HER & NOW REPORT

2026/27

HER & NOW EDITION 2:
A WORLD BUILT FOR SOMEONE ELSE

Understanding her current world.
Committed to building a better one.

1st for women

Foreword

Last year, women told us how they were feeling. This year, we went looking for the reasons why.

Her & Now began as an act of listening, and what we heard in that first year has stayed with us. Beneath the resilience South African women are so often praised for, there was exhaustion. Beneath the strength, a quiet, constant vigilance. Beneath even ordinary joy, a flicker of guilt, as though rest itself had to be earned. We came away certain of one thing: women are carrying weight that the systems around them were never built to notice, let alone share.

So this year, we changed the question. Not only how do you feel, but what is actually happening to you, and who or what is responsible for it. We turned our attention outward, to the streets, the workplaces, the products and the institutions that shape a woman's day long before she ever has a feeling about it.

What we found is not abstract. It has both a financial and a time cost. It is the cost of a taxi home because walking felt too dangerous. It is a loan application built around a payslip she has never had, because her income, though real and steady, doesn't arrive in the shape a system was designed to recognise. It is the hours before sunrise and after midnight that never show up on a payslip of her own, yet without which entire households would stop functioning.

Women have always known this. What has been missing is a system willing to be held to it. That is the shift this report is after: moving what women have long carried in silence into the kind of evidence institutions cannot shrug off, cannot file under anecdote, cannot wait out.

Being first for women has never meant simply being present when something goes wrong. It means refusing to look away from what women are already carrying every single day, and building for that reality rather than a simpler one. This report is the discipline behind that promise made visible: the evidence we hold ourselves to, and the standard we intend to keep raising, for women and for everyone still learning to see and serve them clearly.

Seugnette van Wyngaard Jill Mulligan

Seugnette van Wyngaard & Jill Mulligan

Executive Head, 1st for Women Insurance and Senior Manager, 1st for Women Insurance

OVERVIEW

01

INTRODUCTION

Her & Now's first edition, The Quiet Revolution, described a generation of women redefining power on their own terms, choosing peace over performance, softness over constant strength, and boundaries over self-sacrifice. It found women who were more expressive, more ambitious and more connected than ever, and simultaneously more fatigued, more vulnerable and more burdened by structural inequality than the country around them cared to admit.

This year's edition asks the question that finding left open. If South African women are already doing this much internal work to hold their own lives together, are the products, services and institutions around them doing anything to lighten that load, or are they simply built on the assumption that women will keep coping regardless?

Across the report, the data answers that question with precision. It examines where women feel seen by the systems meant to serve them, and where they don't, what it costs to navigate daily life without feeling safe, how well financial products actually reflect the way women really earn and live, who carries the invisible work of running a household and what it takes out of them, and, finally, where women turn when formal systems fall short, and what it would take for institutions to earn the same trust women already place in each other.

Total voices gathered

+ 6000

98.9% identify as

FEMALE

Predominantly

25-44

(72% of respondents)

This report draws on more than 6,000 South African women's voices gathered since 2025, quantitative data cross examined across income, employment, household structure, age and community, and qualitative testimony in women's own words.

Where last year's research revealed how women feel, this year's shows why, tracing that feeling back to the specific design choices, product assumptions and institutional blind spots that produce it.

02 METHODOLOGY

Now in its second year, Her & Now has engaged more than 6,000 South African women since 2025, gathering data on the experiences of South African women across multiple dimensions of their lives, including safety, economic wellbeing, relationships and personal empowerment.

This was done through comprehensive quantitative survey research alongside qualitative insight gathered directly from respondents through open-ended survey questions.

Our approach was designed to elicit comprehensive insights while ensuring the voices of those directly affected were prominently featured.

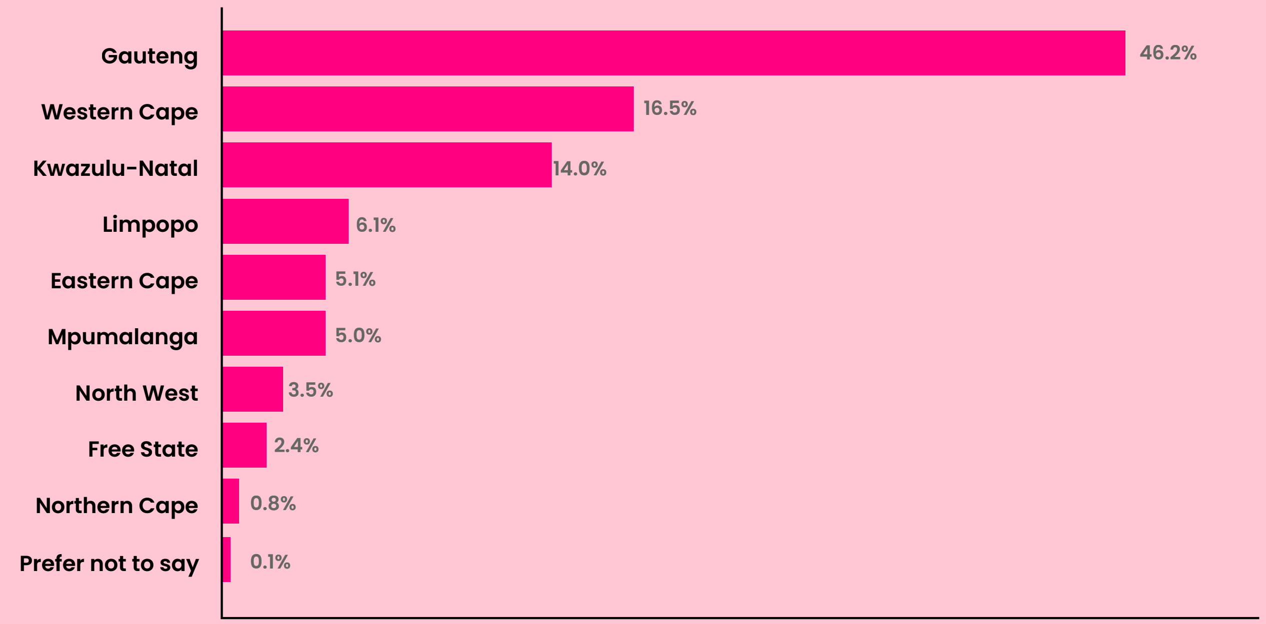
03 SURVEY

We distributed a structured questionnaire to women across South Africa through multiple online channels. The questionnaire was hosted digitally and aimed to gather quantitative data on various aspects of their lived experiences, challenges and aspirations.

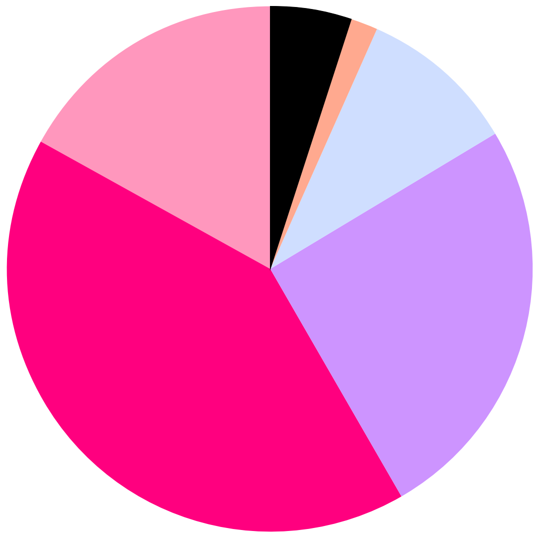
Across both editions of this research, we have received a cumulative total of 6,558 completed responses.

This provided a substantial dataset for our analysis, reflecting a diverse range of perspectives and experiences across different demographics, geographic regions, and socioeconomic backgrounds.

Regional Spread

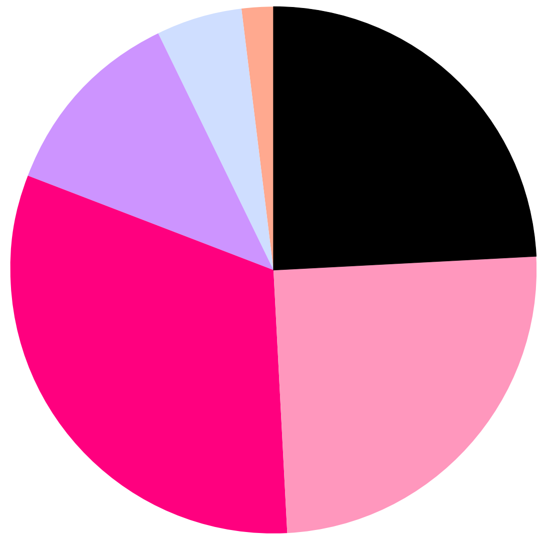


04 FINDINGS



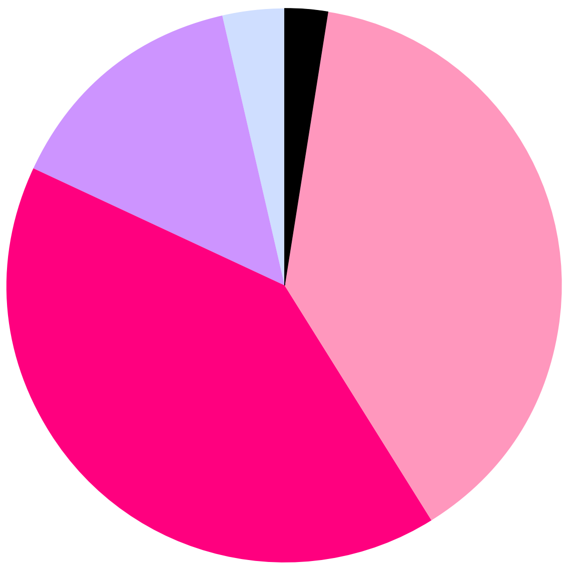
Community type

- Rural village or farm (5.2%)
- Informal settlement (1.6%)
- Rural town or small town (9.6%)
- Township (25.4%)
- Suburb or residential area (41.4%)
- Urban city or large town (16.8%)



