

# TOP 10

### KEY RESEARCH FINDINGS



**31% CUT DOWN ON (OR HAVE GIVEN UP)** car or household short-term insurance, or moved to cheaper options in the last year.

**36%**

**ADMITTED TO GAMBLING**

often, to cover expenses and repay debt.

**30% OF WORKING SOUTH AFRICANS** have approached a creditor in the past year to make payment arrangements



**66%** HAVE TAKEN ADVANTAGE

of rewards/loyalty programmes in the past year to stretch spending capacity.



**45%** DIPPED INTO SAVINGS

in the past year to make ends meet, down from 54% in 2023



**47%** of employed South Africans own or part-own a business.

#### TOP 5 FINANCIAL PRIORITIES

- 61% income/job security
- 51% cutting down expenses
- 49% paying off debt
- 34% emergency savings
- 32% securing investments

**68%** believe their financial situation will improve in the next six months



**36% FEEL CONFIDENT** about South Africa's economic outlook.

#### TOP 5 SAVINGS GOALS

- 46% comfortable retirement
- 43% emergency fund /savings buffer
- 43% pay off debt
- 42% saving for family's future
- 40% savings for children's education