Money & Me

Second annual survey results

~5,400 online respondents

October 2026



JustMoney
Make good money choices

Agenda

South Africans are struggling to cope with financial stress

- Earn
- Borrow
- Spend
- Save
- Protect
- Trust

How do we move from surviving to having choices?

JustMoney
Make good money choices

Money & Me 2026: Most people are managing their money, but struggle with financial stress

The JustMoney Money & Me survey offers a comprehensive and emotionally resonant portrait of South Africans' financial lives and relationship with money, assessed across **six broad categories**. Based on more than 5,400 responses collected in July and August 2026, the data reveals a **population that is burdened by financial pressure**.

Earn: How much money comes in, and who depends on it

10% feel confident about their income; 39% are worried

- 10% feel confident about their income; 39% are worried
- 46% are supporting four or more people with their income, and 65% find every single month financially difficult – both up from 2025
- 33% have a side hustle

Borrow: Who people turn to when they need money, and the terms they accept

51% spend over 40% of take-home pay on debt repayments

- 51% need >40% of their take-home to repay debt
- 37% cannot state the interest rate they are paying
- Men are more comfortable to approach formal lenders (banks and others): 63% of men said they would borrow from such an entity vs 53% of women

Spend: Where the money is actually going

69% would spend on groceries if given R1,000

- Stretching money is top of mind: If given R1,000, 69% would buy food; 69% choose where they shop based on specials; 54% gamble regularly with the hope of winning
- Cash is retreating fast: 23% use no cash at all, up from 16% in 2025

Save: What remains at the end of the month

62% of those with an RA withdrew money in the last year

- 32% do not have a retirement annuity (RA)
- 62% of those with an RA used the two-pot system to withdraw money in the past year
- 43% have to borrow to reach month-end. January and December are the months that break the budget

Protect: The cushion(s) used against financial shock(s)

83% do not have enough savings to cover a R10,000 emergency

- Only 17% could cover a R10,000 emergency: 83% cannot
- Funeral cover is the most popular insurance: 67% have it
- Highest earners are three times as likely to have insurance and assurance cover

Trust: Who they trust and what people believe about money

47% lost money to a scam; social media is the main channel

- 47% lost money to a scam, mainly via social media
- 70%+ would take advice from an adviser or bank, only ~4% from a celebrity; yet social media is the top scam channel
- Over 55s trust the least, yet are 10% more likely to lose money to a scam

Source: JustMoney

Money & Me: How financial pressure is increasingly shaping how people think, feel and behave: Psychologist Andrea Kellerman

When financial pressure becomes chronic, it changes not only what people do with money, but how they think and feel about their own sense of control. The 2026 Money & Me findings show that financial pressure increasingly shapes how people think, feel and behave, not simply how they manage their money.

Key psychological observations:

- **Chronic financial pressure shifts people from planning to survival mode**. The share of respondents describing every month as financially difficult rose from ~61% in 2025 to 65% in 2026. Over the same period, the proportion supporting four or more people increased from ~43% to 46%. More people are carrying responsibility for themselves and for wider family systems.
- **Scarcity reduces perceived choice**. When resources are tight, immediate needs become more psychologically important than future consequences. This is reflected in the share of respondents needing more than 40% of their income for debt repayments; now at 51%, up markedly from 38% last year. Debt not only reduces disposable income; it also creates a lived experience of reduced freedom and choice.
- **Poor financial decisions are often a coping mechanism**. Informal borrowing increased from 20% to 23%. Among people who need to borrow to reach the end of the month, almost four in ten turn to informal lenders. Under pressure, people often choose what feels immediately possible rather than what is objectively best in the long term.
- **Money carries emotional meaning**. Money can represent safety, independence, freedom, achievement, status, self-worth and the ability to care for others. Financial difficulty can therefore become entangled with fear, shame, dependence, failure and identity — making financial problems both psychological and economic.
- **The present can overpower the future**. Among people with retirement funds, two-pot withdrawals were at 62%, with the largest share of withdrawals valued at less than R5,000. This suggests that retirement savings are increasingly functioning psychologically as an available reserve for immediate needs. Fewer than one in five respondents could cover a R10,000 emergency from savings.

Continued over page...

Source: JustMoney

Money & Me: How financial pressure is increasingly shaping how people think, feel and behave: Psychologist Andrea Kellerman

Key psychological observations continued...

- **Women's financial confidence remains a significant psychological fault line**. Women's financial confidence was roughly half that of men's, and women were also more likely than men to say their income worries them. This should not be interpreted as women being less financially capable. Confidence and competence are different. Women may be highly capable at managing households, stretching limited resources, and carrying daily financial responsibilities, while feeling less confident with formal financial products, investment decisions, or financial terminology. The issue is therefore not simply financial knowledge — it is financial agency. Women were more likely to borrow from family or friends, whereas men were more likely to use banks or financial services. This may reflect the greater emotional safety of familiar relationships, but it may also mean women are less likely to be the financial decision-maker. Building agency means helping women feel entitled to ask questions, negotiate, compare, make decisions, and lead financially.
- **The desire for additional income already exists, but self-efficacy is often missing**. Among people without a side hustle, the most common response given was wanting additional money but not knowing how to begin. This finding suggests that the problem is not necessarily motivation but the absence of a believable pathway. Small, achievable successes can restore competence, autonomy and an internal sense of control.
- **Hope can become a vulnerability**. Almost half of the respondents reported losing money through a scam, most commonly via a social media post. Financial vulnerability is therefore not simply about ignorance. When people desperately want security or financial freedom, the promise of relief can become powerful enough to reduce critical questioning.
- **As money becomes digital, it becomes psychologically less visible**. The share of respondents not using cash increased from 16% last year to 23%. Digital transactions remove some of the physical "payment pain" associated with handing over cash. When money becomes less tangible, deliberate tracking, balance-checking, and pauses before spending become increasingly important.

Source: JustMoney

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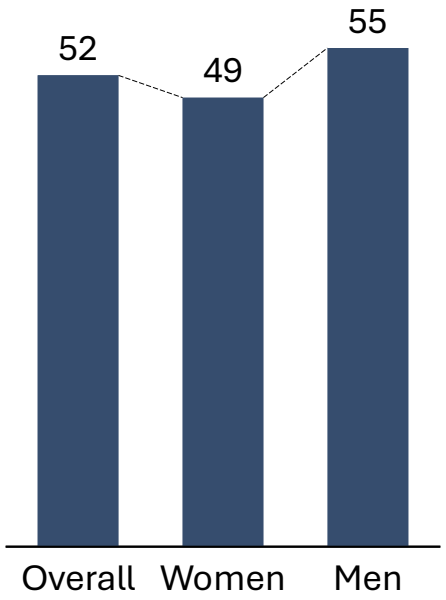
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52% of respondents take home more than R10,000 p.m. Predictably, average earnings increase with age, but the growth in earnings slows down with age for women

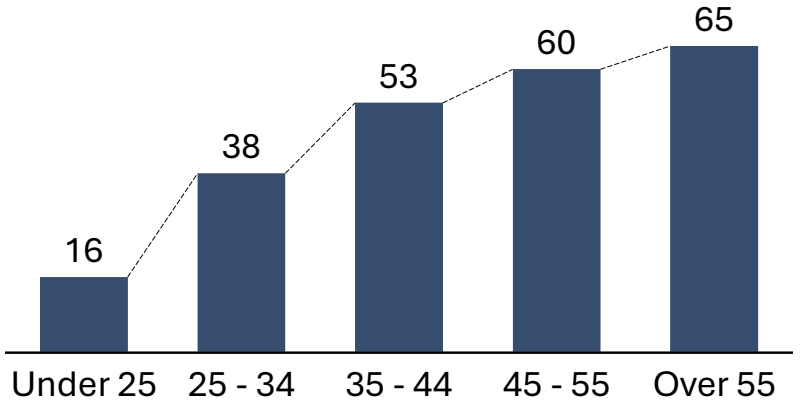
Share of respondents who said their take-home income is more than R10,000 p.m...
Percent

By gender

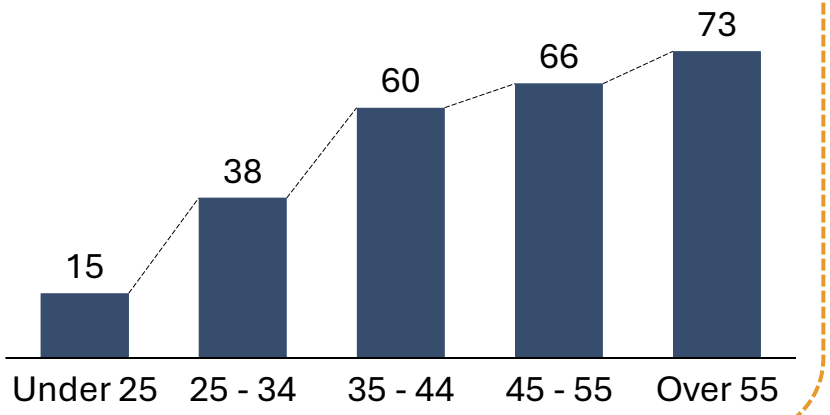


By age group and gender

Women



Men



- 49% of women said they take home more than R10k p.m; for men the comparable figure is 55%. This highlights the earnings gap between genders
- **The earning progression does not get any easier for women**. 53% of women aged 35-44 report taking home more than R10k p.m. compared to 60% of men

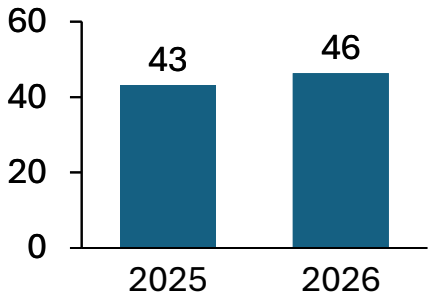
Source: JustMoney

It's tough out there: 46% are supporting four or more people with their income and 65% find every single month to be financially difficult, both up from 2025

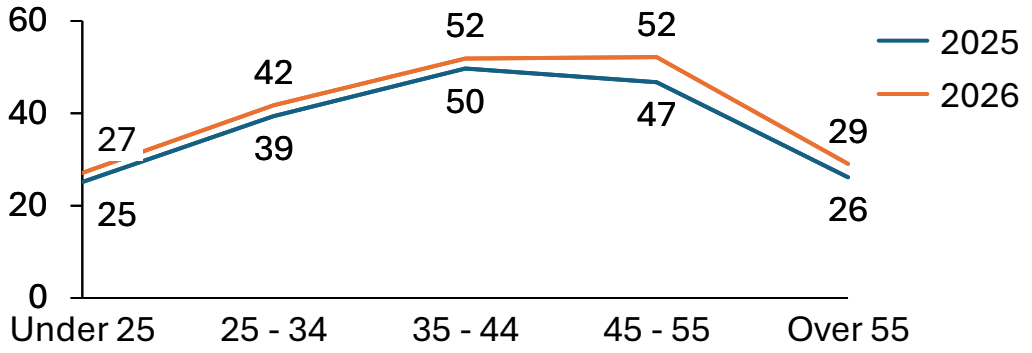
Share of respondents who said they are supporting four or more people with their income has increased...

Percent

Overall



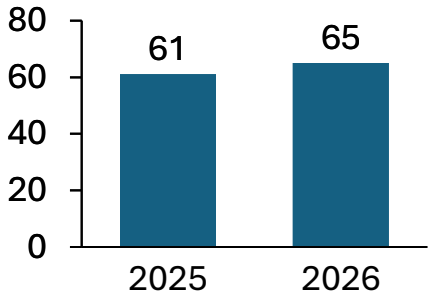
By age group



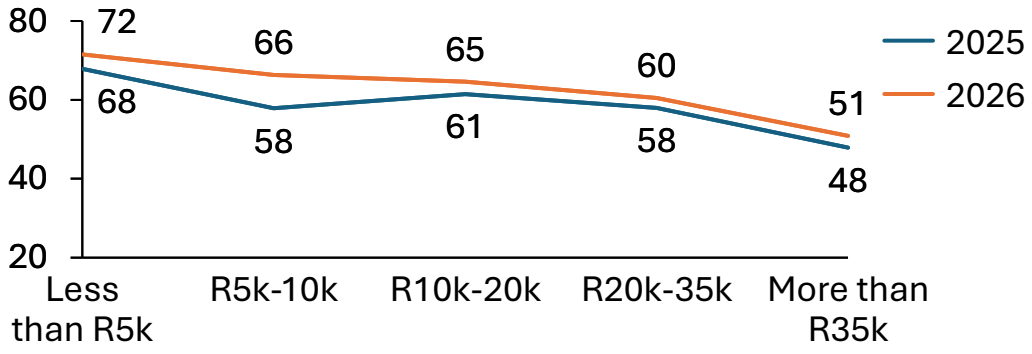
...so has the share of respondents who said they find every single month to be financially difficult

Percent

Overall



By take-home income band

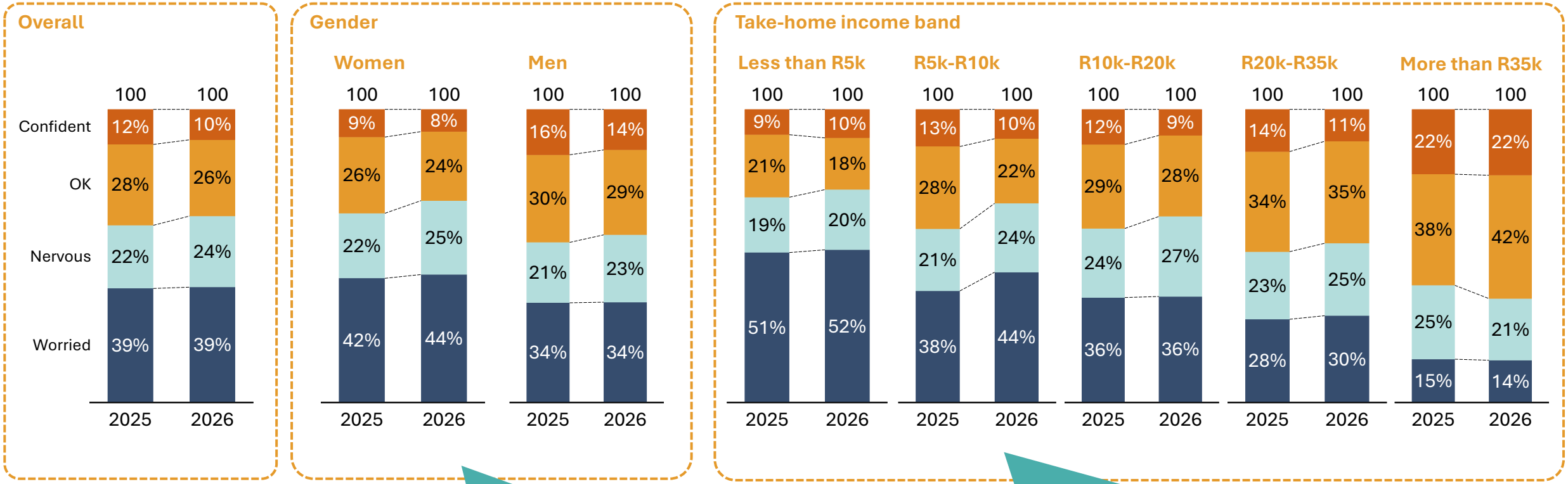


- **Those aged 35-55 years have the heaviest burden** in supporting four or more people with their income
- 72% of the lowest income earners find every single month financially difficult; overall 65% find every single month to be financially difficult, with **January and December the two most difficult months**