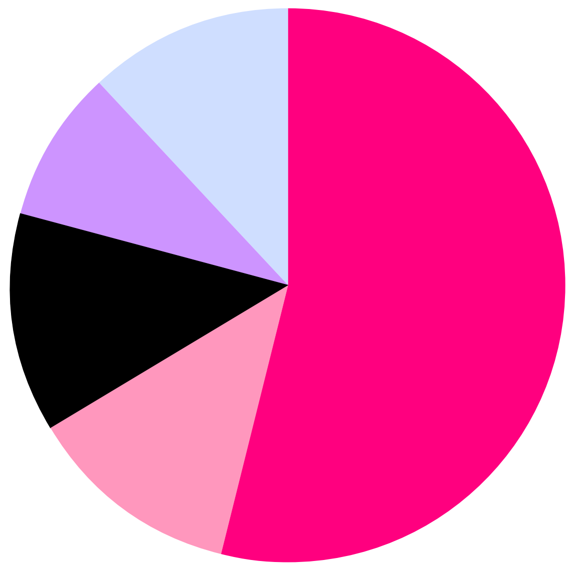
Household income level

- Under R5,000 (24.3%)
- R5,000-R15,000 (24.9%)
- R15,001-R30,000 (31.8%)
- R30,001-R50,000 (11.9%)
- Over R50,000 (5.2%)
- Prefer not to say (1.9%)



Age Range

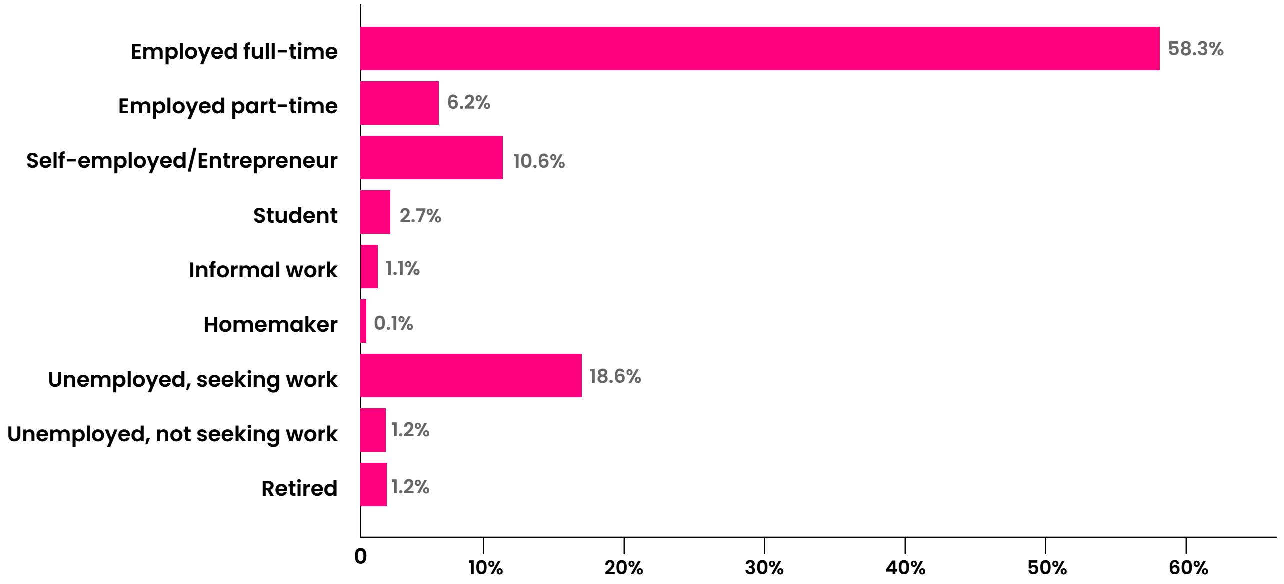
- 18-24 (2.7%)
- 25-34 (38.5%)
- 35-44 (40.8%)
- 45-54 (14.5%)
- 55+ (3.4%)
- Prefer not to say (0.1%)



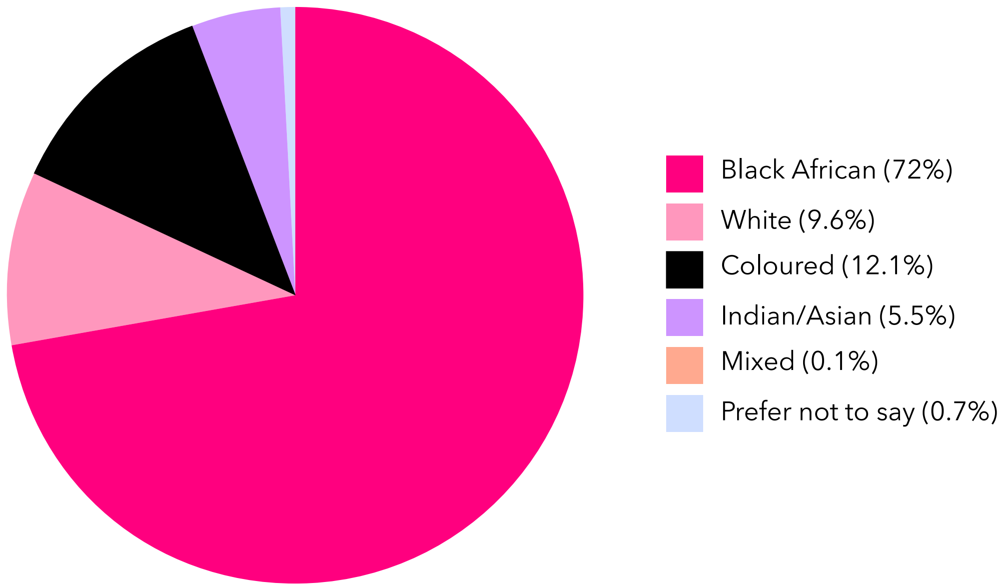
Income regularity

- Fixed salary on a predictable schedule (54%)
- Mostly regular with some variation (12.5%)
- Irregular - changes month to month (12.9%)
- No regular income (8.8%)
- Rely mainly on support from others (11.8%)

Employment Status



Demographic diversity data



Have children

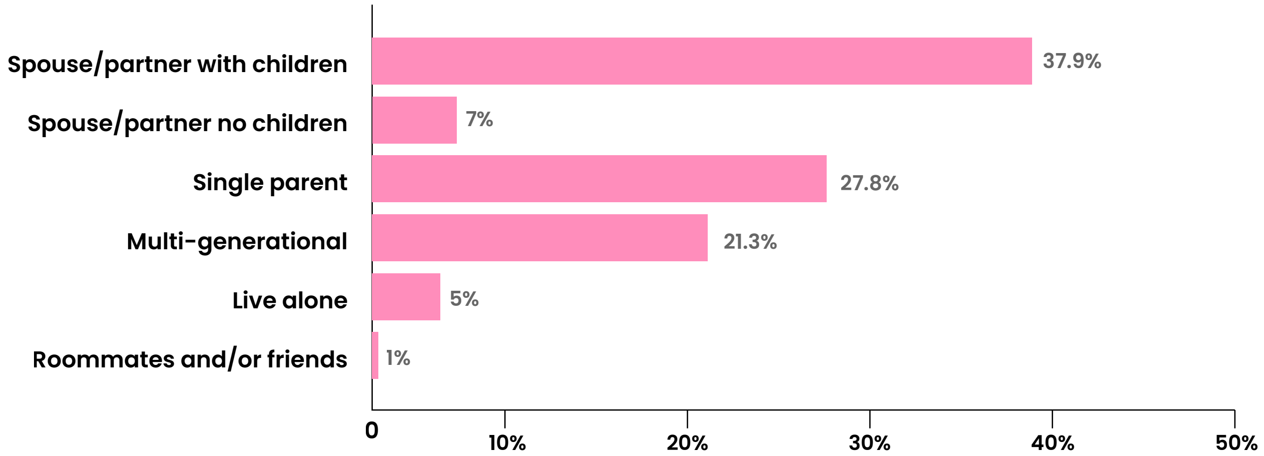
84.6% Have Children

8.2% Don't have Children

5.9% Elderly parent or family member

1.3% Person with disability or chronic illness

Household structure



QUESTIONNAIRE DESIGN

The questionnaire explored key themes through a combination of demographic questions, Likert scale ratings, multiple choice selections and open-ended questions. Questions were designed to capture both the challenges women face day to day and the extent to which the products, services and institutions around them account for the reality of their lives.

