



KEY TAKE-AWAYS

The tightrope years.

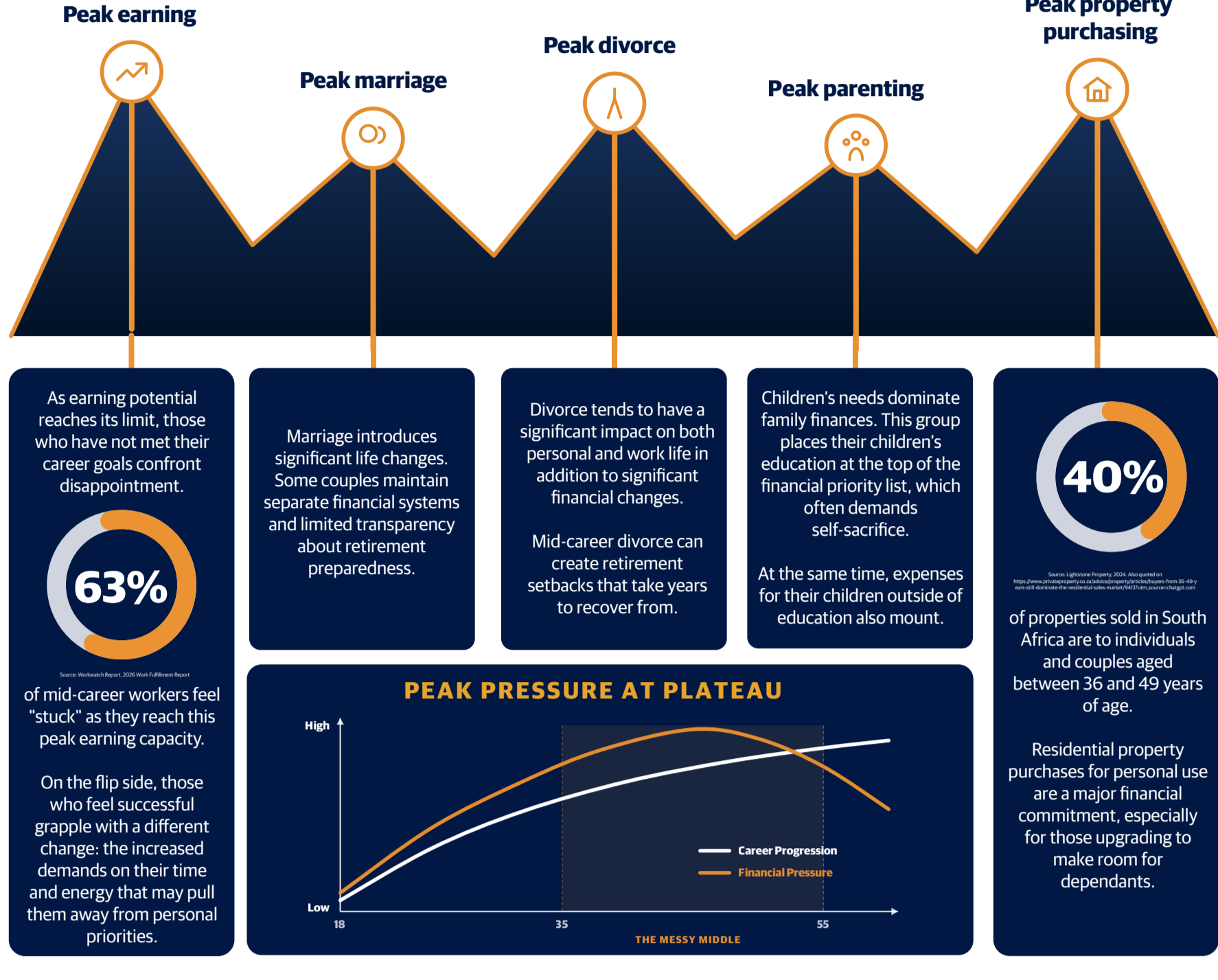
How South Africa's mid-career generation is redefining financial success.

01 THEME 1 The complexities of peak adulting

Why are the people who should feel secure feeling so insecure?

"Established" adulthood is far from stable, while many reach their peak earning levels between the ages of 35 and 55, their growing responsibilities in this phase of life are sobering.

THE FIVE PEAKS WITH THE GREATEST FINANCIAL IMPLICATION:



02 THEME 2 Navigating the journey

What does resilience look like now?

Most respondents exhibited a pragmatic mindset, prioritising financial security. However, they claimed to have limited knowledge when it came to financial planning. A perceived lack of knowledge also impacted confidence when it comes to finances. Responsibility falls on both employers and employees to improve access to relevant financial literacy and to support informed decision making.

TOP FINANCIAL PRIORITIES

18-30 year-olds	30+ year-olds
1 Making sure income/job is secure.	Making sure income/job is secure.
2 Build financial buffer/more emergency funds.	Cutting expenses where I can.
3 Making sure my investments are safe and secure.	Paying down debt wherever possible.

FUTURE ANXIETIES

For those aged 35 to 55 there is a tension between the perceived stability of their life stage and their reality. Many experienced professionals carry anxiety about their future ability to earn.