Source: JustMoney

Only 10% feel confident with their income level; 39% feel worried. Unsurprisingly, confidence varies by income, but those in the R5k-R10k income group have recorded the largest deterioration compared to 2025. 14% of men said their income makes them feel confident, compared to 8% of women

Share of respondents who said their income makes them feel...
Percent



14% of men feel confident about their income compared to 8% of women

R5k-R10k income band showed the largest deterioration in the past year. In 2025, 59% said they were worried or nervous about their income, in 2026 the comparable figure was 68%

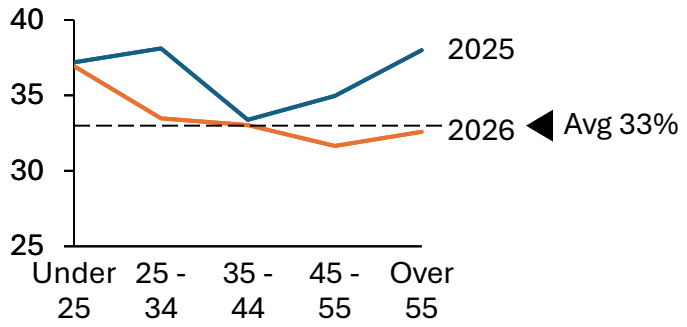
Source: JustMoney

33% have side hustles; at 27%, the most popular is buying & selling online. ~70% of those without a side hustle want one but are unsure how to start

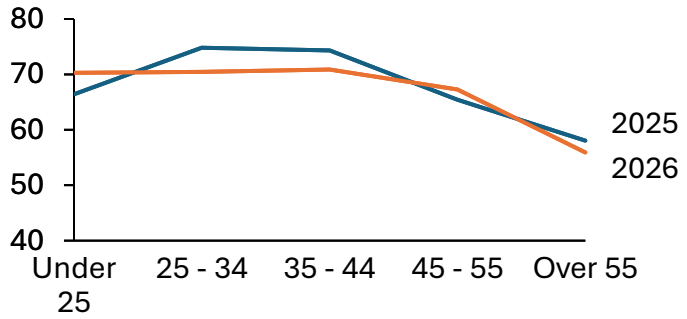
Share of respondents who said...
Percent

Age group

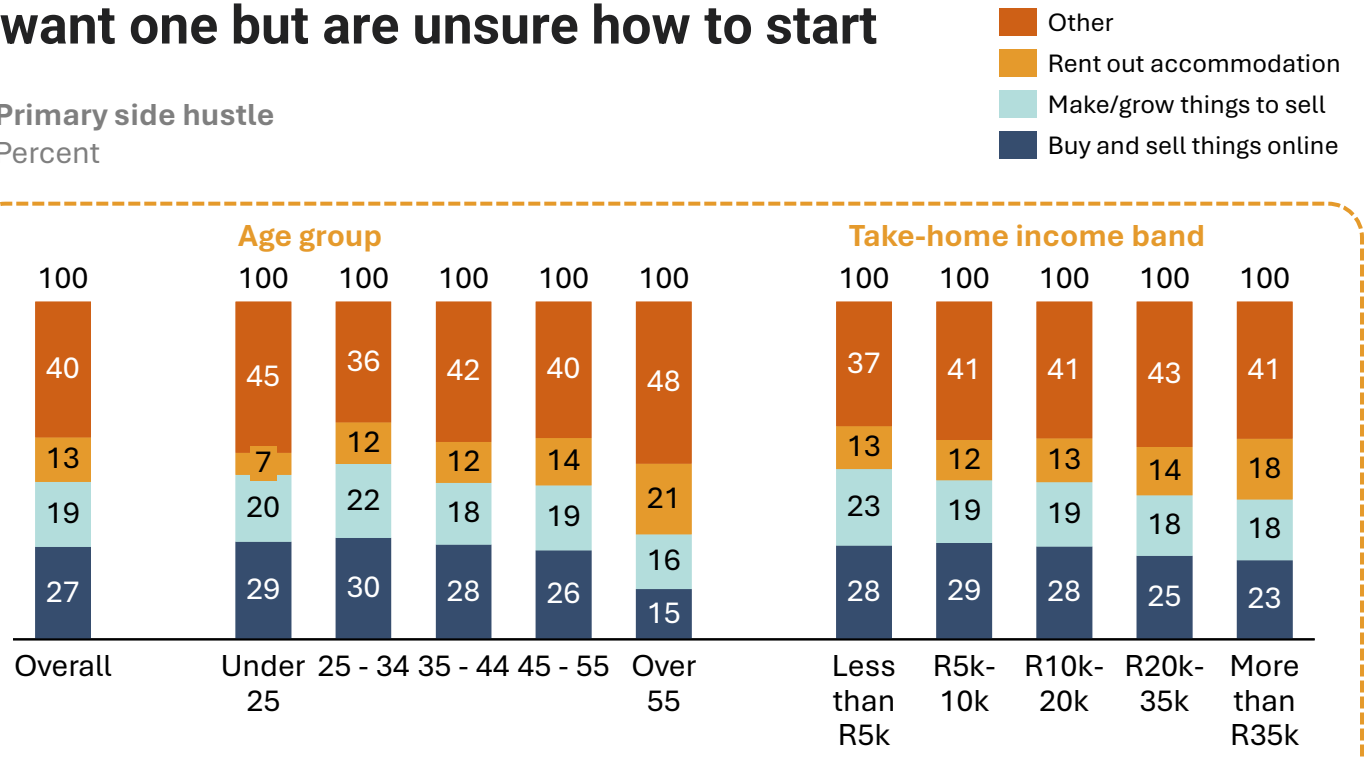
33% said they have a side hustle



Of those who currently don't have a side hustle, ~70% would like to start one but don't know where to start



Primary side hustle
Percent



- 33% have side hustles, the most popular being buying and selling (trading) online.
- This is slightly lower than the 2025 ratio (36%) but roughly in line with global rates: studies indicate comparable rate in the USA is ~36-38% and the UK is ~39-47%[1]
- Top "other" side hustles are:
  - Tutoring
  - Selling food and beverages
  - Beauty or hair services
  - Trading or selling things (offline)
  - Providing transport services

1: LendingTree's 2025 "Side Hustle Income Survey" found ~38% of Americans have a side hustle. LendingTree 2024 data shows ~36%. In 2025, Finder UK reported ~39% of UK adults have a side hustle. Another study by Sage reported nearly 47% of Brits have multiple income streams
Source: JustMoney

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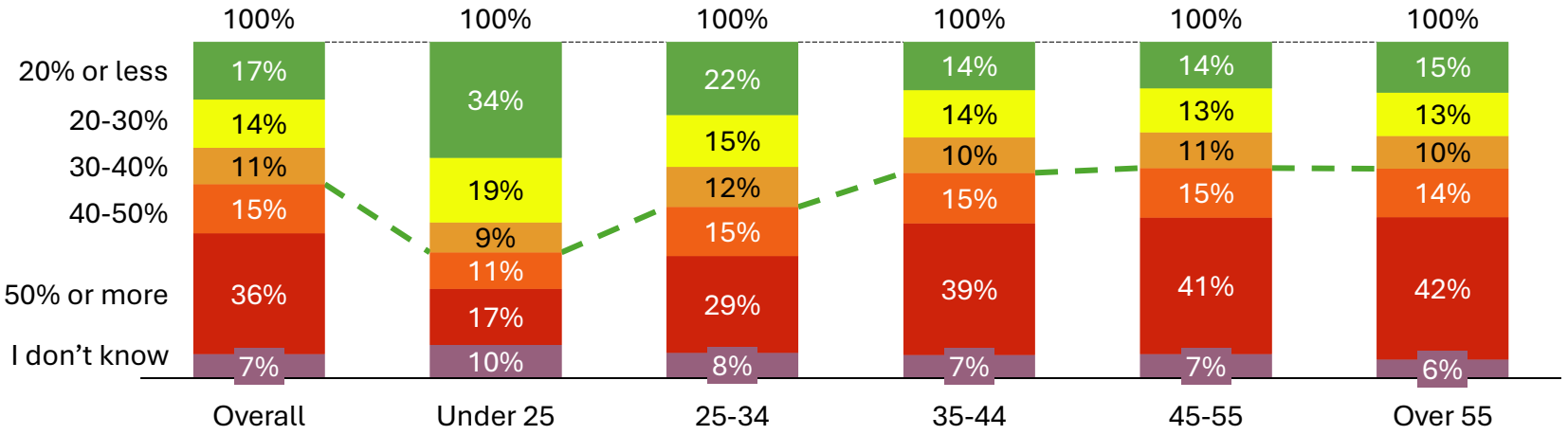
How do we move from surviving to having choices?

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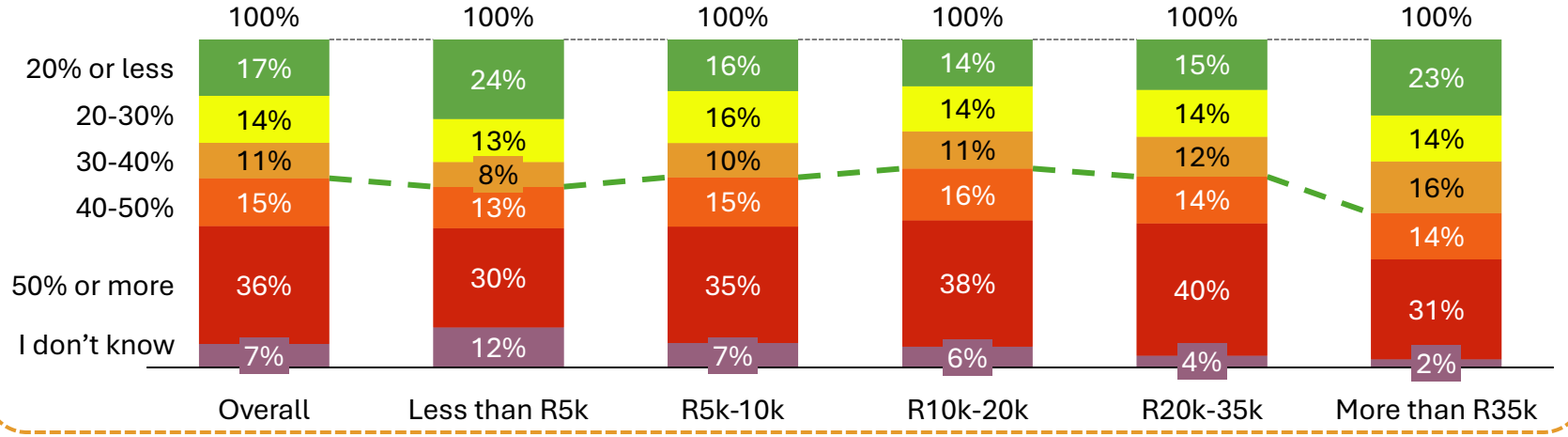
51% of respondents spend more than 40% of their take-home pay on debt repayments – this is unsustainable. Debt stress is most acute among those taking home R10k-R35k p.m. and those aged over 35

Share of take-home income spent on debt repayments:
Percent

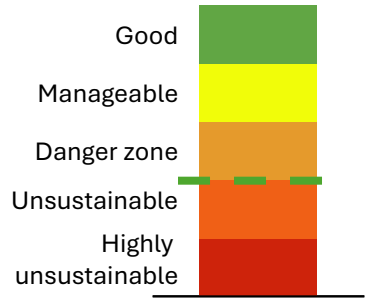
Age group



Take-home income band



- Typically, **consumers are advised not to spend more than 30% of their take-home pay on debt repayments**, and at most, no more than 40%. Anything beyond 40% is unsustainable*
- **Overall, 51% of respondents are in unsustainable territory: they spend more than 40% of their take-home pay on debt repayments.** Another 7% are not aware of the amount
- **Over-35s, and those with a take-home income of R10k – R35k, are under the most pressure**