QUALITATIVE INSIGHTS

To complement the quantitative findings, this report draws on qualitative responses gathered directly through open-ended survey questions, in which women described specific experiences, shared their own words, and offered detailed accounts of where systems have and haven't worked for them, alongside expert interviews conducted to provide additional context and depth. These responses provided contextual depth and nuanced perspective on the patterns emerging from the quantitative data, and are reflected throughout this report as direct pull quotes and thematic analysis.

DATA ANALYSIS

Survey responses were analysed using quantitative methods, including statistical summaries, demographic cross tabulations, and trend analysis. Qualitative responses were coded thematically and integrated alongside the quantitative findings to provide deeper context and understanding of the patterns emerging from the data.

> This dual approach allowed us to derive meaningful insights into the experiences of South African women, as well as identify evolving attitudes and potential areas for systemic change.

LIMITATIONS

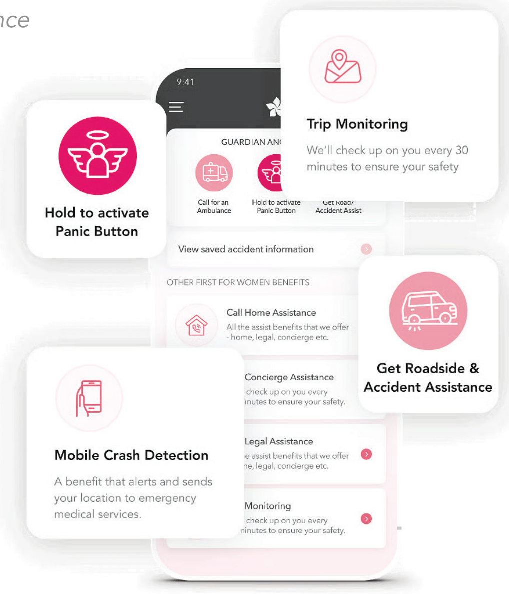
While efforts were made to maximise participation and diversity of responses, our study acknowledges inherent limitations, including potential self-selection bias among respondents and the digital nature of the survey, which may have limited participation from women without reliable internet access.

The research reflects the experiences of women who had access to participate in online surveys, which may not fully represent the experiences of all South African women, particularly those in more remote or underserved areas.

WHY CHOOSE ROADSIDE ASSISTANCE MADE FOR WOMEN?

When you take up car insurance from 1st for Women, you get access to our wide range of Guardian Angel on Call benefits – all available through our app. Here's a quick summary of what you get to help you feel safe on the road 24/7.

- A Mobile crash detector **Only available on comprehensive insurance*
- Unlimited Access to the in-panic button when you feel unsafe
- Panic button sharing capabilities with up to 5 loved ones
- Emergency medical assistance
- If your vehicle breaks down or you're in an accident, a lift will be provided from the scene to a place of safety
- Unlimited access to Trip Monitor – where we check in you to make sure you reach your destination safely
- A Guardian Angel to wait with you if you feel unsafe
- Assistance sent to your exact location to help with: a break-down, flat battery, burst tyre or fuel if your tank runs dry



SCAN QR CODE TO LEARN MORE

1ST FOR WOMEN BENEFITS

PANIC BUTTON

With the panic button, help is just a tap away. Whether it's a hijacking or any other emergency where you feel unsafe, you'll have 24/7 support from public and private security services.

- Armed Response
- Police
- Metro police/Law enforcement
- Traffic law enforcement
- Fire & Rescue
- Over 5 000 responders from +1000 community safety initiative

- A mobile crash detector
- Emergency medical assistance
- A tow truck to your exact location
- A lift to a place of safety if your vehicle is towed
- A Guardian Angel to wait with you until help arrives
- Claims team notified immediately of your accident

TRIP MONITOR FEATURE

Turn long road trips and those dreaded routes into stress free drives. Access the trip monitor and we'll check in on you to make sure you reach you destination safely. Choose insurance made for Women. Choose 1st for Women. Benefits are cover type dependant

SCAN QR CODE TO LEARN MORE

The full terms, conditions and exclusions of cover are contained in the policy wording
First For Women Insurance Company Ltd is a licensed non-life insurer and financial services provider.

05

THE POWER PARADIGM

UNDERSTANDING WHETHER THE SYSTEMS AROUND WOMEN REFLECT THEIR REALITY, OR SIMPLY EXPECT THEM TO COPE.

In 2025, we found that women carry a psychological weight the systems around them rarely acknowledge. More than 90% said others assume they can handle everything, even as 96% said the right to exhale matters as much as the drive to achieve. This year we asked a sharper question: where is that assumption of self-sufficiency actually built into the products, services and institutions women rely on every day? The answer was consistent – nowhere more than the sectors meant to support them most.

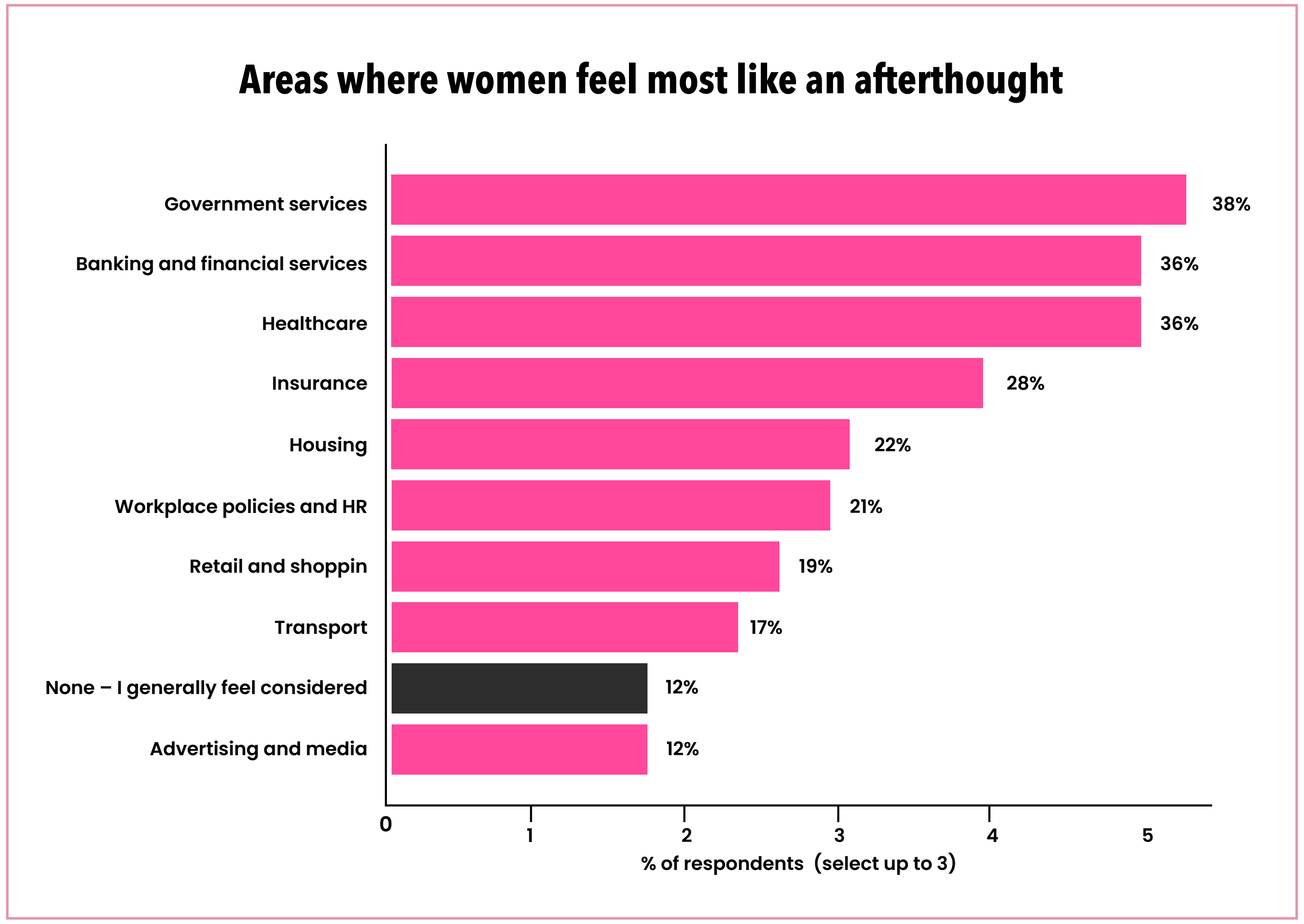
38% named government services as the area where they feel most like an afterthought, closely followed by banking and financial services and healthcare,

38% named government services as the area where they feel most like an afterthought, closely followed by banking and financial services and healthcare, both on 35.6%. Only 11.5% said they generally feel considered.

38% government services

35.6% banking and financial services and healthcare

11.5% generally feel considered.



