

Money and Morals

Top Level Report

Here's the first situation:

Your bank makes an error when you make a \$50 deposit and credits your account with \$500. n = 3646

Are you more likely to keep quiet and hope they won't notice or are you more likely to contact the bank?

I'd be more likely to keep quiet		1170 32.09%
I'd be more likely to contact them		2476 67.91%

You suffer a burglary and when filling out your claim form you realise you could easily state that 60 CDs and not 30 CDs were stolen.

It doesn't seem to hurt anyone. In fact it is probably a smaller claim than you've paid in premiums over the years. n = 3603



Would you consider doing it?

Yes, I'd probably give it a go		1148 31.86%
No, I wouldn't consider it		2455 68.14%

You have started a business importing health supplements.

You discover later that one of your top sellers has no real health benefits (but is harmless.) n = 3577

Would you continue selling it, or discontinue the product?

I'd probably continue selling it if it wasn't harmful		676 18.90%
I'd probably discontinue the product		2901 81.10%

You break a neighbour's window throwing a stone at a magpie that's been tearing the heads off your dahlias.

There's no one about when you do it.

n =
3573

Would you be more likely to confess and pay \$100 to repair the window, or keep quiet?

I'd be more likely to keep quiet		581 16.26%
I'd be more likely to own up		2992 83.74%

You see a rich-looking businessman drop a fifty-dollar note.

n = 3559

Do you call out to him, or quietly pocket it?

I'd probably keep it		702 19.72%
I'd probably call out to the businessman		2857 80.28%

You're off to the dairy to buy a scratch-card. A work colleague splits the price with you, but doesn't come along when you buy it.

The ticket wins \$1,000. He'll never know, if you don't tell him.

n =
3541

Do you tell him, or keep the winnings?



I'd probably keep the money and not say anything		205 5.79%
I'd probably tell him and split the \$1,000		3336 94.21%

You're selling your car at a car fair, but know that it has a fault.

A prospective buyer takes it for a test drive and doesn't notice anything. When they get back they ask... "Do you know if the car has any faults that we may not have noticed?"

n =
3493

Would you be more likely to say something or to keep quiet so you got your full asking price?



I'd be more likely to keep quiet to get the higher price		1263 36.16%
I'd be more likely to mention the fault		2230 63.84%

You are coming up for a pay review at work and your boss mistakenly gives you all the credit for a job that someone else actually did just before they left the company.

Thanks to this, you are likely to get a pay rise.

n =
3458

Would you take the credit for the work knowing your boss was unlikely to find out you didn't do it, or would you point out that someone else did the job?

I'd probably keep quiet and let the boss think it was my work		1023 29.58%
I'd probably tell the boss it was someone else's work		2435 70.42%

You've just bought a new electronic product and on the way home you accidentally drop it and break it.

n =
3463

Would you take it back to the shop to get it replaced, saying it was faulty?

Yes, I'd probably try to get it replaced		1880 54.29%
No, I'd get it repaired myself		1583 45.71%

People you know are starting a company to provide high interest loans to people to buy cars. You have the chance to invest and are confident you'll make lots of money.

The company will specialise in lending to people who can't get money from banks because of their low income. The company manager is expecting to also make quite a bit of money from lawfully repossessing cars when people get in to difficulty and then reselling these cars.

n =
3457

Would you invest?

Yes, I'd be likely to invest if I had the money available		516 14.93%
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No, I probably wouldn't invest  2941 85.07%

You set up a limited liability company and bring in three friends as shareholders, each of whom puts up \$5,000.

Unfortunately, the company fails. Under the law, they've taken a commercial risk and you don't have to pay them back. n = 3413

Would you try to make good the losses from your own pocket?

I'd probably apologise but pay nothing  1320 38.68%

I'd be more likely to try to pay them back  2093 61.32%

Your neighbours have decided to bowl their house and build a three storey townhouse. They'll be approaching the council in 6 months time to start getting their permits.