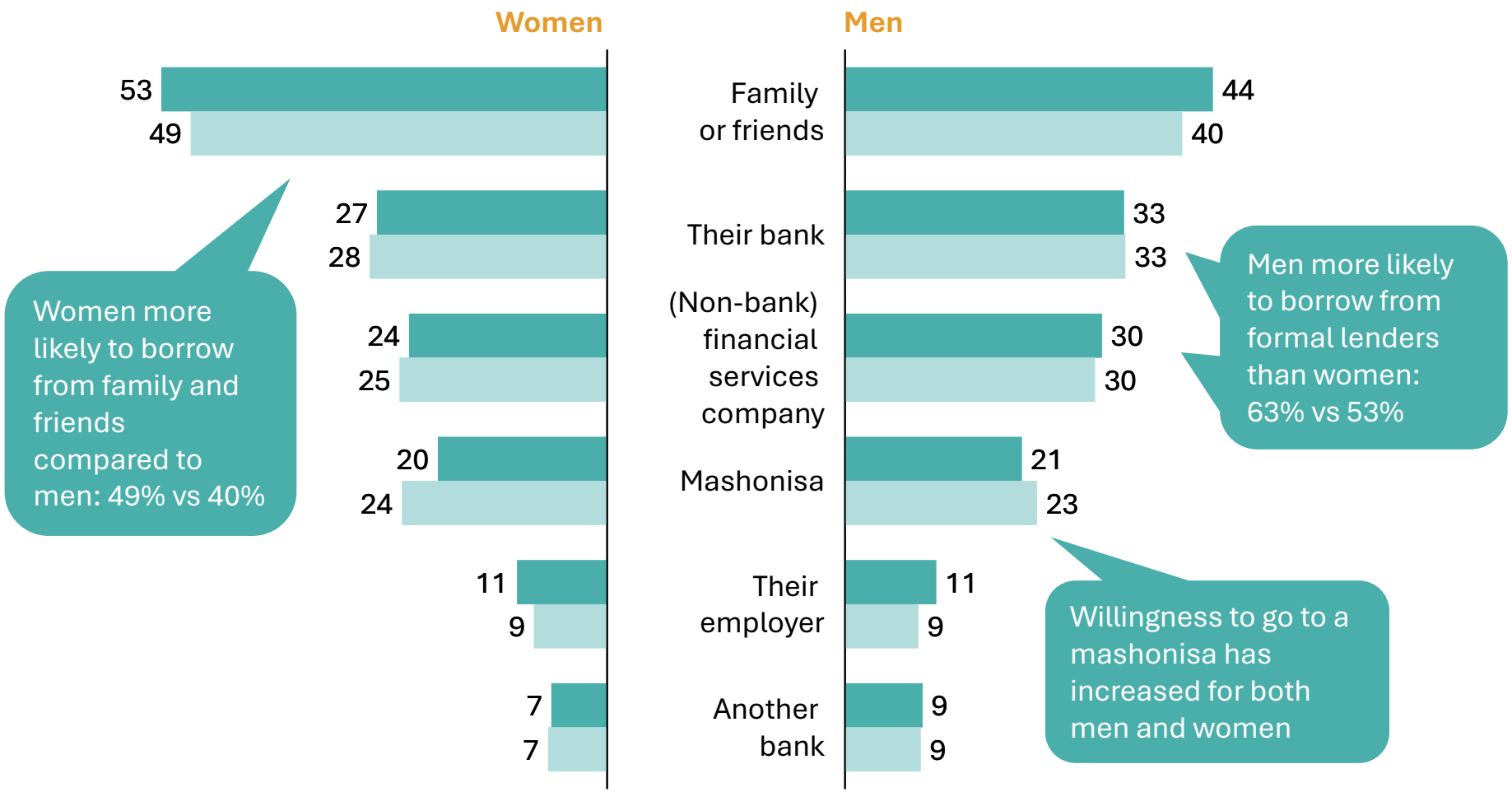


*DebtBusters debt repayment sustainability indicator

Source: JustMoney

Men and women differ widely in terms of who they trust in lending relationships. Women prefer to borrow from family or friends 49% of the time; for men, the figure is 40%. Conversely, men are more comfortable approaching formal (bank and non-bank) lenders: 63% of men said they would borrow from such an entity vs 53% of women

Share who said they prefer to borrow from...
Percent (could choose multiple; hence total could add up to more than 100%)

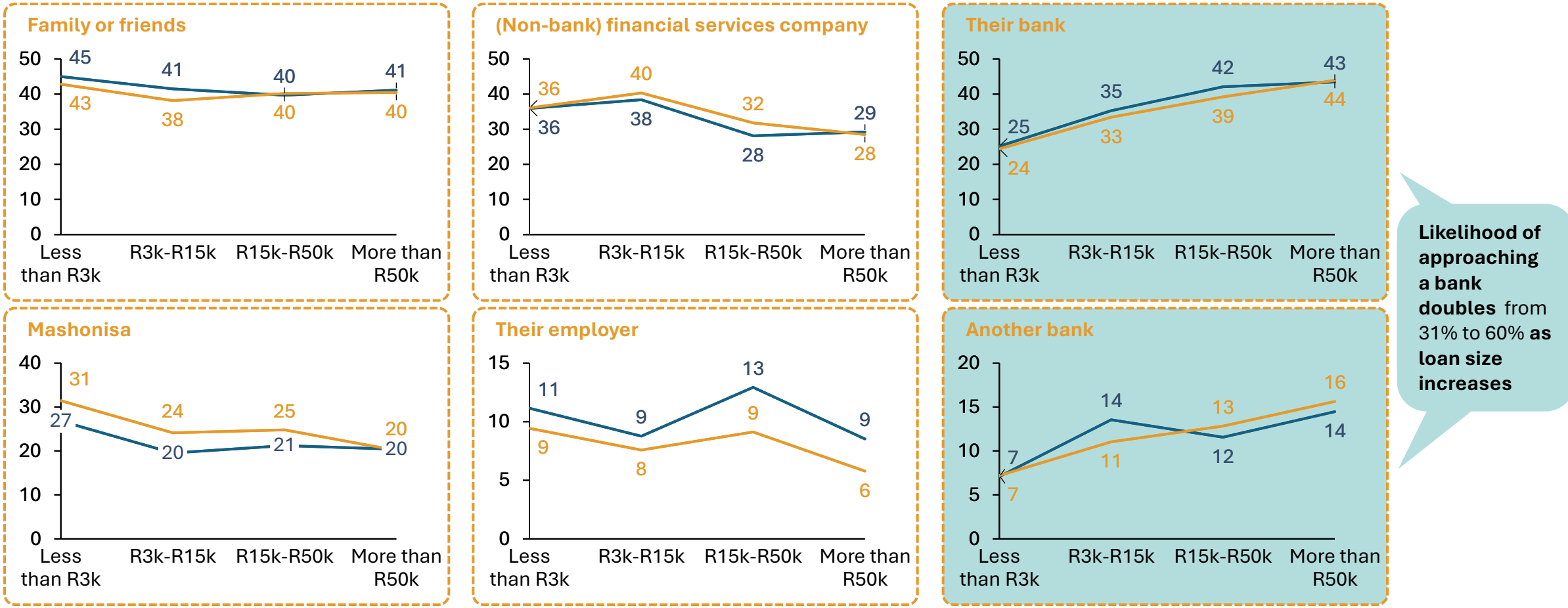


- **Women prefer to borrow from family and friends 49% of the time**. Men prefer to approach family and friends 40% of the time. This highlights the importance of trust for women in borrowing relationships
- Mashonisas rank mid-stream, highlighting the powerful role they play in bridging the gap. Further, **willingness to go to a mashonisa has increased in the last year**

Source: JustMoney

Loan size matters: The larger the loan, the more popular banks become. People are increasingly reluctant to approach their employers, perhaps because they do not want their employers to know their finances

Share who said they would go to the following for a loan size of ...
Percent



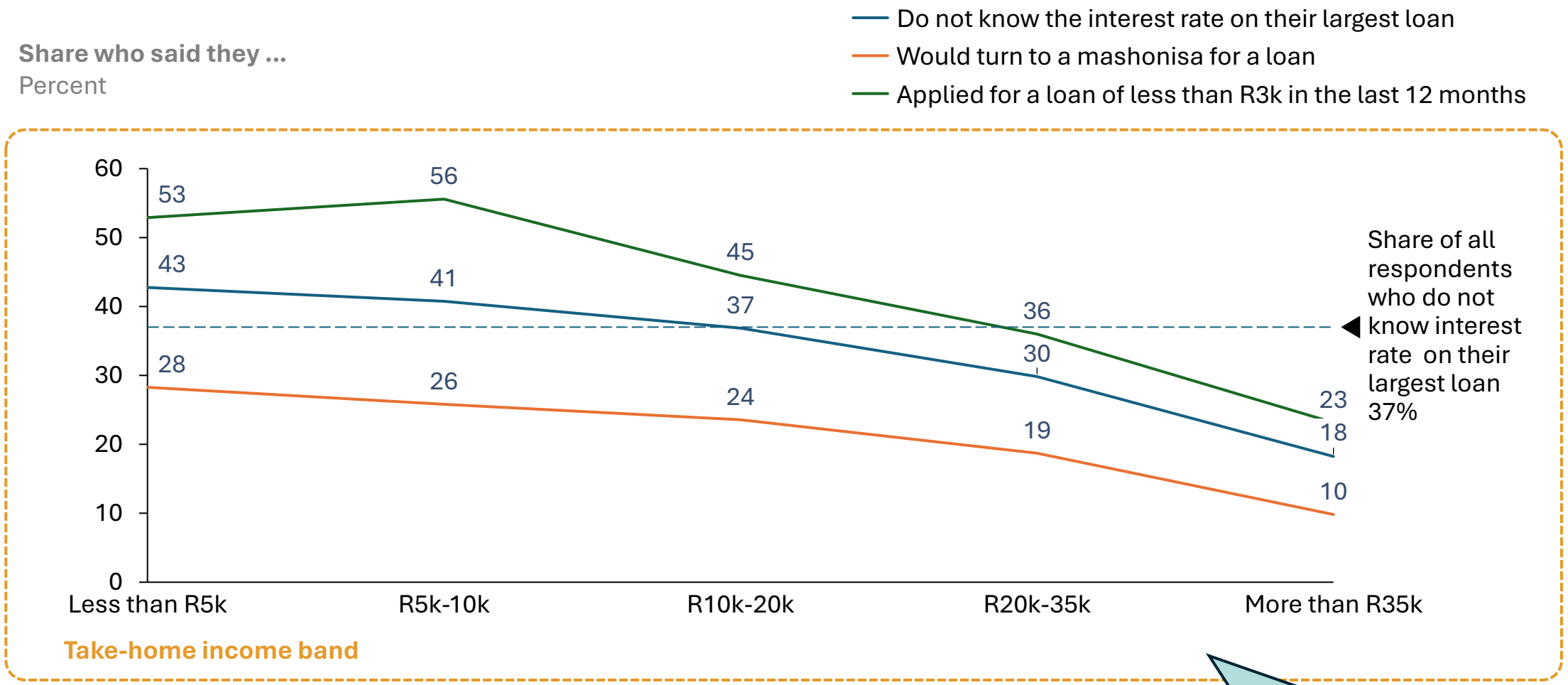
Likelihood of approaching a bank doubles from 31% to 60% **as loan size increases**

- Formal lenders become more popular as loan size increases
- **Mashonisas are seen as an option** for almost all sizes of unsecured loans and have increased in popularity
- People are reluctant to ask their employers for money as they may not want their employer to know they are struggling

Source: JustMoney

37% of respondents don't know the interest rate of their largest loan. While not knowing the interest rate may seem commonplace, it also appears to be a leading indicator of financial behaviour

Share who said they ...
Percent



37% of respondents did not know the interest rate of their largest loan

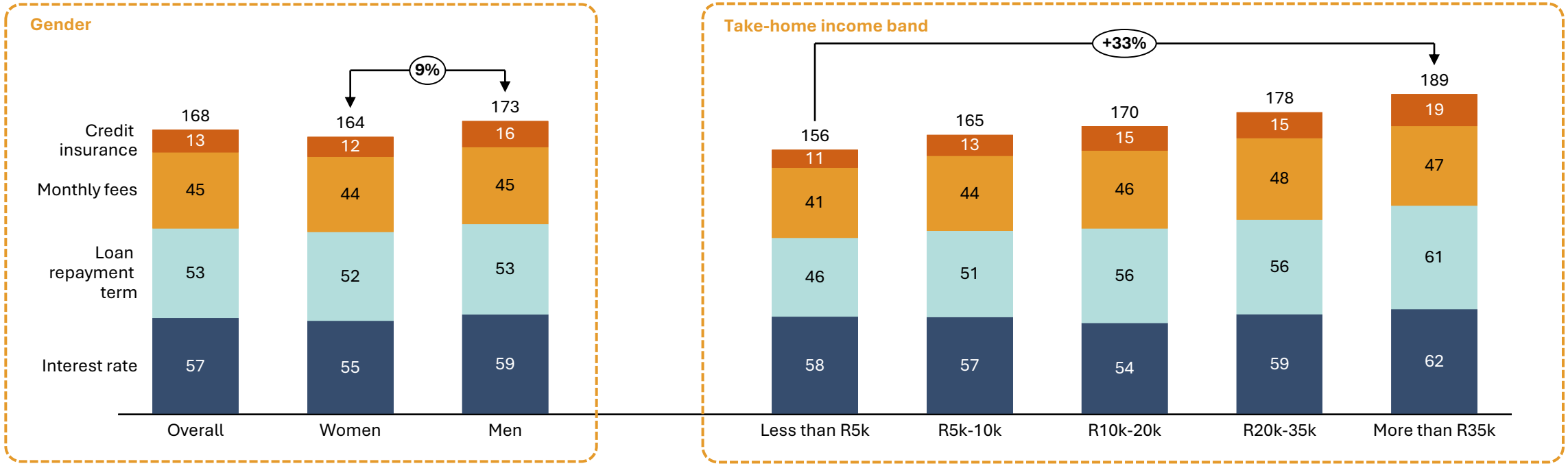
Source: JustMoney

Read the fine print: When considering a loan, ~87% of respondents don't review the cost of credit insurance – yet this can comprise ~15% of the loan repayment amount. Men are ~9% more likely to check the terms and conditions before signing for a loan

Before I take out a loan, I review...