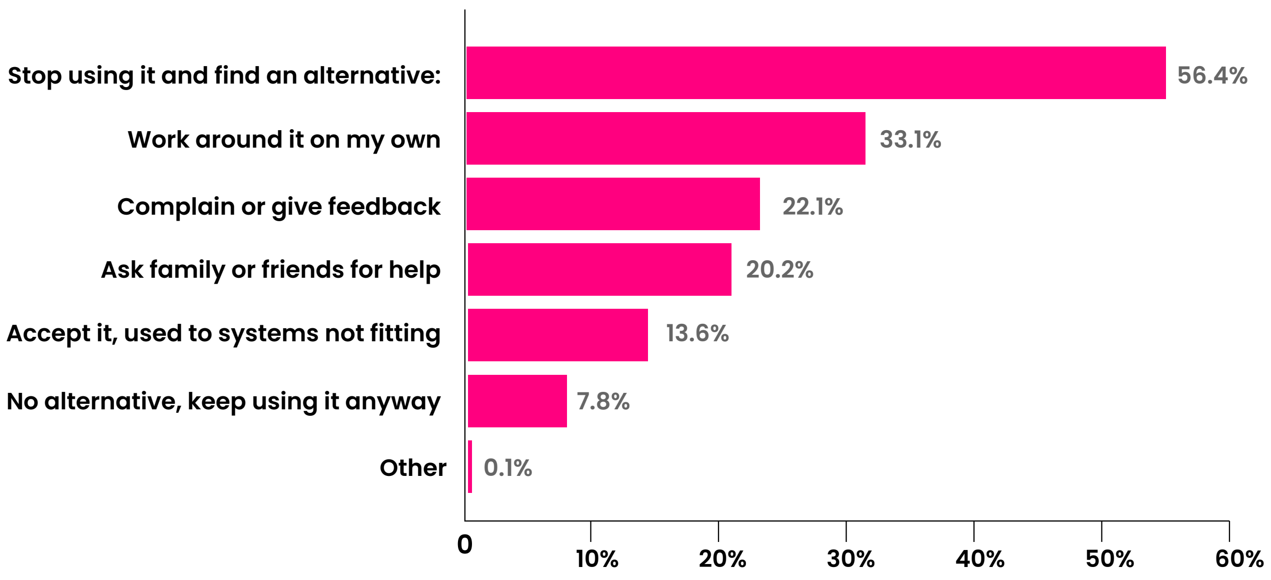
That picture shifts once employment status is taken into account. Women in informal work are considerably more likely to name healthcare (52.7% versus 35.6% overall) and banking (47.3% versus 35.6%) as areas where they feel overlooked. Systems built around a fixed salary and formal employment leave the most economically precarious women furthest outside the frame. Self-employed women echo this pattern in banking and government services, but are far less likely than employed women to flag workplace policies and HR (11.1% versus 26.0% among full time employees), simply because that structure barely touches their working lives at all.

Women in informal work are considerably more likely to name healthcare and banking as areas where they feel overlooked.

When something doesn't fit, most women don't wait for it to change. 56.4% said they stop using it and find an alternative, and a third work around the problem on their own. That option isn't evenly available, though. Single parents are noticeably less likely to switch providers (52.2% versus 56.4% overall) and more likely to say they have no alternative and simply keep using a service that doesn't work for them (9.5% versus 7.8%).

The gap speaks less to patience and more to the time and flexibility switching requires. **Women in multi-generational households lean more heavily on family and friends for help instead (24.8% versus 20.2% overall), suggesting extended family softens, though doesn't remove, the burden of navigating an unhelpful system alone.**

What women do when a product or service doesn't fit

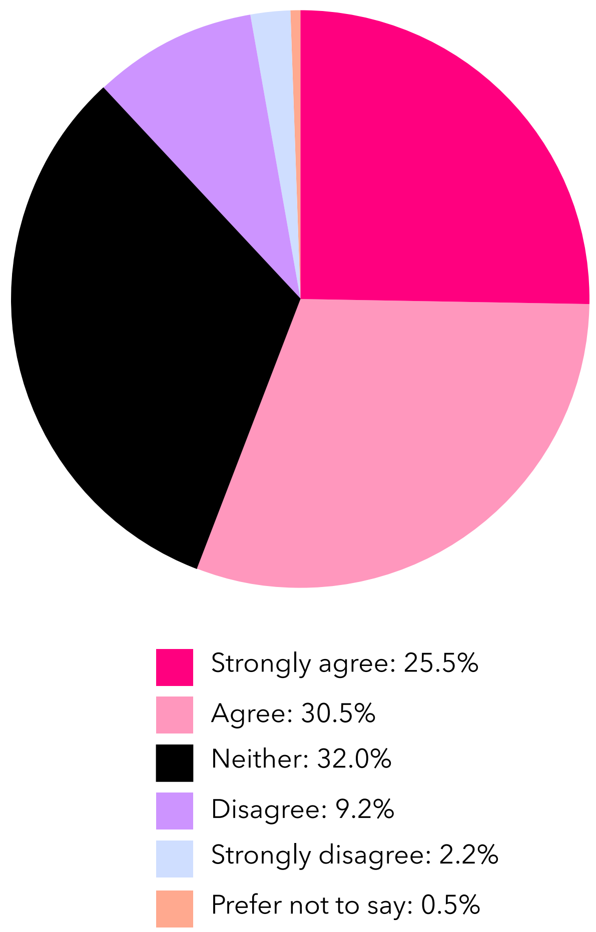


"I find complaining and giving feedback immensely unsatisfying in effecting change, they all just seem like platitudes and box ticking."

Overall, 56% of women agree that companies understand their daily reality as women, a modestly reassuring figure taken on its own. **But that sense of being understood is not distributed evenly, and the pattern runs counter to what many brands might assume.** Women in rural villages and on farms (74.6% combined agreement), informal settlements (73.2%) and townships (70.8%) are considerably more likely to feel understood than women in suburban areas (43.7%) or urban centres (52.2%).

Read alongside the stories women shared about where they feel genuinely seen, a picture forms. Understanding here has less to do with company sophistication and more to do with proximity and relationship, the kind a spaza shop owner or a hairdresser builds face to face, which is far harder to manufacture at scale in a more anonymous suburban retail environment.

The company understands my daily reality as a woman

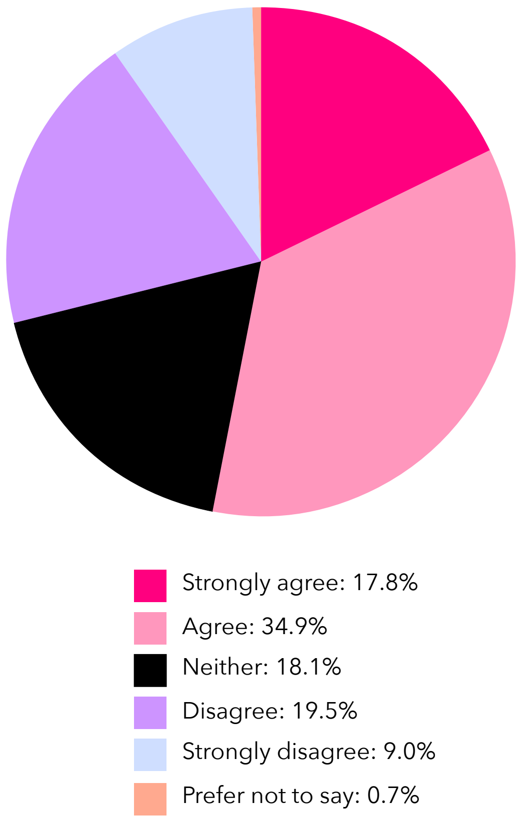


Just over half of all women (52.7%) agree that when a company or service lets them down, they're left to sort it out without any real help.

That figure rises sharply among women who live alone, 64.8% of whom say the same, the highest of any household group and a reminder that there is often no one else to call when a faulty car breaks down at night or a tow service leaves you waiting alone in an unsafe area.

"I don't think this is a women specific issue. Women just tend to handle a lot more household admin, and experience it more frequently as a result."

I have to figure it out myself without real help



The specific stories behind these numbers follow a consistent shape. Private and public institutions operating only within standard working hours force women to burn lunch breaks or take unpaid leave for basic admin. Self-employed women and those paid weekly or in cash are repeatedly rejected for loans and accounts because systems can't process anything outside a fixed monthly salary. Caregiving responsibilities go unacknowledged when appointments are scheduled with no regard for childcare or eldercare logistics, and safety is disregarded outright, with women describing being told to drive unsafe vehicles or wait alone in unsafe areas at night.

"Banks only open nine till three on weekdays, like we don't work. They also assume everyone gets a monthly salary, but a lot of us get paid weekly or in cash."

"When I assist my elderly mother at hospital appointments, healthcare staff just assume I am flexible to do whatever is required. I am self-employed, so time away from work is lost income."

Set against this is a clear, repeated counter example. When asked where they feel completely seen, women overwhelmingly named the local hairdresser and the neighbourhood spaza shop, not for their scale or sophistication, but for the opposite. These are places that remember names and circumstances without being asked twice, extend flexibility around school runs and unpredictable pay without penalty, and treat sensitive moments, from a tight month to a request for sanitary products, with quiet discretion rather than performance.

"Big companies collect data, but spaza shops collect context. They don't see customer number 4782. They see somebody juggling a lot and trying something new."

"The owner schedules me around my real life. She remembers I do school runs and won't book me after one unless I ask. If I'm late or need to cancel, there's no attitude. Big banks and shops often have a policy."

The gap between these two experiences is the clearest evidence yet that being seen isn't a matter of resources or technology. It's a matter of design choices that either account for a woman's real life or don't.