- Job insecurity**
With a weak economy, high unemployment and the looming impact of AI, experienced individuals are fearing job loss.
- Fear of mistakes**
Under the weight of more responsibilities, there was a common fear of slipping up.
- Fear of slipping back**
For many there is a genuine concern about losing the financial gains they have made.
- No backup plans**
Many feel unprepared for the worst-case scenarios that are giving them anxiety.

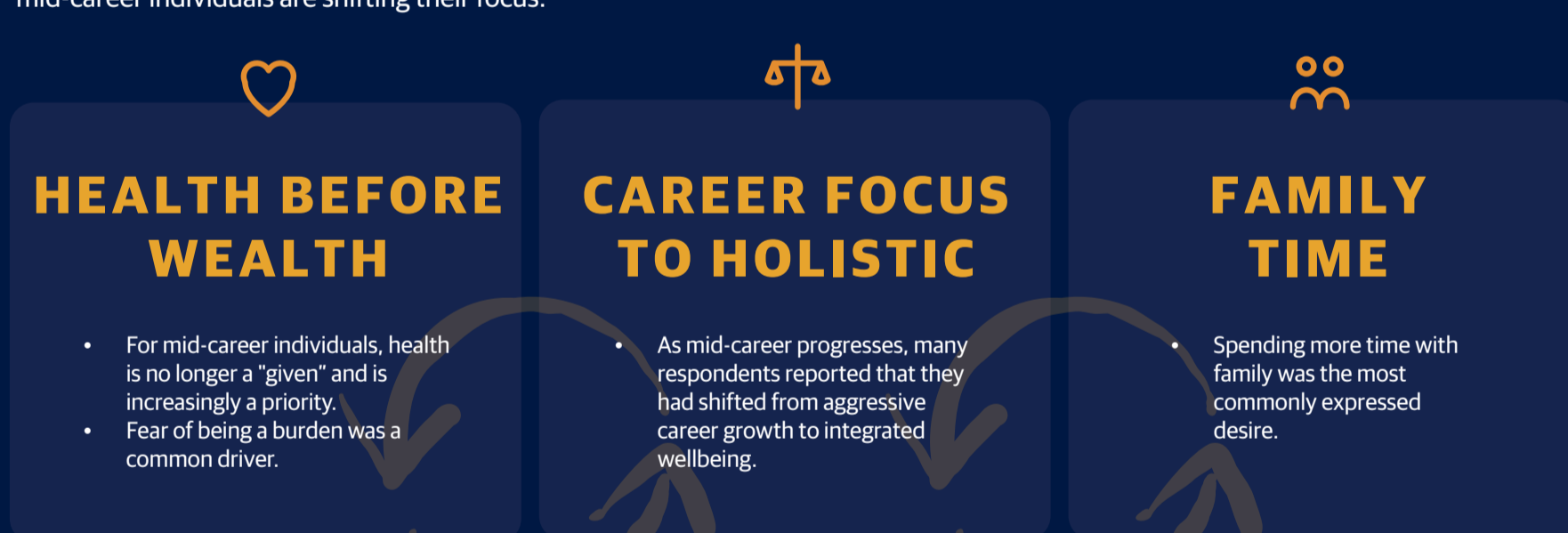
IMPLICATIONS:

- Multiple income streams are often less about entrepreneurship than hedging against job loss and income volatility. The challenge is balancing work demands with "side-hustle" efforts.
- Mid-career professionals have the chance to reflect honestly on their options within and outside of their current workplace. Businesses can create a reassuring climate and provide on-going learning opportunities to align the skills of their employees with the long-term goals of the business.
- Mid-career professionals often channel their energy into their families, sometimes at the expense of their own potential. This highlights the importance of work-provided learning and growth opportunities. In offering these paths for self-development, businesses signal the value they still see in employees who may have already started writing themselves off and deprioritising their career goals.

03 THEME 3 Pivoting priorities

From wealth to stability: Has the definition of success changed?

Mid-career financial battles contribute to accelerated health vulnerabilities in later life. With increased awareness of these risks, mid-career individuals are shifting their focus.



04 THEME 4 The New retirement story

For mid-careers, retirement seems less anchored in aspiration and more defined by concerns around financial security and personal purpose. Fear of retirement appears to outweigh desire for it.



Fear outweighs the desire to retire

THE IMPLICATION

While anxious about the future, mid-career individuals are proactive in seeking out solutions. The research shows that they are looking outside of traditional retirement solutions to buffer future plans: buying rental properties or starting side hustles. This highlights the growing versatility in the use of traditional retirement savings tools that employees gain from their employer assets. The two pot system provides an additional opportunity for diversifying post-work income, where withdrawals are used as capital injections for such initiatives.

WHAT DOES THIS MEAN For employers and employees.

Institutions must act as guides and advocates that reduce fragility and build resilience. The tone is guidance, not judgement, empathy, not instruction.

For employers

- Create a reassuring climate and offer on-going learning.
- Open growth paths that signal employees' continued value.
- Help align skills with the long-term goals of the business.

For employees

- Diversify income and plan for flexibility, not a hard stop.
- Use employee benefits, including Two-Pot, deliberately.
- Keep investing in your own skills and relevance.

The messy middle isn't failure, it's a generation recalibrating what success means, asking to be guided, not judged.