Percent (could choose multiple; hence total could add up to more than 100%)

Indicates higher awareness of loan terms



- Overall, **most respondents are aware of the interest rate and loan repayment terms**: 57% check the interest rate, and 53% check the loan repayment term
- **Men are 9% more likely than women to check the terms and conditions of a loan**. This may be driven by women's greater likelihood of borrowing from sources they trust more, such as friends and family. A comparative lack of financial agency may also be at play.
- **The highest income bands are 33% more likely to check all the terms and conditions** of a loan than lower income bands
- **There is a general lack of awareness about credit insurance**: Only 13% are likely to check credit insurance (credit life) terms and conditions; yet credit insurance can comprise ~15% of the repayment amount – and **it can be replaced with more affordable alternatives**

Source: JustMoney

Agenda



South Africans are struggling to cope with financial stress

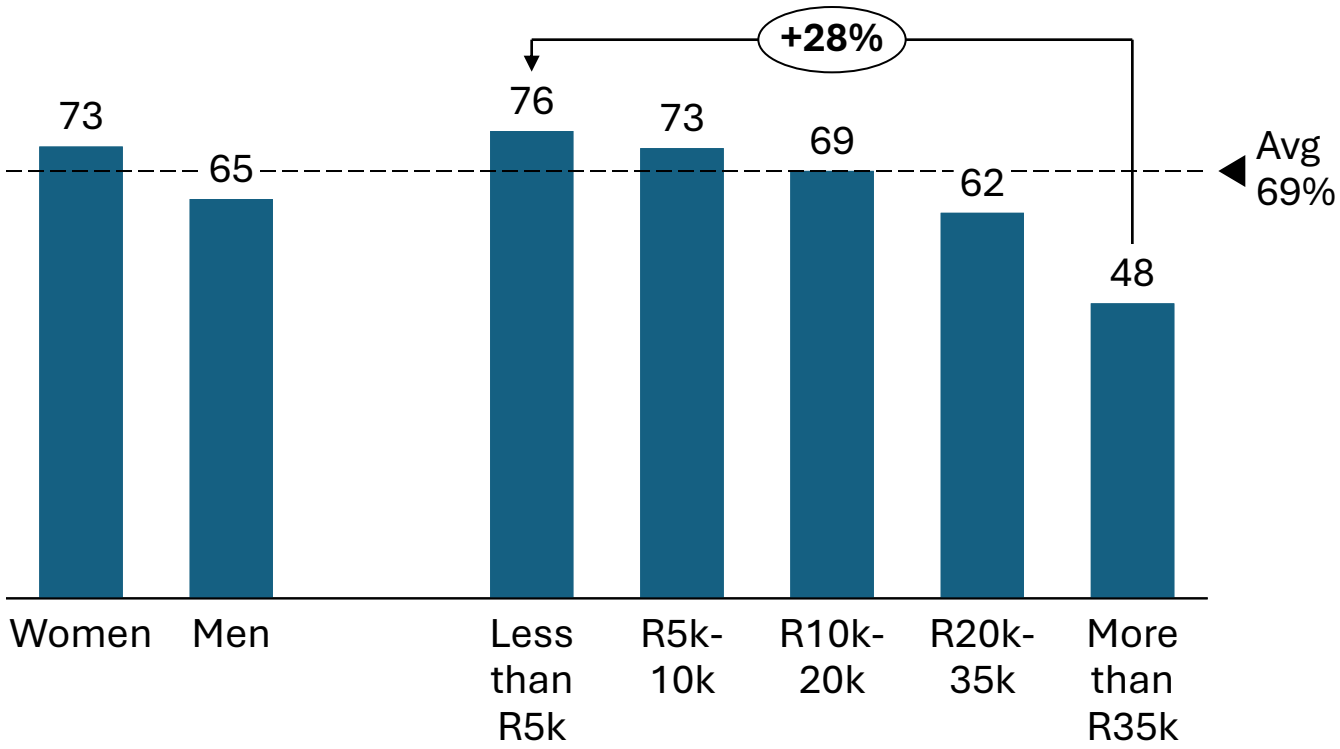
- Earn
- Borrow
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Respondents are struggling to cover basic expenses. If given R1,000, 69%, on average, would spend it on groceries. Lower income bands were 28% more likely than higher income groups to spend the money on groceries

If given R1,000 I would spend it to buy groceries
Percent



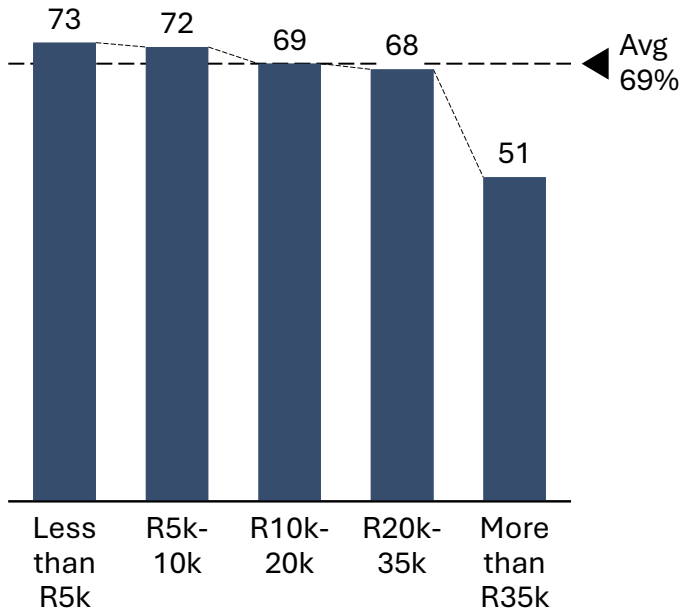
- **Nearly three-quarters of women and two-thirds of men** would spend R1,000 on groceries, indicating the pressure respondents are under to provide the basics
- Unsurprisingly, **76% of the lowest income band would use the money for groceries compared with 48% of the highest income band** – a 28% difference

Source: JustMoney

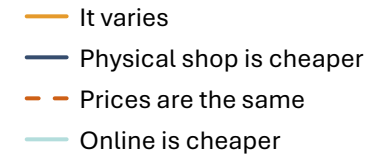
69% said they choose where they shop based on specials. The greatest share said physical shops have better deals than online. Younger and higher-earning groups are less inclined to hold this view

Share who said where they shop is based on the specials on offer - Percent

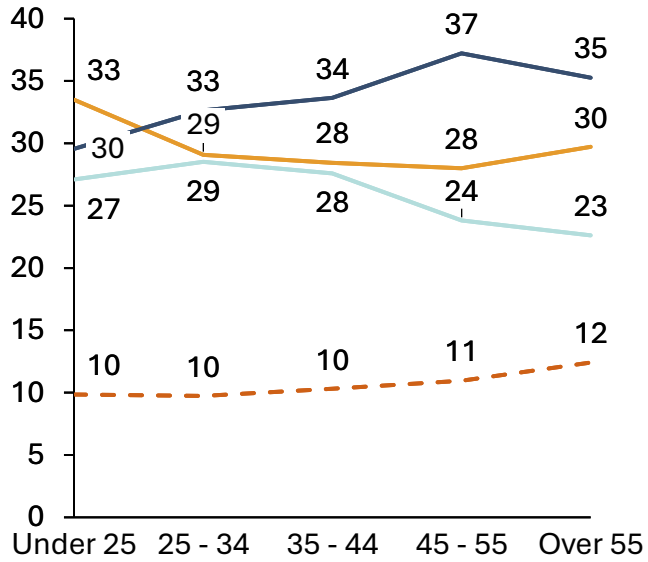
Take-home income band



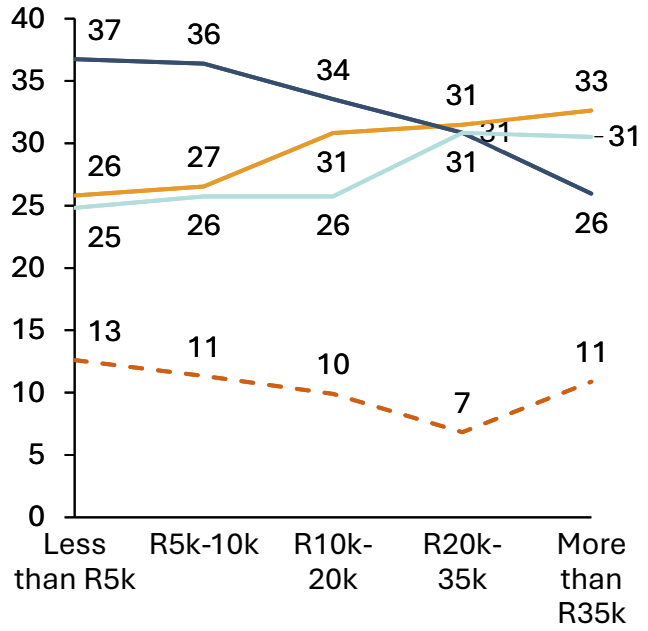
Which is cheaper? Physical shops or online? Percent



Age group



Take-home income band

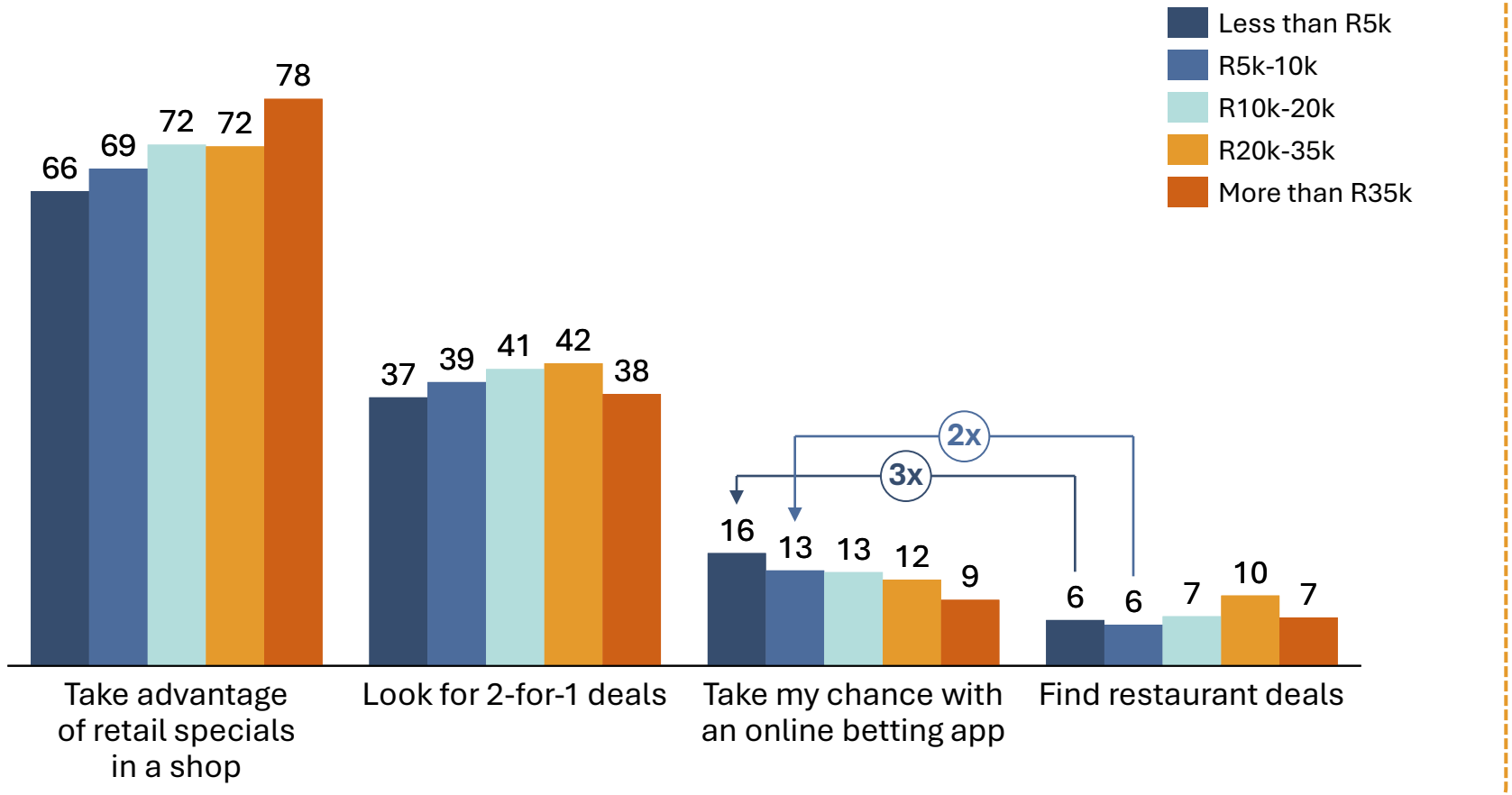


- 69% said they shop based on specials. **The share increases in lower income levels**
- 34% believe **physical shops are cheaper** than online. This belief **increases among those aged 45+**
- **37% of the lowest earners** believe physical shops offer better value, while 26% of the highest earners believe so. This could indicate a lack of access to, and awareness of, online deals at the lower income levels
- Only ~10% believe online and physical shop prices are the same, but ~29% said it varies, perhaps highlighting differences in what is being bought
- 27-29% of under-35s believe online is cheaper, while the comparable ratio for over-55s is 23%. **This shows the divide between digital natives and others in terms of doing business online**

Source: JustMoney

Stretching money is top of mind for everyone, especially when it comes to necessities. Retail specials are most popular, but gambling is up to three times more popular than finding restaurant deals

If I need to stretch my money, I prefer to...
Percent (could choose multiple; hence total could add up to more than 100%)

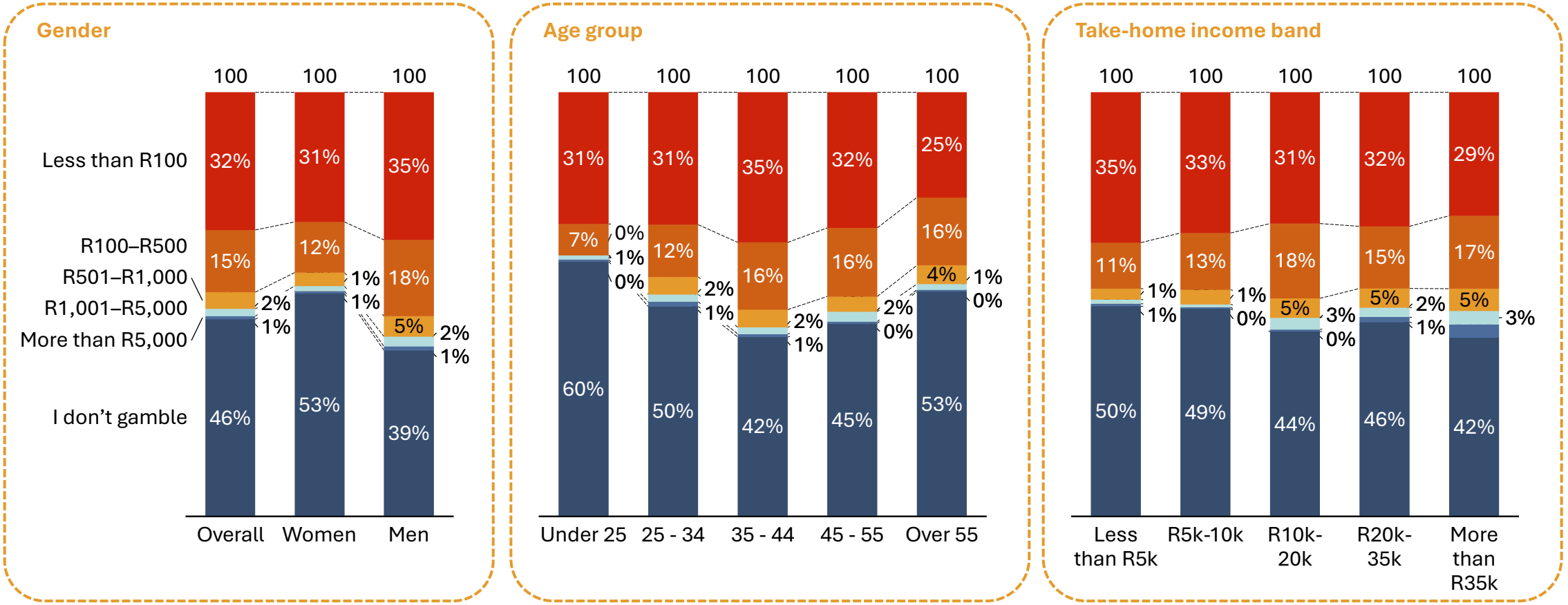


- Retail specials are by far the most popular when it comes to stretching money: **~70% of respondents chose retail specials as their top option**
- **Those taking home less than R5k are three times more likely to choose online betting than finding restaurant deals**
- **Choosing betting to stretch money is most common at the lowest income levels**