THE ANELE PODCAST:
HER & NOW SEASON 1

Rooted in the insights of the first Her & Now: Insights into the Women of South Africa 2025 Report, Edition 1: The Quiet Revolution, Season 1 of the Anele Podcast: Her & Now transformed research into real conversations.

Drawing on the voices and experiences of more than 4,000 South African women, the podcast tackled topics that matter most, resonating deeply with audiences and achieving more than 1 million views on YouTube.

Throughout the season, award-winning media personality and host Anele Mgudlwa was joined by an incredible lineup of guests including Lynn Forbes, Pearl Thusi, Tumi Morake, Nozipho Tshabalala and many more. Together, they unpacked some of the most pressing topics facing women today, including:

- The Power Paradox: navigating vulnerability, visibility and resilience.
- The Burden of Strength: the emotional toll of always having to "hold it all together."
- The Price of Joy: choosing yourself and prioritising wellbeing.
- A Gentle Rebellion: redefining success and power on your own terms.
- The Profile of Purpose: owning your journey and embracing personal growth.
- Conversations around motherhood, ambition, financial wellbeing, relationships, identity and emotional wellness.

The response to Season 1 made one thing clear: these are conversations women want, need and deserve to have. The honest storytelling, laughter, vulnerability and shared experiences sparked meaningful dialogue long after each episode ended.

Now we're thrilled to continue the conversation with Season 2, bringing fresh perspectives, new voices and even more powerful discussions that reflect the realities of South African women today.

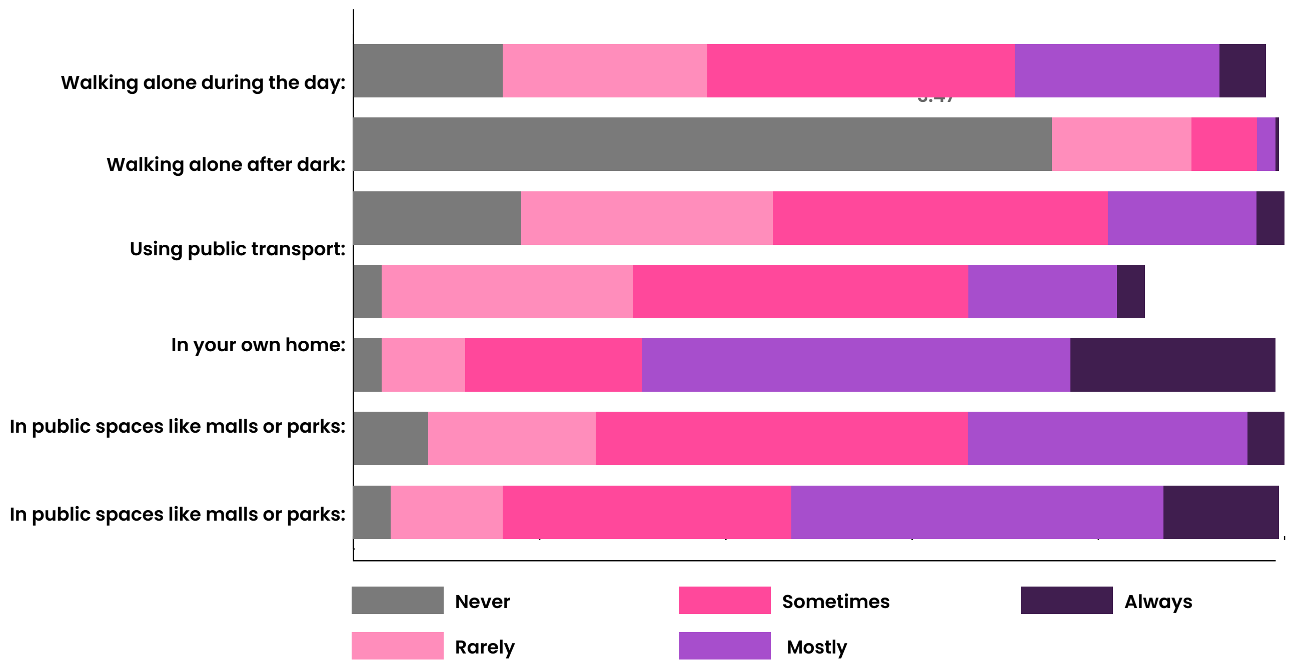
MISSED SEASON 1?
CATCH UP HERE:

WATCH NOW

06 THE UNSAFE STANDARD

Examining whether the products and systems women rely on account for a fundamentally unsafe daily reality

How safe women feel across six contexts



Only 6% of South African women told us in 2025 that they feel safe once the sun goes down. That single figure set the bar this year's research had to test against, not just how unsafe women feel, but whether the products and services around them do anything to close that gap.

Walking alone during the day, 39.1% of all women say they never or rarely feel safe. That figure rises to 42.6% in suburban areas and 41.3% in urban centres, but falls to 25.4% in rural villages and on farms, where 35.4% feel mostly or always safe compared with 27.0% overall. The same pattern holds on public transport. Just 18.6% of women overall feel mostly or always safe using it, but that climbs to 38.5% among women in rural villages and farms, while only 14.4% of suburban women and 12.9% of urban women say the same.

After dark, the picture flattens into near universal fear. 90.1% of all women say they never or rarely feel safe walking alone once the sun goes down, rising to 93.3% in urban centres. Even in rural areas, where daytime and transport safety felt markedly better, 86.2% still say the same about night time. **Darkness is the one condition under which the usual community differences disappear.**

> **"64.7% of women say they have stopped letting their children travel independently because of safety concerns"**

At home, only 12.8% of women say they never or rarely feel safe, and feeling mostly or always safe ranges from 53.7% in informal settlements to 59.6% in townships, 65.0% in rural or small towns, 69.2% in rural villages and farms and urban centres alike, and 74.4% in suburban areas. Public healthcare facilities tell a related story, with women in rural villages and farms reporting the highest sense of safety (64.6% mostly or always safe) against 51.1% in suburban areas.

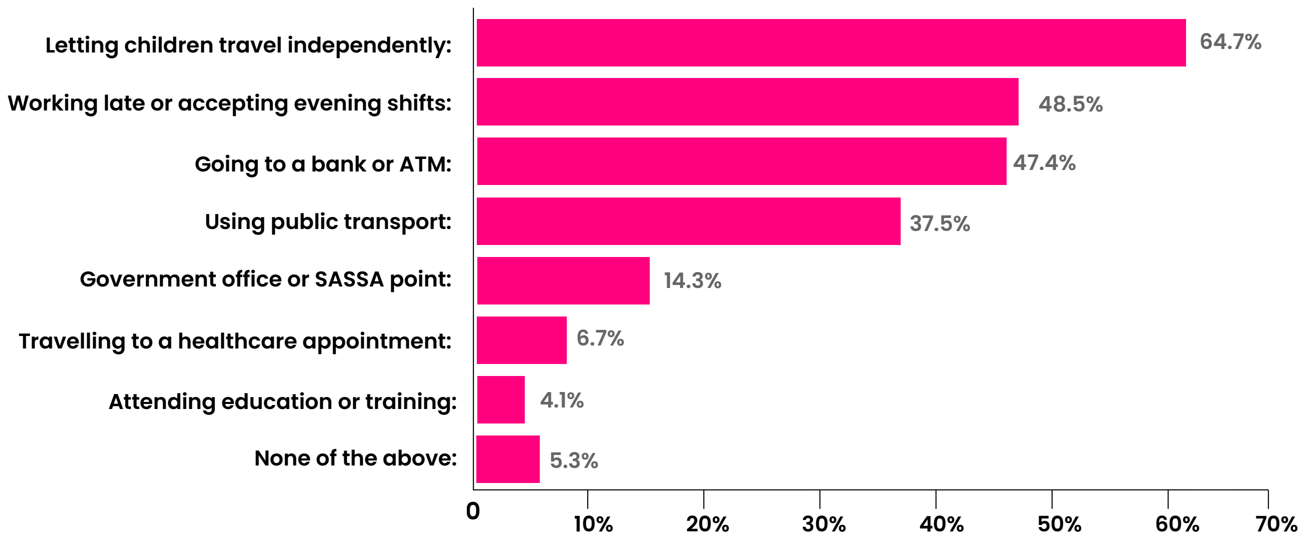
39.1% Say they never or rarely feel safe walking alone (Daytime)

90.1% Say they never or rarely feel safe walking alone (Night time)

12.8% Say they never or rarely feel safe (At home)

64.7% of women say they have stopped letting their children travel independently because of safety concerns, a figure that climbs to 82.9% among women in informal settlements. Nearly half (47.4%) have avoided going to a bank or ATM, and 37.5% have avoided public transport altogether, rising to 50.0% in suburban areas and 43.2% in urban centres, considerably higher than the 22.4% recorded in townships.

