Bank Australia
Green Broadband Provider of the Year	Goodtel
Green Car of the Year	Hyundai IONIQ Electric
Green Energy Retailer of the Year (Retail-only)	Energy Locals
Green Energy Retailer of the Year (Traditional)	Powershop
Green Energy Retailer of the Year (overall)	Powershop
Green ETF of the Year	eInvest Better Future Fund
Green Fashion Brand of the Year	Citizen Wolf
Green Hotel of the Year	Swell Lodge
Green Insurer of the Year	QBE
Green Lender of the Year	Brighte
Green Mobile Plan Provider of the Year	Belong
Green Online Retailer of the Year	Seed & Sprout
Green Rideshare of the Year	Uber
Green Superannuation Fund of the Year	Australian Ethical
Green Supermarket of the Year	Woolworths
Green Leader of the Year	Katherine McConnell (Brighte)
Green Rising Star of the Year	Emilie O'Neill (eInvest)
Green Team of the Year	ING Wholesale Banking - Energy Team
Green Innovation of the Year	Sendle

Finder's experts weigh in on easy and money-smart ways to go green



Lauren Chaplin | Senior Shopping Writer

Over the past few years, we've witnessed a huge spike both in consumers looking to buy sustainable products and in brands looking to reduce their environmental impact.

From toothpaste to sneakers, there now exists sustainable alternatives to just about everything you can think of, making it easier than ever to lower your carbon footprint. While sustainable products often have a higher upfront cost, most do end up saving you money over time.

For instance, we calculated the cost of disposable versus reusable drink bottles over a six year period and found that shoppers can save around \$950 when they consistently use a reusable bottle.

We also found that shoppers can save a significant amount by changing to reusable shopping bags, beeswax wraps, reusable period products and reusable cleaning wipes. You can even save on your morning brew, as some cafes now offer a small discount for those who bring a reusable coffee cup. Overall, going green doesn't need to involve large or expensive changes - these small switches are a great place to start.



Amy Bradney-George | Editor - Credit Cards and Finder Green

Money is one of the most powerful resources Australians have for making change because where we spend it (and keep it) sends a clear message about what we value. And businesses are listening – including financial institutions.

There are now ethical and sustainable superannuation funds, green loans for things like solar panels and eco-friendly cars, green term deposits and a growing number of other ethical investment options.

We've also seen a lot more focus on social and environmental initiatives. For example, since 2019 the Australian Banking Association has been highlighting the initiatives of its members – including big banks like ANZ, CommBank, NAB and Westpac.

Switching to a greener account or product is usually very simple – and puts our money where our mouth is in terms of sustainability. What's also great is that a lot of other changes you make have a flow-on effect to your money. So whether you're going green with your super, an energy provider or even with your shopping, there are lots of opportunities to save money – and the planet."



Ben King | Head of CSR & Public Affairs

Here in Australia we have a front row seat as the climate crisis unravels and you only have to look back to the bushfires in 2020 to see how extreme weather can dramatically impact our day-to-day lives. These kinds of events make the issue real for people so it is great to see from this report that Australians are increasingly starting to take personal action to tackle climate change.

My advice to anyone starting out on a carbon-cutting mission is to start with their energy bill. Electricity makes up a huge amount of our emissions as a nation and in most parts of the country it is cheaper than you think to switch to a greener energy plan. In fact, there are lots of providers out there that offer carbon neutral energy at no extra cost and that means that if you haven't switched for a while you might even be able to save money while you help to tackle climate change.

For those willing to pay a slight premium, asking your provider for their 100% GreenPower option is the way to go. This is a Government-backed scheme that is the gold standard for climate-conscious consumers and links your energy usage to renewable energy generation elsewhere in the grid. Most retailers now have GreenPower plans available on request and for many households the additional cost will be less than \$1 a day. That's a small price to pay to reduce the eco-shame you might feel when you turn on your electric heater this winter in my opinion!

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Methodology

Finder's Consumer Sentiment Tracker is a nationally representative survey of more than 24,000 Australians between May 2019 and April 2021.

The survey is owned by Finder and operated by Qualtrics, a SAP company.

The 'sustainable switches' analysis uses the following methodology:

Data on savings attributable to adopting a planetary health diet was obtained from "The affordability of a healthy and sustainable diet: An Australian case study", Goulding et al., 2020.

Data on savings attributable to other sustainable switches is based on Finder analysis of product pricing for everyday products and their sustainable alternatives, sourced from Coles, Kmart, Bunnings Warehouse and other major retailers.

Analysis uses assumptions relating to average consumption over the time period specified.