Source: JustMoney

54% indicate they spend money on gambling or lotto regularly. While the amounts spent are generally small, participation is prevalent across age and income groups

How much do you spend on gambling and lotto each month?
Percent



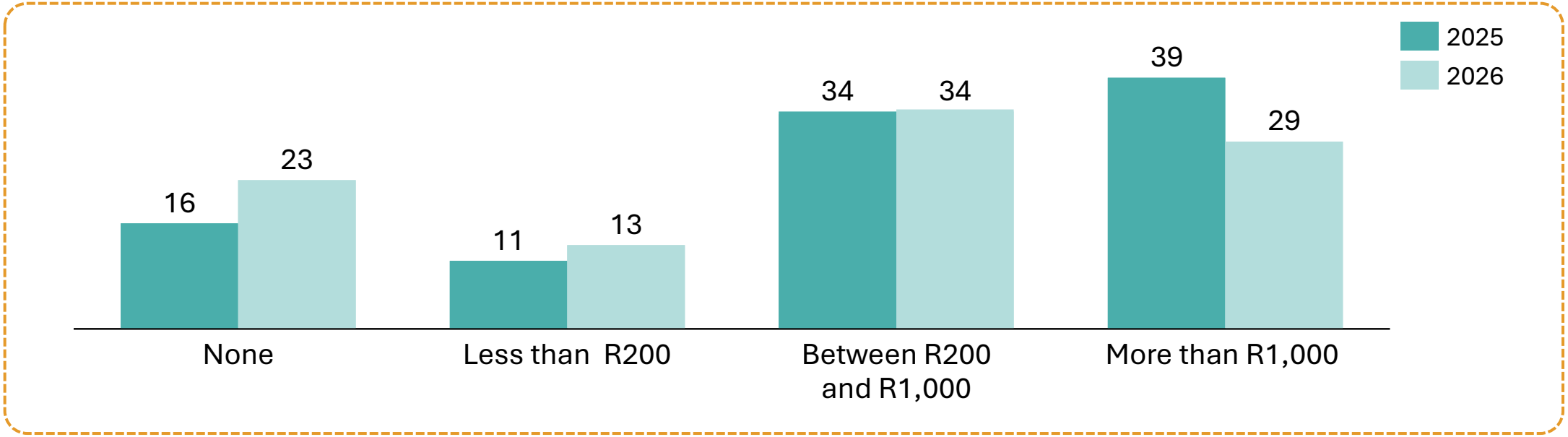
- Gambling prevalence of 54% is **in line with other surveys** in South Africa. **Comparable global rates** are as follows – Ireland: 74%, UK: 47%, Australia: 32%; Brazil: 17%; Kenya, Nigeria and Uganda: 71% - 79% reported monthly activity[1]
- **Younger people (under 25) and women are the least likely to spend on gambling**
- Based on the responses provided, we estimate the **average monthly spend on gambling and lotto to be less than R200 per person**

1: GeoPoll (April 2025): Nigeria, Uganda, Kenya, South Africa. Gambling Survey for Great Britain (2025): UK. AIFS National Gambling Prevalence Study (2024): Australia. ESRI (2023): Ireland. Anbima/Datafolha Raio-X do Investidor (2025): Brazil

Source: JustMoney

In the past year, the share of respondents who've gone cashless increased from 16% to 23%; the share who use more than R1,000 each month decreased from 39% to 29%. Both indicate a (rather fast) transition towards a cashless society

How much cash do you use per month?
Percent



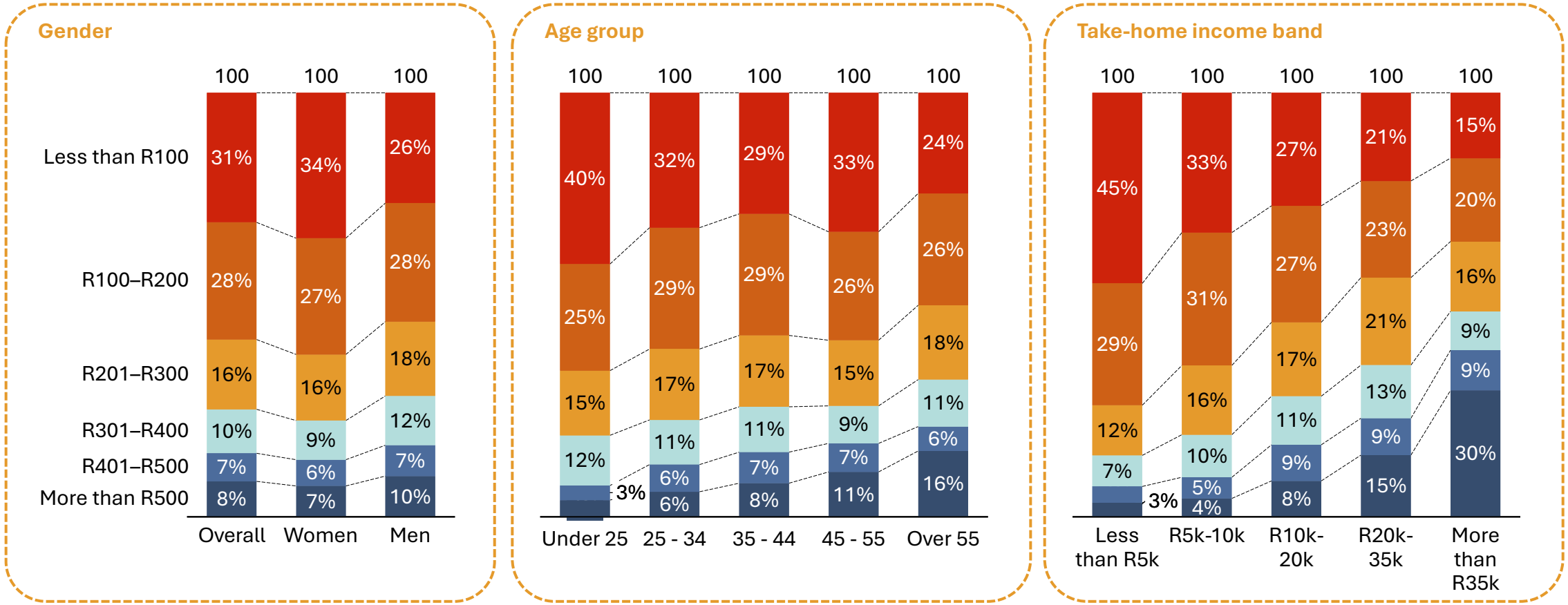
- **23% of respondents say they don't use cash at all**; in 2025 the comparable figure was 16%. **Prominent usage** of cash (those using more than R1,000 per month) **has dropped from 39% to 29%**
- **Both movements indicate we are moving closer to a cashless society**

Source: JustMoney

59% spend less than R200 per month on data and airtime; unsurprisingly, the amount increases with age and income level. We estimate average spend to be ~R227 per person per month

How much do you spend on airtime and data each month?

Percent



- Predictably, money spent on airtime and data **increases with age and income group**
- Based on the responses provided, we estimate the **average monthly spend on airtime and data to be ~R227 per person**

Source: JustMoney

Agenda



South Africans are struggling to cope with financial stress

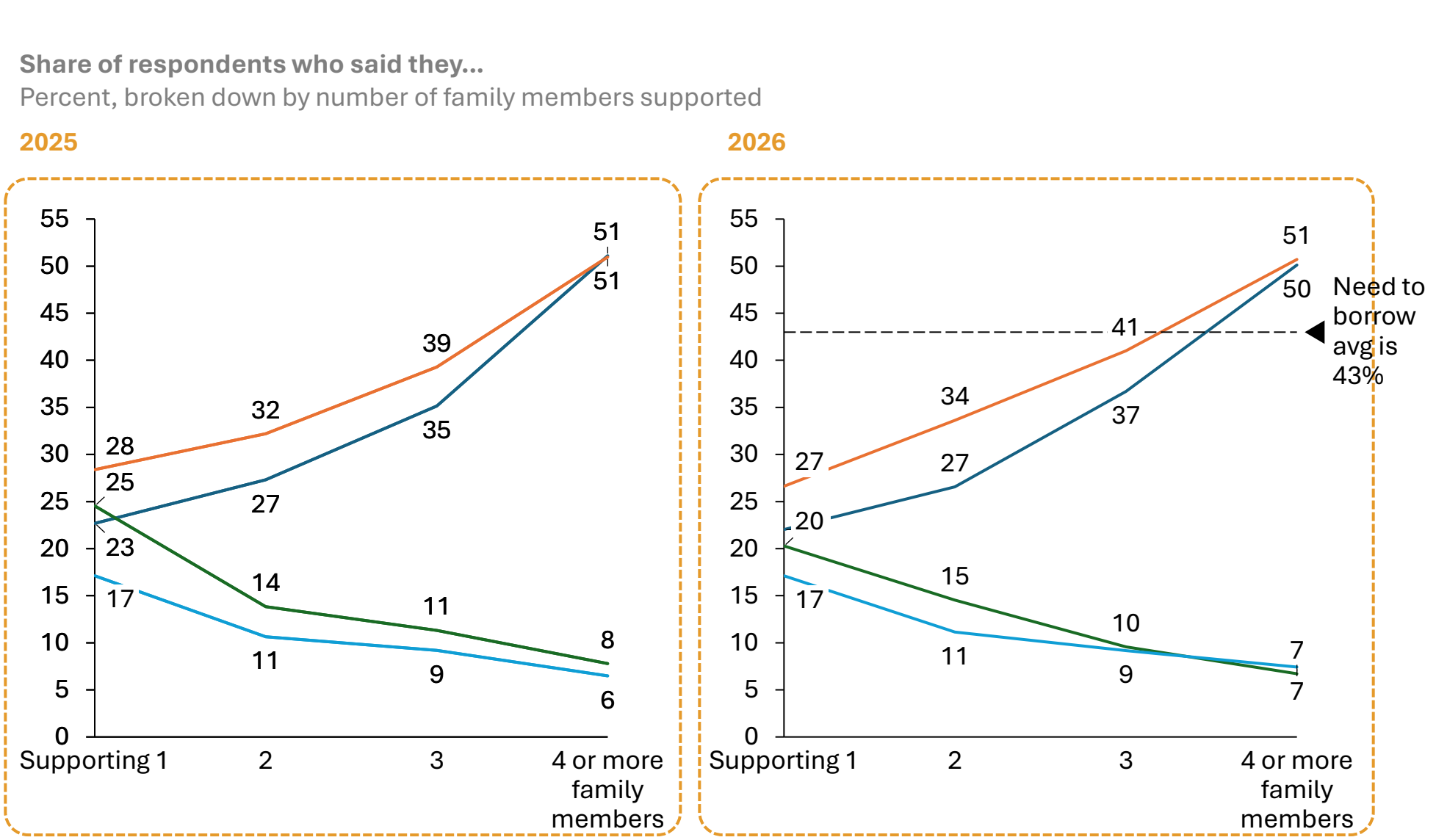
- Earn
- Borrow
- Spend
- **Save**
- Protect
- Trust

How do we move from surviving to having choices?

JustMoney
Make good money choices

Confidence is a predictor of whether people borrow or save. The number of family members supported has a direct impact. 43% need to borrow money before month end.