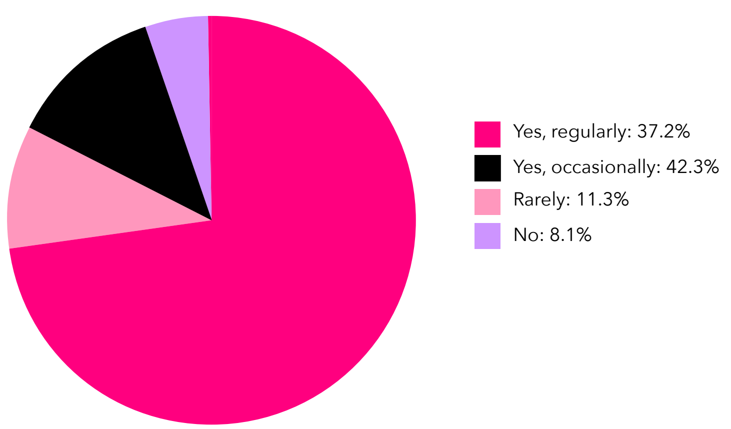
What women have avoided or changed because of safety concerns



"I've changed my driving routes, I avoid the N2 at night. I don't go out in the evenings if I have to drive more than 20 kilometres home on my own after 9pm."

55% Agree that the services they use daily make an active effort to keep them

Has safety cost you money



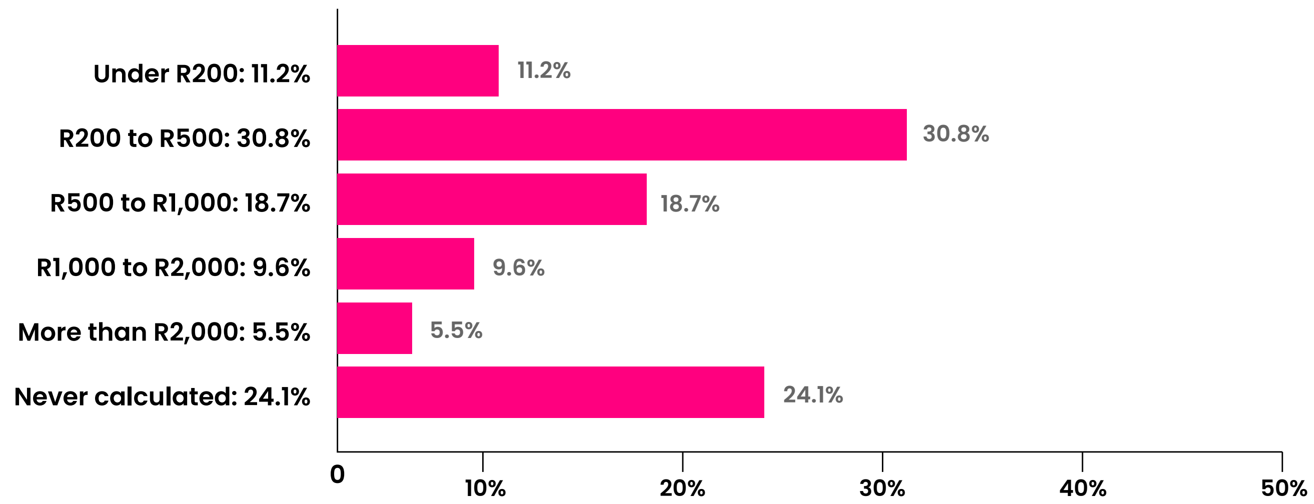
This restriction has a price. 79.5% of women say safety concerns have cost them money, whether through choosing an Uber over walking, paying for secure parking, or investing in home security.

That cost falls unevenly across income brackets, and not in the direction that seems intuitive at first. Women earning under R5,000 a month are more likely to say this happens regularly or occasionally (84.4%) than women earning over R50,000 (66.4%), yet when it comes to the actual rand amount, higher earners report spending considerably more. 32.8% of women earning R50,000 or more say safety related costs add more than R1,000 to their monthly expenses, against just 7.1% of women earning under R5,000. Higher earners are also far more likely to say they have never calculated the cost at all (33.6% versus 14.3%).

Read together, the two findings suggest something specific. Lower income women pay the safety tax more frequently and track every rand of it closely, because there is little room to absorb it. Higher income women pay more in absolute terms but experience it as background noise, easily folded into a budget with more room to spare.

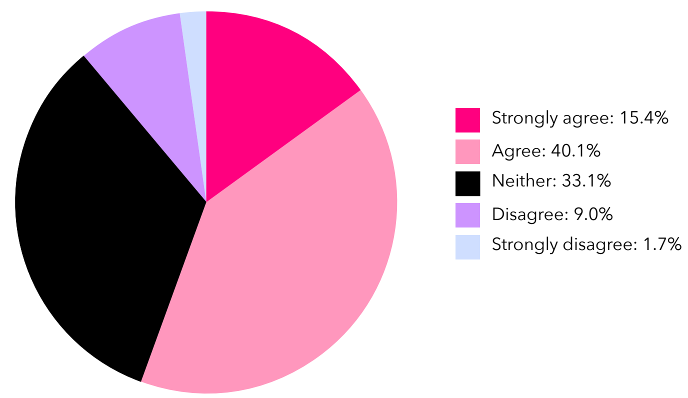
"When household staff have worked late or had issues, I have paid for Uber for them or let them stay home, out of fear for their lives.

Monthly cost added by safety concerns



Only 55.5% of women agree that the services they use daily make an active effort to keep them safe, and once again the suburban and urban pattern holds. Agreement falls to 50.2% in suburban areas against 70.7% in informal settlements and 66.2% in rural villages and farms.

Services make an active effort to keep me safe

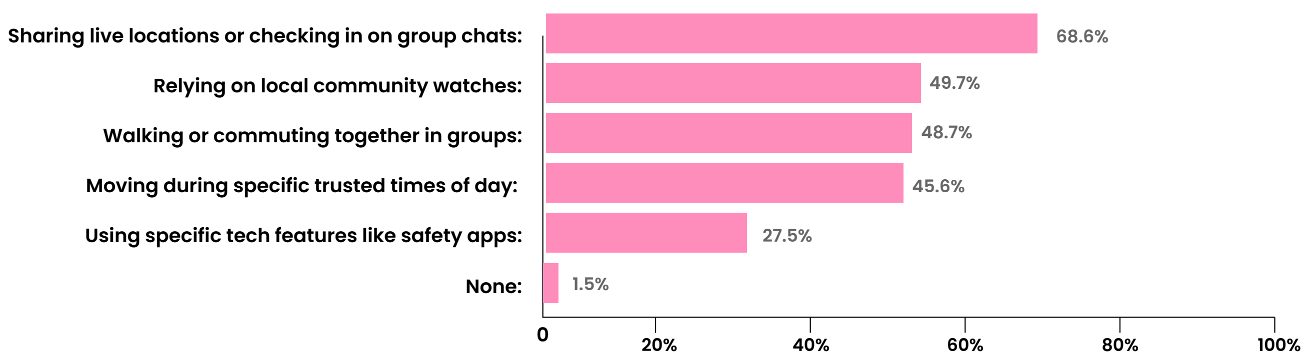


> **"I find my banking app fairly secure, with the biometric features. But going to a shopping centre, there is normally not a lot of security."**

> **"I think they like to think they are helping. But could a young security guard in a mall parking lot really help me?"**

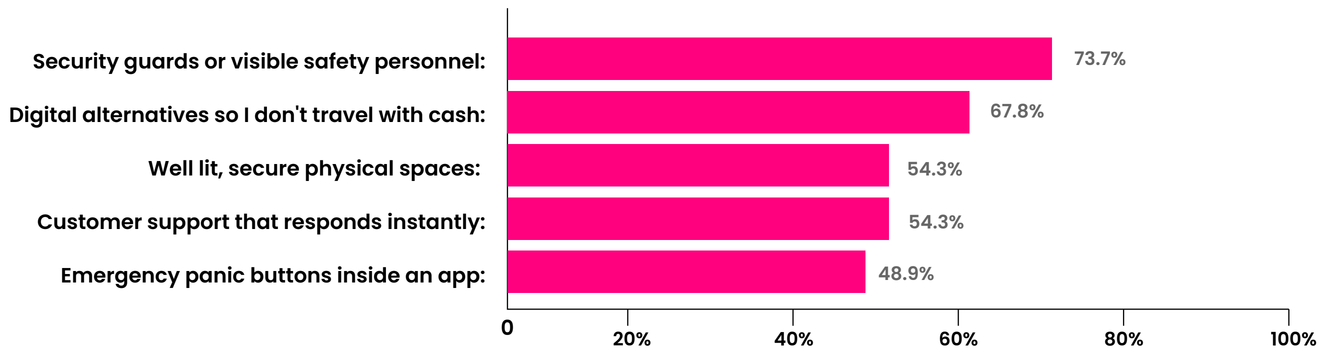
In the absence of formal protection, women have built their own. 68.6% rely on sharing live locations or checking in through group chats, and this rises to 73.0% among urban women specifically. 48.7% walk or commute in groups, a figure that climbs to 64.6% in rural villages and on farms, suggesting a tighter social fabric fills a gap that formal safety infrastructure does not. Suburban and urban women lean more heavily on technology instead, with 33.0% and 30.8% respectively using dedicated safety apps against 27.5% overall.

How women have reclaimed safety in daily movement



When asked what would give them the greatest peace of mind, 73.7% of all women pointed to security guards or visible safety personnel, followed by digital alternatives to carrying cash (67.8%) and well-lit, secure physical spaces (54.3%). Well-lit spaces matter considerably more to suburban (61.6%) and urban (61.1%) women than to those in rural villages and farms (41.5%), a difference that likely reflects the built environment itself rather than a difference in what women want.

