

# 10 TOP KEY FINDINGS

SAVINGS & INVESTMENT MONITOR  
2022



**86%**

CLAIM THAT COVID-19 HAS MADE THEM CHANGE THE WAY THEY THINK ABOUT, AND MANAGE THEIR FINANCES

**66%**

HAVE TAKEN ADVANTAGE OF POINTS/REWARDS ACCUMULATED ON LOYALTY PROGRAMMES



**52%**

HAVE DIPPED INTO SAVINGS TO MAKE ENDS MEET - DOWN FROM 54%

**22%**

LEFT OR CHANGED JOBS IN THE PAST 2 YEARS OF THOSE WHO LEFT THEIR JOBS, 46% DID SO VOLUNTARILY (44% TO DEVELOP SKILLS AND 36% FOR A CHANGE/FOLLOW HEART)



**30%**

HAVE PUT MAJOR FINANCIAL DECISIONS ON HOLD (I.E. HOLIDAY, VEHICLE PURCHASE, LARGE APPLIANCES, MOVING HOUSE)



**ONLY 33%**

FEEL CONFIDENT ABOUT THE SOUTH AFRICAN ECONOMY, THIS WAS 44% PRE-COVID-19



**63%**

OF BLACK SOUTH AFRICAN SAID THEY BELONG TO MORE THAN 1 STOKVEL, THIS IS UP FROM 56% IN 2021



**35%**

FALLEN BEHIND ON HOUSEHOLD BILLS

**40%**

HAD TO BORROW FROM FRIENDS OR FAMILY - DOWN FROM 44% IN 2021



**39%**

OF SOUTH AFRICANS HAVE MORE THAN 3 MONTHS' WORTH OF SAVINGS, UP FROM 36% IN 2021 AND 27% IN 2020



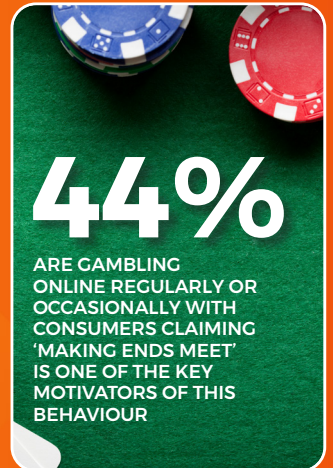
**TOP 4 FINANCIAL PRIORITIES:**

- INCOME/JOB SECURITY (61%)
- CUTTING EXPENSES (55%)
- PAYING DEBT ((51%)
- EMERGENCY SAVINGS (37%)



**44%**

ARE GAMBLING ONLINE REGULARLY OR OCCASIONALLY WITH CONSUMERS CLAIMING 'MAKING ENDS MEET' IS ONE OF THE KEY MOTIVATORS OF THIS BEHAVIOUR



**72%**

OF PEOPLE EXPECT THEIR FINANCIAL OUTLOOK TO IMPROVE OVER THE NEXT 6 MONTHS - UP FROM 61% IN 2021