Share of respondents who said they...
Percent, broken down by number of family members supported



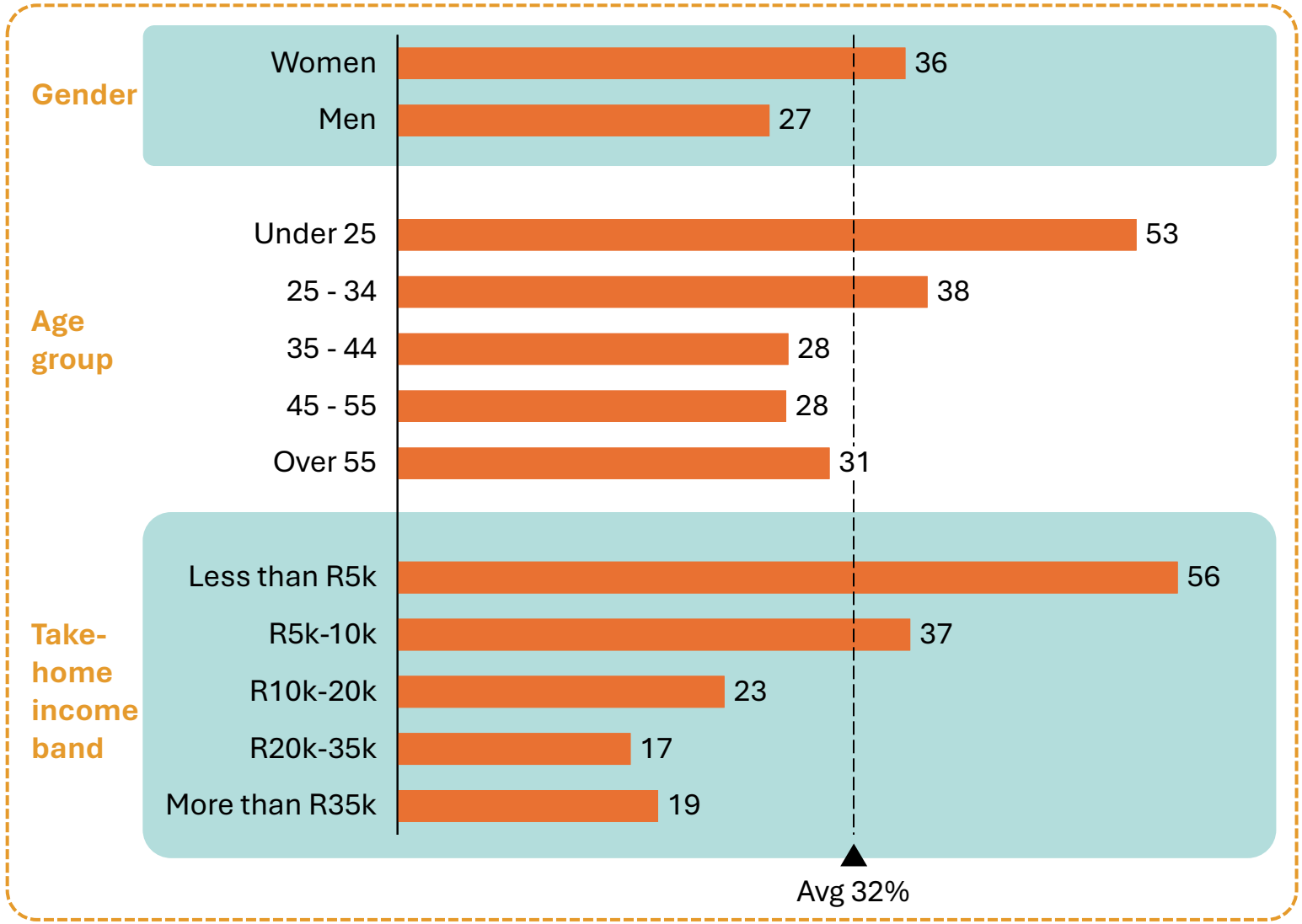
- **Overall, 43% need to borrow money before month end, up from 42% in 2025**
- Significant differences in the ability to save are driven by the number of family members supported: **Those who support four or more family members have only a 7% likelihood of saving 10% or more per month (up from 6% in 2025)**
- **How respondents feel about their income correlates strongly with the size of family supported**: the psychological impact of this on everyday life is immense

Source: JustMoney

32% do not have a retirement annuity (RA) account. This figure rises to half among younger and lower income groups. 36% of women do not have an RA, compared to 27% of men, highlighting women's future vulnerability

Share of respondents who do not have an RA is 32%

Percent who do not have an RA, broken down by...

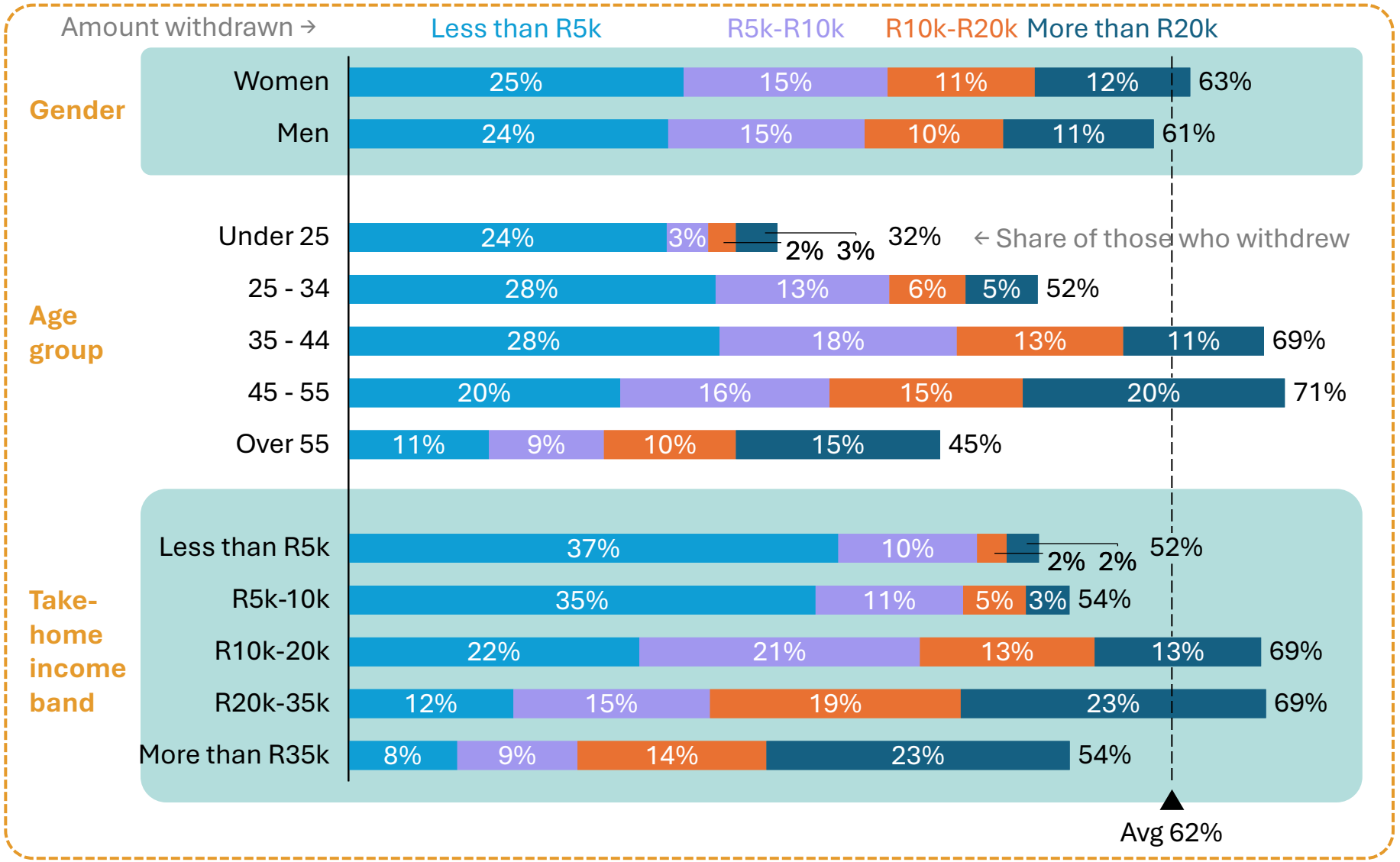


- **36% of women do not have a retirement annuity (RA) account compared with 27% of men,** highlighting women's future vulnerability.
- Unsurprisingly, the **youngest and lowest-income groups have the lowest ratios of RA ownership**

Source: JustMoney

62% of those with an RA withdrew money; for those taking home R10k-R35k, the share increases to 69%. The largest share of withdrawals are <R5k, indicating that many are using the two-pot system for cashflow management. This is not its intended use

Share of respondents with an RA who accessed the two-pot system, by how much they withdrew in the past year



- **Of those with an RA, 62% withdrew money under the two-pot system.** For those aged **35-55,** this ratio was **69-71%**
- **Almost seven in 10 (69%) respondents taking home R10k-R35k – a significant portion of the working population in SA** – withdrew from their RA
- This highlights that those ***with and without*** an RA will have a mountain to climb in the long term, and we may have ***a broke retiree time bomb*** on our hands

Source: JustMoney

Agenda



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How do we move from surviving to having choices?

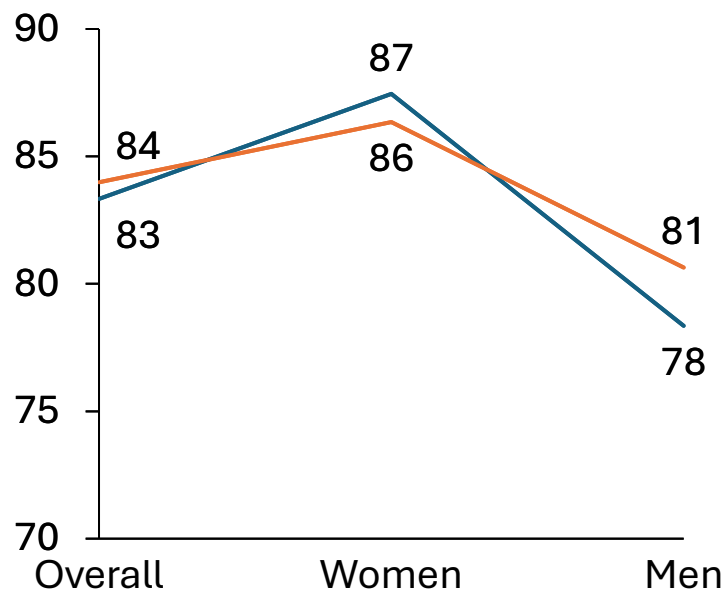
JustMoney
Make good money choices

83% of people could not cover a R10,000 emergency from savings. Predictably, this ratio improves with increased income, but even among those earning >R35k, this ratio is 57%

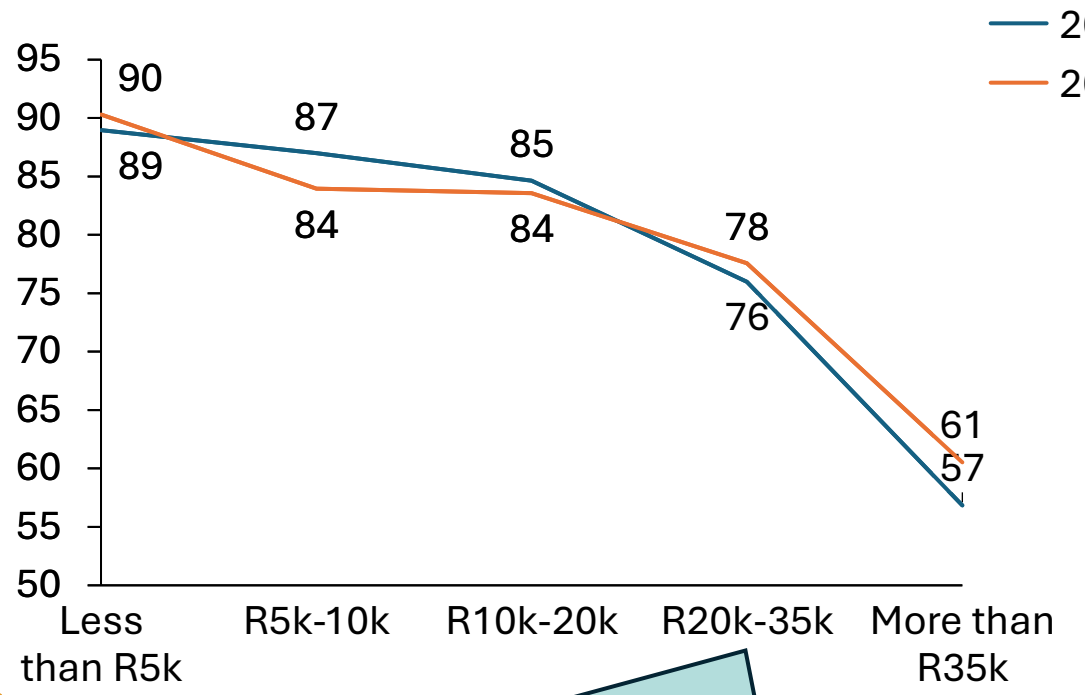
Share of respondents who said they could not cover a R10k emergency...

Percent

Gender



Take-home income band



- **83%** of respondents **do not have enough to cover a R10,000 emergency**
- This ratio **improves with increased income**
- However, **even among those taking home R35k or more, 57%** could not cover a R10k emergency

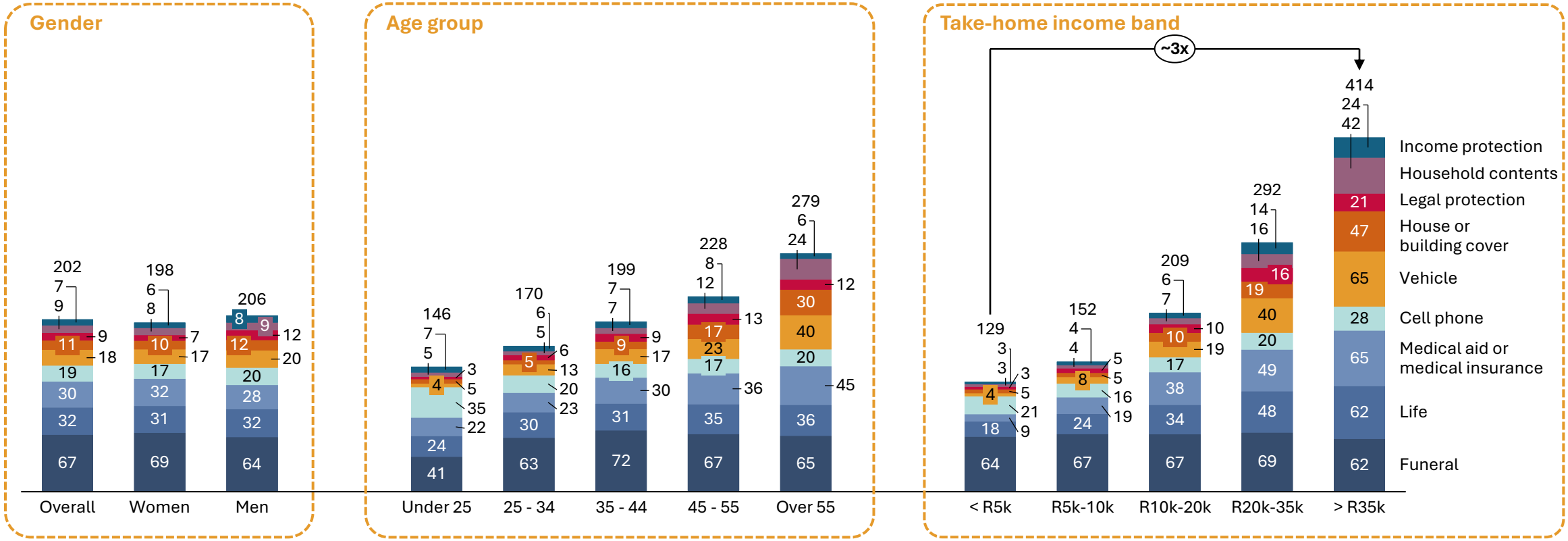
Source: JustMoney

The most prevalent insurance is funeral cover, held by 67% of respondents. The highest earners are three times as likely to be insured as the lowest earners, but some categories, such as funeral and cell phone cover, are consistent