Safety features that give the greatest peace of mind



> **"Although I will still never walk alone or allow my children to, despite relying on community watch initiatives."**

Suburban and urban areas are typically better funded, better lit and more heavily patrolled than rural villages, farms and informal settlements, yet it is women in those wealthier, more built-up environments who consistently report feeling least safe and least considered.

What rural and informal community women describe instead is not the absence of risk, but a tighter web of people who show up for one another, walking in groups, watching out for each other's children, contributing to a shared boom gate. Formal systems have not caught up to either version of that reality.

GUARDIAN ANGEL ON CALL

Insurance made for women means thinking beyond the car. Guardian Angel on Call is First for Women's 24/7 safety-focused roadside assistance service, designed around what matters most: your peace of mind. Easily available through the First for Women app, it puts support, assistance and reassurance right at your fingertips, day or night. It's one more way that we got you 'cos we get you.

24/7 safety is built into every First for Women policy. Here are just some of the benefits designed to help keep you safe, supported and confident on the road

- Mobile crash detection
- A safe lift home after an accident or breakdown
- A Guardian Angel to wait with you and keep you safe
- Emergency fuel delivery
- Flat battery or tyre assistance
- Trackable and trusted towing

**Benefits are product and plan type dependant*

SCAN QR CODE TO LEARN MORE

07

THE COST OF NOT BEING CONSIDERED

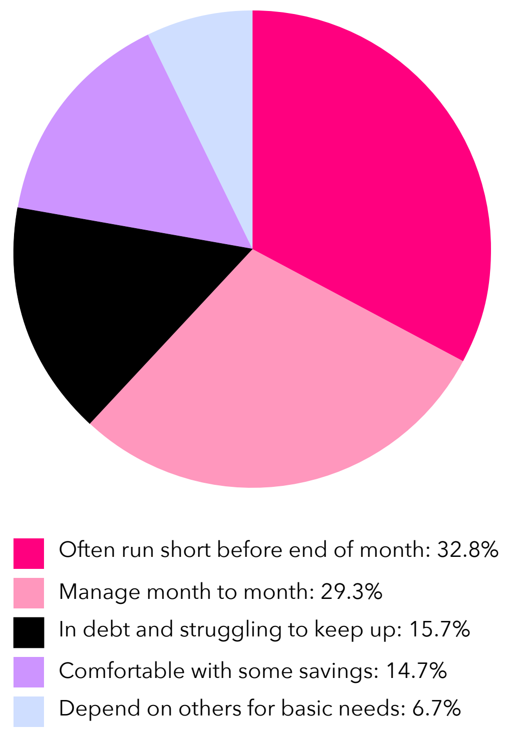
Quantifying what women spend, borrow, go without or sacrifice when financial systems don't reflect their real economic lives

Money remains the single biggest source of stress for South African women, named by three in four in 2025's Her & Now findings. This year's questions moved past the stress itself and into its arithmetic, what financial pressure actually costs a woman, in rands, in debt, and in what she goes without.

Overall, 32.8% of women say they often run short before the end of the month, and a further 15.7% describe themselves as in debt and struggling to keep up. Only 14.7% say they are comfortable with some savings.

32.8% Of women say they often run short before the end of the month

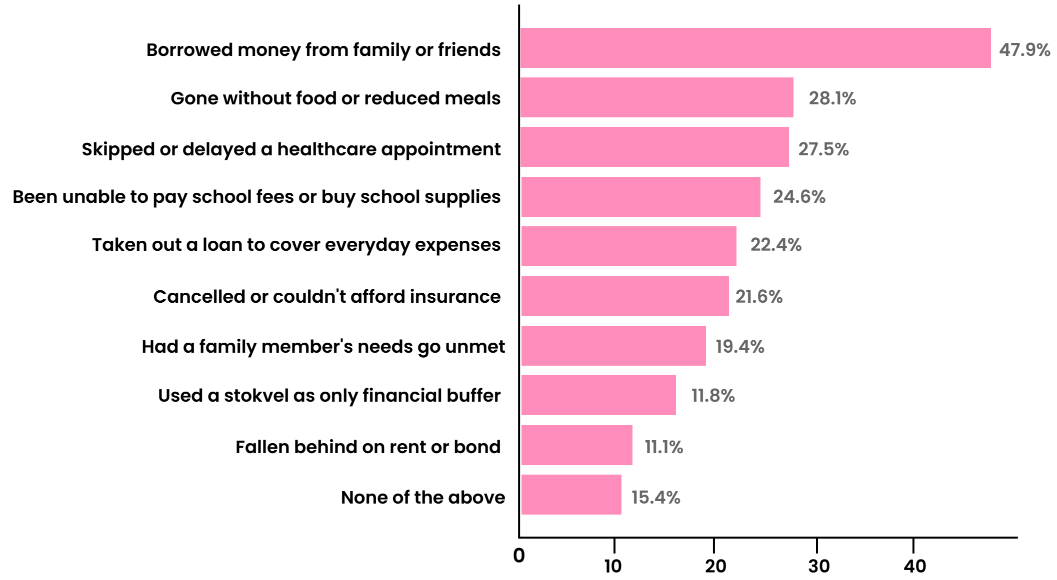
Current financial situation



Income regularity sharpens this picture considerably. Women with irregular income are the most likely of any group to say they often run short (40.1%), while those with no regular income at all are more than three times as likely as fixed salary earners to depend on others just to cover basic needs (25.1% versus 0.7%). Among women who rely mainly on support from family, a partner or grants, that figure climbs further still, to 31.7%.

In the last twelve months, financial pressure has pushed 47.9% of women to borrow from family or friends, and 28.1% to go without food or reduce meals.

Experienced in the last 12 months because of financial pressure

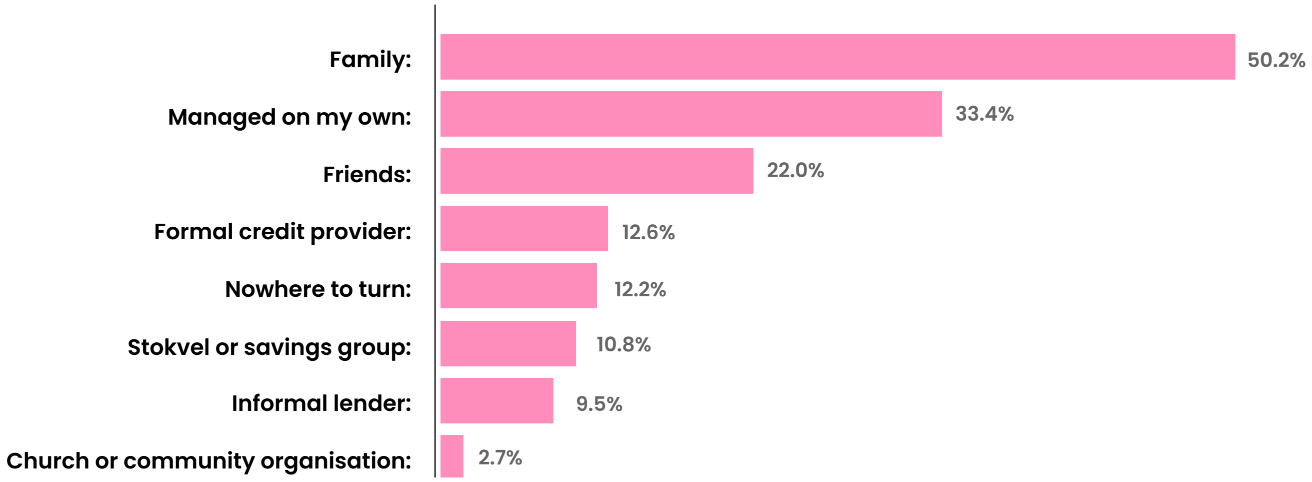


Single parents carry a disproportionate share of this. They are considerably more likely than the sample overall to have gone without food (36.1% versus 28.1%) and to have borrowed from family or friends (55.4% versus 47.9%), and notably less likely to say none of this applies to them (11.0% versus 15.4% overall).

Multi-generational households show a similar pattern, borrowing at nearly the same elevated rate (55.6%) and reporting a family member's needs going unmet more often than any other household type (24.1% versus 19.4% overall), a sign that financial strain in these households doesn't stop at the person managing the budget. One respondent described having to apply for a withdrawal on her two pot retirement savings, dipping into money set aside for decades from now just to get through the current month, a reminder that these percentages represent real, forced trade-offs between the future and the present.

When a financial product does fail her, half of all women (50.2%) turn to family first, and a third (33.4%) simply manage on their own.

Who women turn to when a financial product fails them



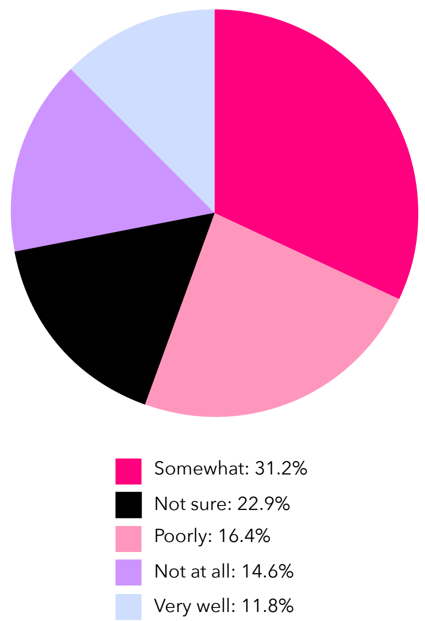
Here again, income regularity draws the sharpest line. As income becomes less predictable, formal credit becomes markedly harder to reach and less relied upon, falling from 16.3% among women with a fixed salary to just 8.4% among those with irregular income and 5.1% among those who rely mainly on support from others. Reliance on family rises accordingly, from 47.4% to 63.8% across the same groups, and the share of women with genuinely nowhere to turn nearly doubles, from 10.0% among fixed salary earners to 19.6% among those with no regular income at all.