The new townhouses will look straight into your backyard and will significantly affect your view and sun - clearly the value of your property is about to drop. n = 3383

Which of the following would be your most likely response when you found out?

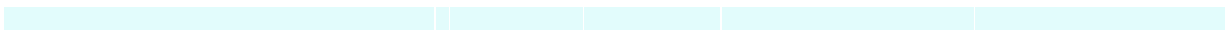
I'd probably move quickly to sell my property and not mention anything  1453 42.95%

I'd probably move quickly to sell but indicate to prospective buyers that something was happening next door  815 24.09%

I'd probably stay where I was or, if I moved, make the next door plans clear to prospective buyers  1115 32.96%

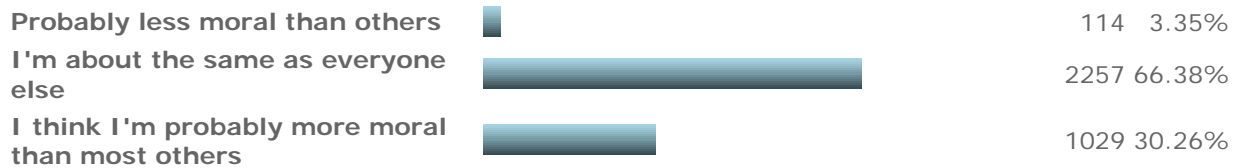
And now for the Buzz Cheat-O-Meter ... (and thanks to our research expert friend Duncan for this question) n = 3412

Yes, I do this as often as I can	Yes, I've done this before	Nope, I've never done this but probably would if I had the chance	Nope, I've never done this and wouldn't even if I had the chance
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Park in a metered parking spot and not put money in the meter	11% (386)	55% (1874)	12% (409)	22% (738)
Found a significant sum of money or piece of jewellery on the street and just pocketed it	1% (42)	15% (518)	21% (716)	62% (2127)
Only pretended to contribute to or added only a few cents to a collection for a colleague leaving to join another company	1% (44)	22% (766)	13% (445)	63% (2144)
Snuck some grapes or pick'n'mix at the supermarket. Mmmnnn!	2% (72)	27% (925)	6% (217)	64% (2192)
Tried to get out of a fine when you know you were copped fair and square	5% (169)	23% (794)	25% (870)	46% (1566)
Sold a cheap item for an absolute killing on Trade Me	3% (105)	10% (345)	39% (1323)	48% (1621)
Lied to a potential employer about how much you currently earn in the old job	2% (66)	12% (423)	22% (744)	63% (2161)
Lied to a loved one about money	2% (67)	37% (1249)	8% (262)	53% (1801)
Been given more change than you should have been given when you bought something and didn't say anything	6% (202)	50% (1709)	9% (297)	35% (1195)

So, how moral do you think you are compared to other New Zealanders?! n = 3400



Your gender? n = 3379



Your age group? n = 3388

Under 15		21 0.62%
15-24		537 15.85%
25-39		1222 36.07%
40-55		1044 30.81%
55-69		471 13.90%
70 and over		93 2.74%

Please pick the district you currently live in.

n = 3368

Northland		115 3.41%
Auckland		1086 32.24%
Waikato		233 6.92%
Bay of Plenty		183 5.43%
Gisborne		32 0.95%
Hawke's Bay		104 3.09%
Taranaki		77 2.29%
Manawatu-Wanganui		150 4.45%
Wellington		589 17.49%
Tasman		22 0.65%
Nelson		45 1.34%
Marlborough		38 1.13%
West Coast		19 0.56%
Canterbury		417 12.38%
Otago		169 5.02%
Southland		89 2.64%

And which of the following best describes where you live?

n = 3382

Metro		487 14.40%
Suburban		2049 60.59%
Provincial		279 8.25%
Rural		512 15.14%
Other		55 1.63%

And - last one - which broad income band does your *Household Income* fall into?

n = 3329

Under \$20,000	339	10.18%
Between \$20,000 and \$60,000	1395	41.90%
Between \$60,000 and \$100,000	1019	30.61%
Over \$100,000	576	17.30%