Share of respondents who have different insurance products…

Percent (could choose multiple; hence total could add up to more than 100%)

Indicates higher levels of insurance or assurance

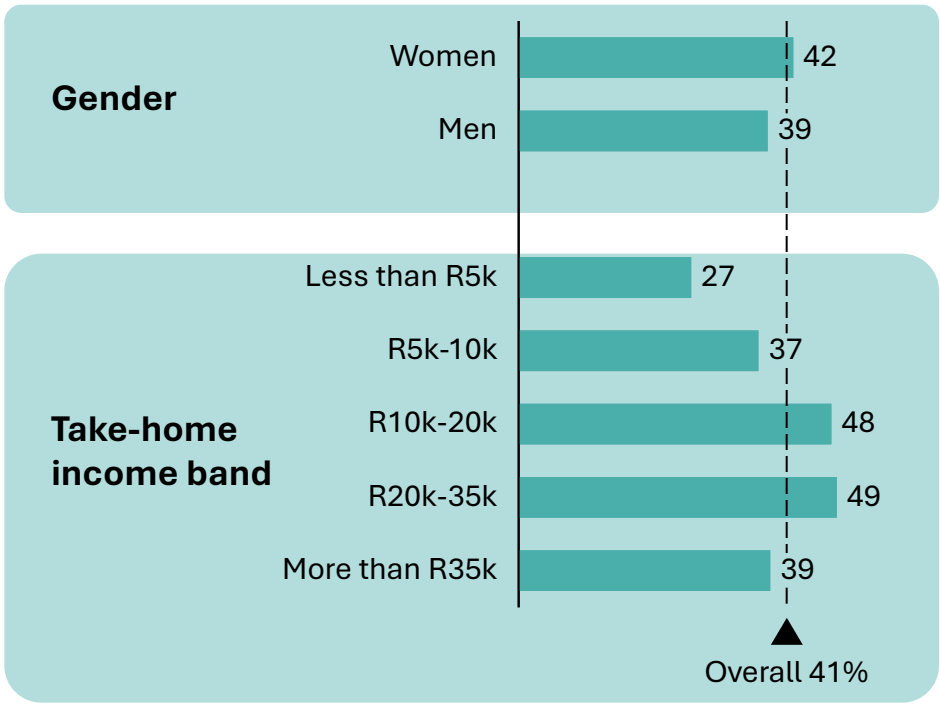


- **Unsurprisingly, funeral cover is most prevalent at 67%**
- **Funeral cover and cell phone insurance levels are consistent across the board; except for under-25s**, whose funeral cover ratio is lower and cell phone cover ratio is higher
- Predictably, **medical cover increases with age and income levels**: Health eludes us as we get older, when we can least afford it
- **Cell phone cover gets twice the priority of household contents and house or building cover, highlighting the importance of cell phones in daily life**
- **Asset cover** (house, contents, vehicle) is very much **linked with income levels**. **Assurance products**, such as income and legal protection, are also linked with income levels
- **Men are twice as likely to go for legal insurance** than women (12% vs 7%)
- It's important to get the mix right between **long-term insurance** for life, **income and legal protection**, **short-term cover** for belongings and devices, **health cover**, and **asset cover** for vehicles and home. This mix will depend on income levels and need

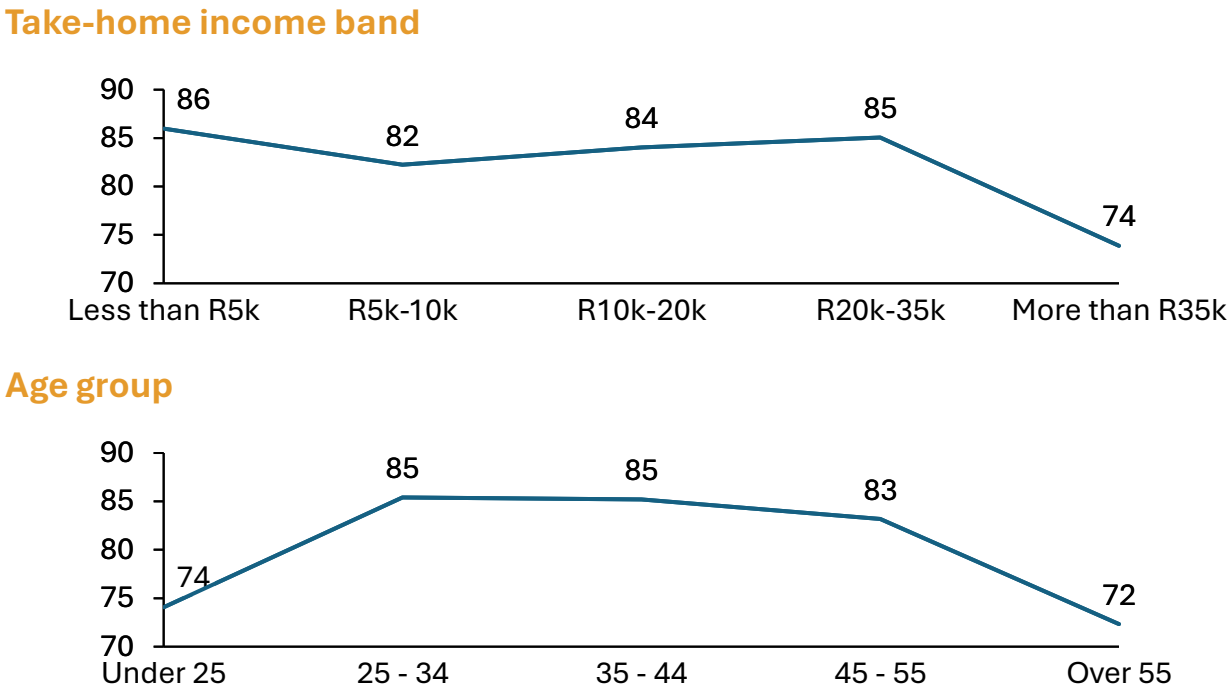
Source: JustMoney

Funeral policies are by far the most popular insurance: 67% have it, 41% pay for two or more policies, mainly to support other family members

Share of respondents who pay for two or more funeral policies
Percent



Those paying for two or more funeral policies, where the primary reason is paying for other family members
Percent



- **41% pay for two or more funeral policies.** Most do so to support other family members. This support for family members is high at most income levels
- Several small policies bought separately are **usually more expensive than one larger policy,** so this could create **additional pressure on finances**

Source: JustMoney

Agenda



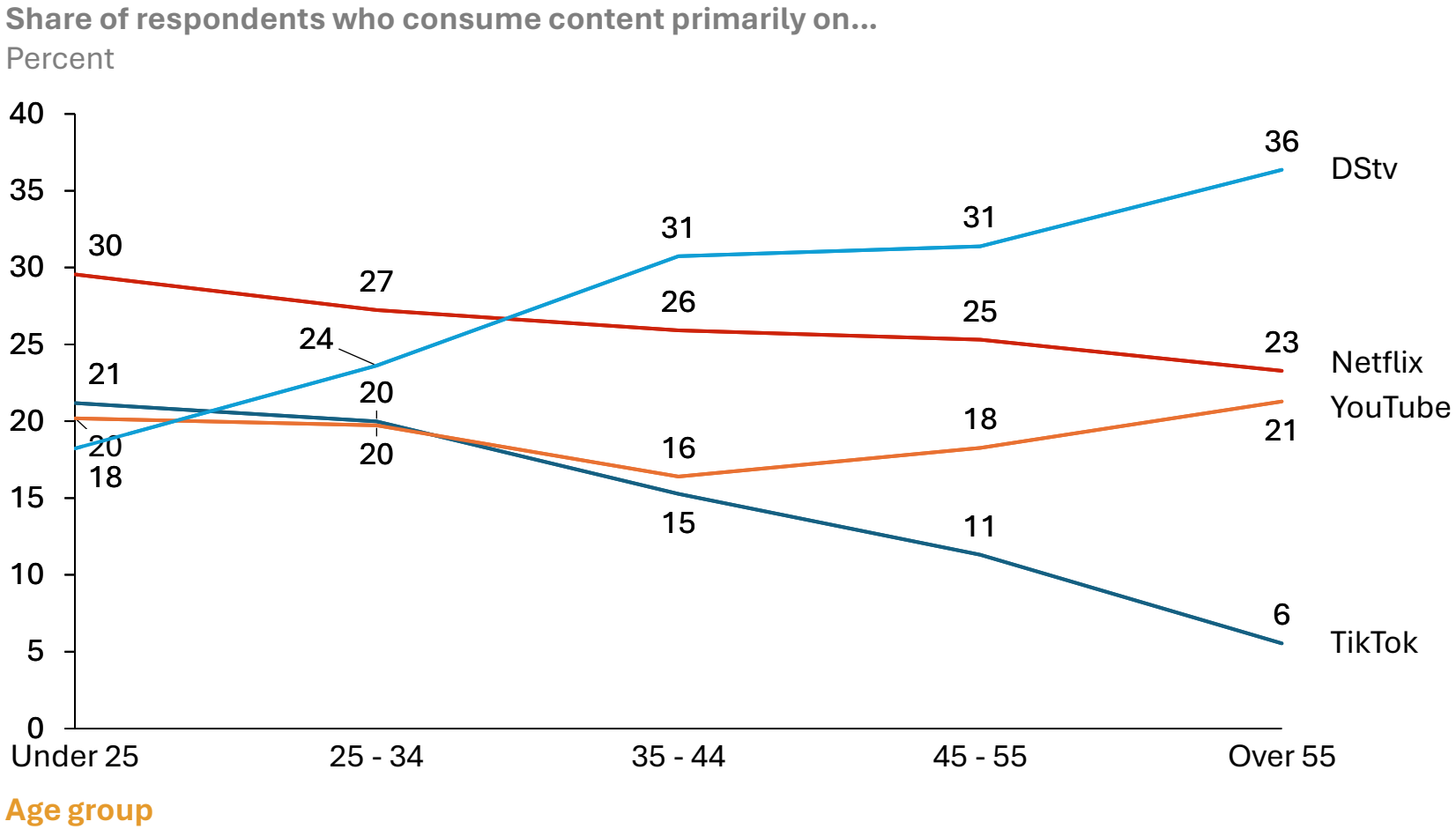
South Africans are struggling to cope with financial stress

- Earn
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- Save
- Protect
- **Trust**

How do we move from surviving to having choices?

JustMoney
Make good money choices

Paid subscriptions still make up ~50-60% of content consumption across age groups. Younger audiences rank Netflix as their main content source; older audiences rank DStv as their top source. YouTube viewership is consistent across all ages, and TikTok is now the #2 source for audiences aged under 25.

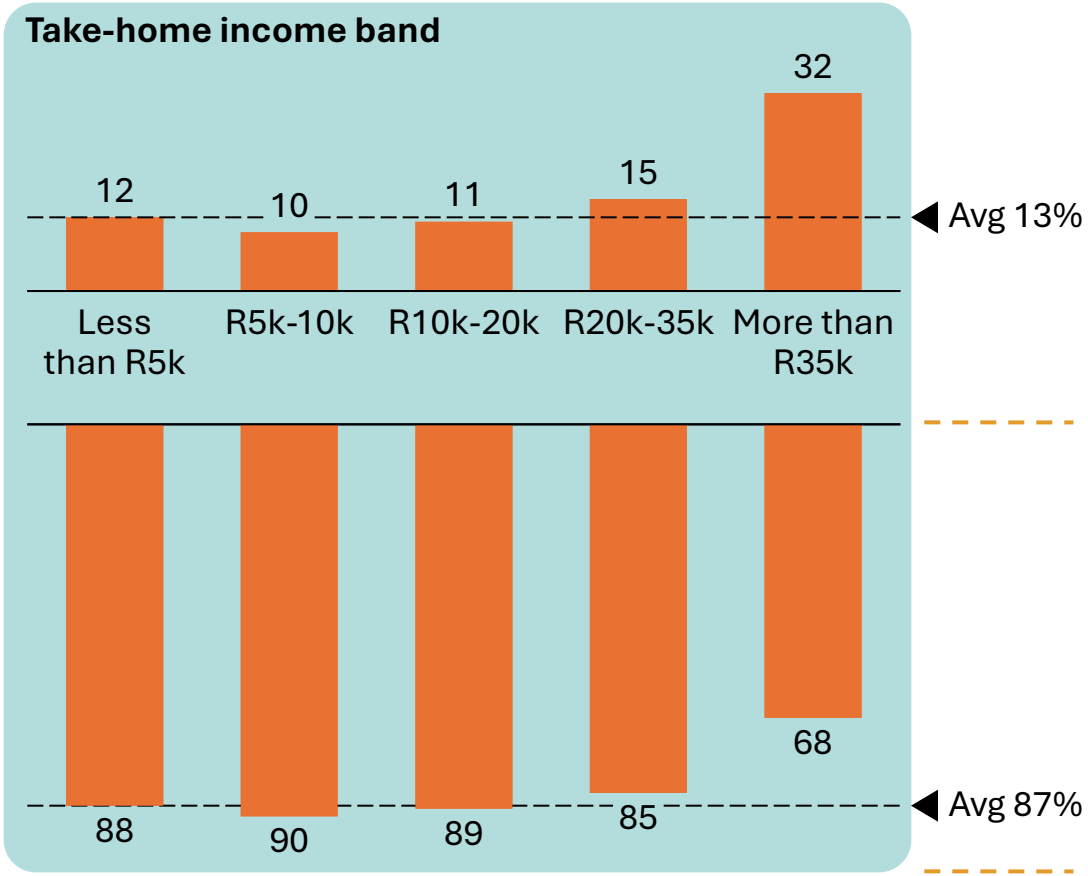


- **YouTube** viewership is **consistent across age categories**
- Predictably, **TikTok popularity decreases with age**, whereas **DStv popularity increases**
- The **top choice for the youngest group is Netflix**; the top choice for **older groups is DStv**

Source: JustMoney

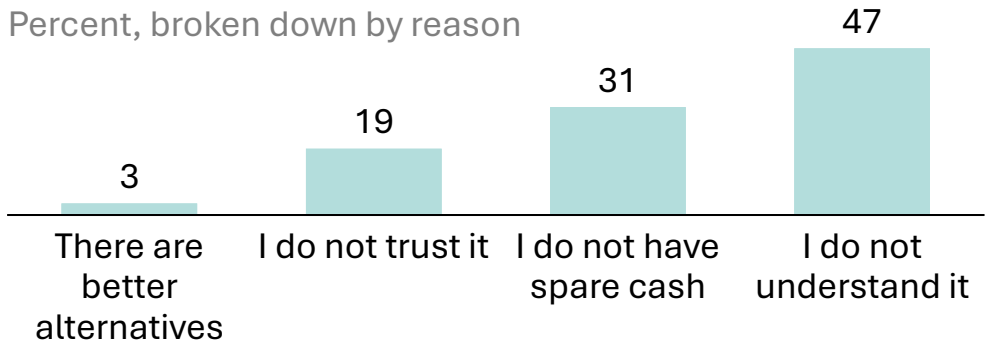
Cryptocurrency remains a minority pursuit: Only 13% have invested in it. The barrier is mostly comprehension – 47% of non-investors don't understand it

Share of respondents who have invested in cryptocurrency
Percent who do, broken down by...



- **Only 13% have invested in cryptocurrency**
- There appears to be a **large lack of understanding**, and a **trust deficit**: **47% of non-investors do not understand** cryptocurrency, whereas **19% do not trust it**

If no, why did you not invest?
Percent, broken down by reason

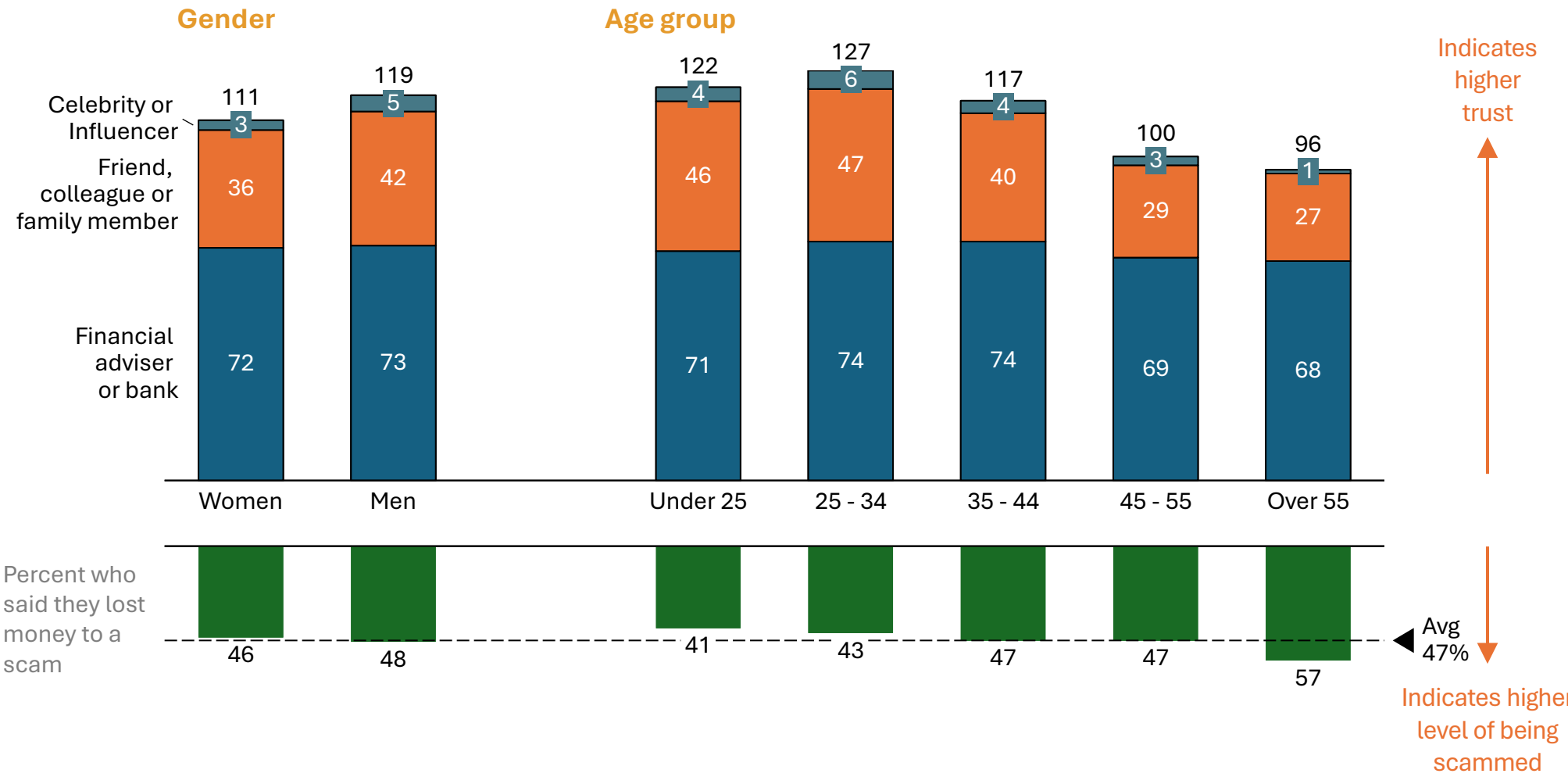


Source: JustMoney

Trust in institutions is high: Over 70% say they would take advice from a financial adviser or bank. Trust in public figures is low: Only ~4% say they would take advice from a celebrity or influencer; yet 47% of respondents lost money to a scam. So where, or from whom, are we really taking advice?

Share of respondents who would take advice from…

Percent (could choose up to three; hence total could add up to more than 100%)

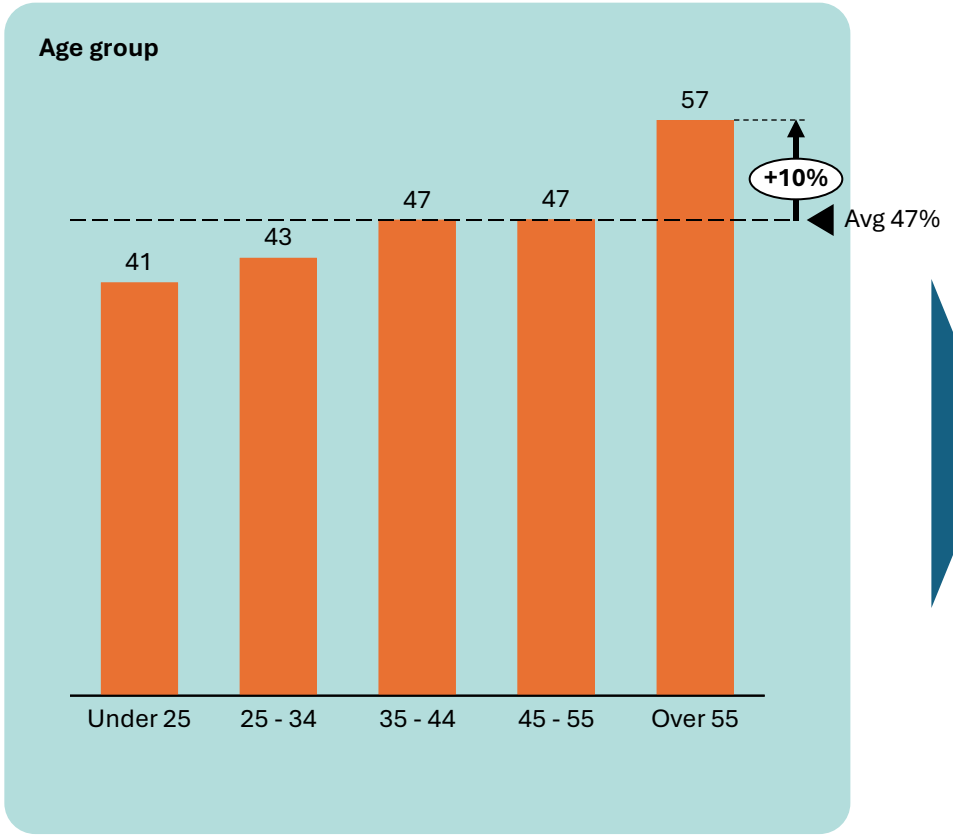


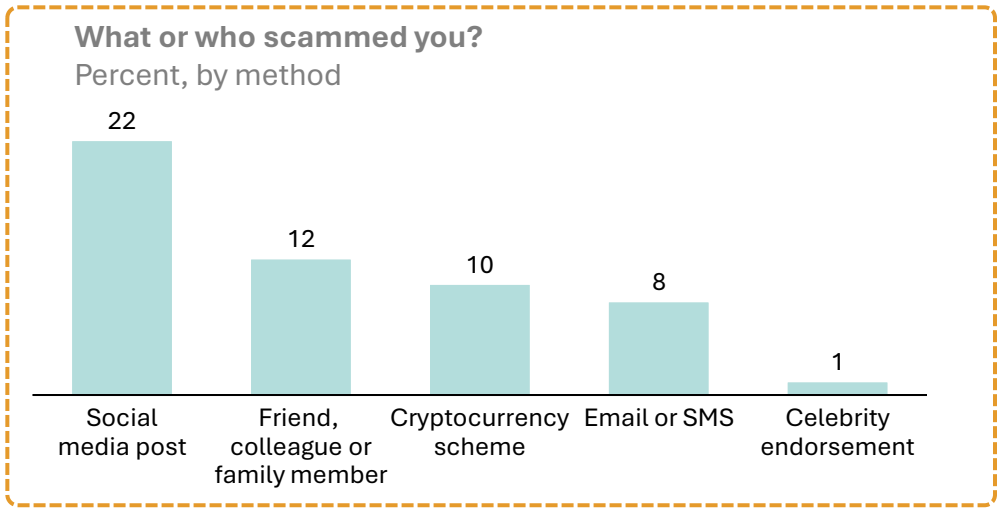
- **Trust in institutions is high**, with **over 70%** saying they would take advice from a **financial adviser or bank**
- At the same time, trust in **public figures we do not know is low: only ~4%** say they would take advice from **a celebrity or influencer; yet 47% lost money to a scam**
- **Over 55s trust the least**, but are **most likely to be scammed**

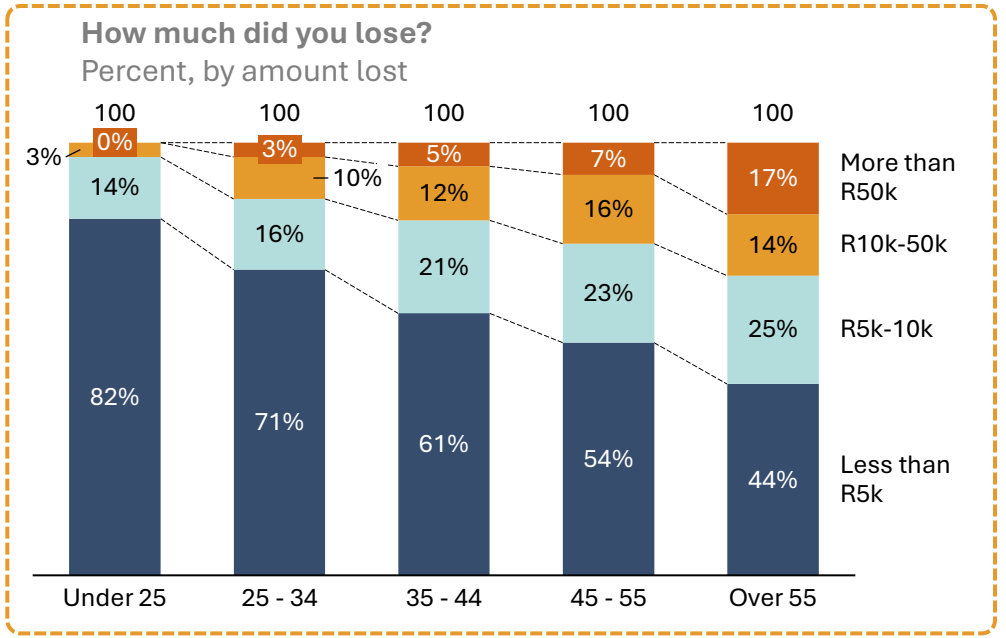
Source: JustMoney

47% lost money to a scam, mainly via social media. Most of the scams were for less than R5k, but the amount increases with age. Those aged over 55 are 10% more likely to be scammed than the average

Have you ever lost money through a scam?
Percent who said yes







- **47% of respondents have been scammed**, mostly for **less than R5k**
- A **social media post** is by far the most prevalent culprit, with **22% saying they were scammed via this method**
- **Older groups have lost larger amounts** – scammers are aware of this tendency, and deliberately target older populations
- **If half of South Africa's adult population were scammed over a five-year cycle (conservatively, at ~R1k per instance), then these scams cost at least R4bn per year**

Source: JustMoney

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The Money & Me survey results show that South Africans want to improve their financial situation but don't know where to start. The following ideas are a good starting point

Financial resilience is not just about knowing more. It is about having enough safety, confidence and emotional capacity to make better decisions. We need to recognise that people are already adapting and being resourceful, but they need practical psychological and financial tools that expand their choices, not simply to be told to “do better.”

Make debt feel real

Help people understand interest rates, percentages, and the true cost of borrowing, not just the monthly instalment. Show practical ways to assess debt, reduce repayments and recognise when borrowing has become unsustainable.

Build emotional intelligence for money

Debt isn’t just about money. Teach practical skills like recognising emotional triggers, managing anxiety, delaying impulses, challenging shame, communicating about money, setting boundaries, and thinking beyond the immediate crisis.

Build financial confidence and agency

For women in particular, move beyond financial knowledge to the confidence to ask, negotiate, compare, and decide. Small, achievable actions can rebuild self-efficacy, control and hope.

Create ways to cope without sacrificing tomorrow

When money runs out, people need real alternatives to expensive borrowing or dipping into retirement savings. Teach ways to prioritise essential payments, restructure debt, access support, and distinguish an emergency from an ongoing cash-flow problem. The aim is to find a safer way through today without continually borrowing from tomorrow.

Turn financial stress into action

People often want to change their situation but don’t know where to start. Give them one clear next step – whether managing debt, creating additional income, protecting themselves from scams, or making digital spending visible. Replace overwhelm with action and restore a sense of agency.

Meet people where they are with money and mindset education

Take financial education to easily accessible platforms such as social media and online support messages through short videos, reels, and story clips that explain how stress, scarcity, and emotion affect money decisions – and demonstrate how to pause, regulate and think more clearly.



Source: JustMoney

For additional survey results and further insights on how to make good money choices, visit justmoney.co.za.

JustMoney
Make good money choices