"I hate asking my brother for help, and I still have to pay him back, so it resolves nothing. Mostly I try to do without, and pay bills starting with the most important."

"I choose not to pay my debt, so I can buy food."

This is the clearest evidence yet of a system built around one kind of income. Asked directly how well banks accommodate income that changes month to month or comes from informal work, only 11.8% of all women say very well, while 31.0% say poorly or not at all.

How well banks accommodate irregular or informal income



Some of/the views and opinions expressed in this report are those of the survey participants and do not necessarily reflect the views or positions of the Insurer or the Financial Services Provider (FSP)

That combined figure more than doubles once income becomes unpredictable, rising from 21.0% among women with a fixed salary to 46.0% among those with irregular income and 45.3% among those relying on support from others. Notably, even women whose income is mostly regular, simply not perfectly fixed, report feeling poorly served at nearly double the rate of fixed salary earners (39.1% versus 21.0%), suggesting the system's tolerance for variation is far narrower than a payslip suggests.

"Most don't take people with informal work seriously, because they don't have statements proving source of income. They forget most make around twelve thousand rand a month, by making four hundred rand a day on the street, yet they are treated badly by financial services."

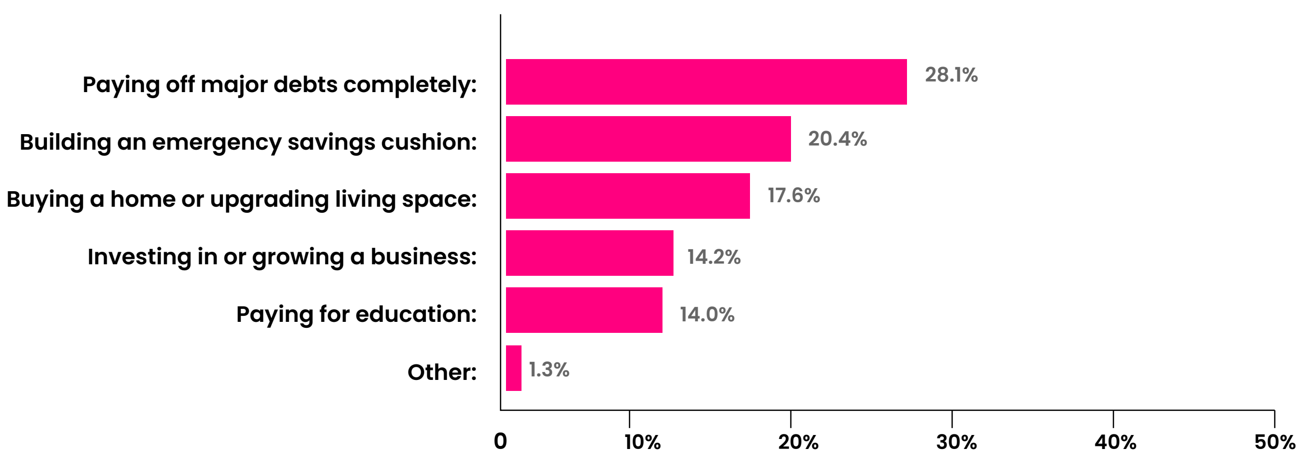
"I don't earn a fixed salary on the twenty fifth. I get paid weekly, from piece jobs. Right now banks force debits on dates that don't match my life, so I get failed payment fees every month even though I do have the money, it just lands three days later. I'm not irresponsible. The system just assumes everyone's pay works like a corporate job."

Asked what financial product they wished existed, the single most repeated answer across hundreds of open responses was some version of the same request: credit and savings tools that assess affordability based on actual cash flow rather than a fixed monthly payslip, with repayment dates that move with real pay days instead of penalising women for money that arrives three days late.

> **"Because financial support shouldn't only be accessible to people with fixed salaries and predictable lives. It should also serve the millions of hardworking people navigating real world uncertainty every day."**

Even what women are working towards shifts in a way that reflects life stage rather than aspiration alone. Emergency savings dominate at both ends of adulthood, chosen by 43.1% of women aged eighteen to twenty four and 31.4% of women fifty five and older, against 20.4% overall. In between, debt repayment takes over as the defining milestone, rising steadily through the thirties and forties to peak at 31.4% among women aged forty five to fifty four, before easing again as retirement planning takes precedence in the years that follow.

Most empowering financial milestone



None of this happens passively. Asked what financial hack, informal saving method or money rule keeps their household going, the same solution surfaced again and again, by a wide margin. The stokvel, in every variation imaginable. Grocery stokvels that convert cash into bulk food every few months, school fee stokvels, December stokvels, small rotating groups among colleagues or neighbours that lend internally at interest to grow the pot.

Alongside it sits a second, equally disciplined instinct, paying savings first as though it were a bill, deliberately locking money away in notice accounts or deleting a banking app altogether to remove the temptation to dip in, and dividing cash into envelopes the moment it lands so overspending in one category becomes structurally impossible.

> **"SA women have always done this, money tins, burial societies, splitting airtime. We don't wait for perfect salaries. We create systems that respect how chaotic life actually is."**

Not every response was a hack. A recurring minority pushed back against the premise of the question entirely, describing not a system for thriving but the simple absence of one.

> **"I don't survive. I end up buying cheaper groceries, or not eating during the day, so there is more for my kids."**

> **"I have none. I feel like I'm drowning."**

What all of this adds up to is a financial system calibrated to a single kind of life: stable, salaried, monthly. For the growing share of South African women earning informally, irregularly, or through several income streams at once, that system doesn't simply serve them less well. In nearly half of cases, it doesn't serve them at all. What fills the gap instead is not a product but a practice, built collectively, refined over generations, and carried almost entirely by women themselves.

08

REFRAMING MASCULINITY

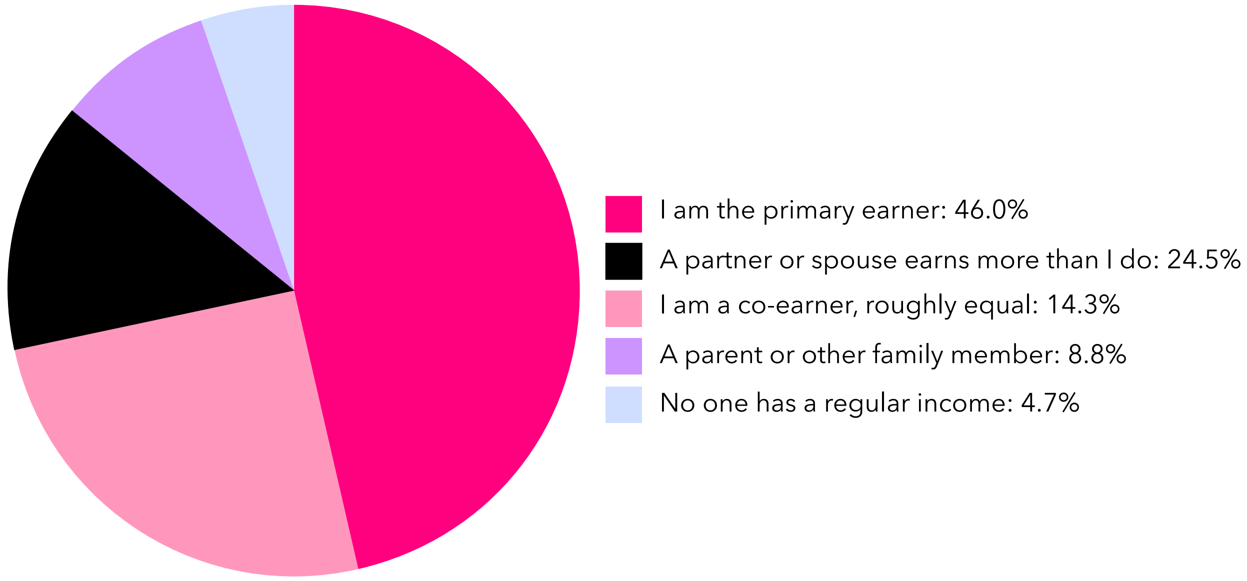
Navigating whether the products and systems in women's lives account for unequal domestic and emotional labour, or assume a partner who isn't there

Only 15% of women told us in 2025 that the men in their lives are emotionally available. This year, rather than asking about emotional availability directly, we looked at what actually happens inside a household, financially and domestically, when the protector and provider model is only half true.

Start with who earns. Among women who share a household with a spouse or partner and children, the split is almost even: 47.6% are the primary or an equal co-earner while 48.7% say their partner earns more than they do. Among partnered women without children, the split looks almost identical, 48.6% primary or co-earner against 44.6% whose partner out-earns them. In other words, in roughly half of partnered households, a woman is financially dependent on a man's larger income. In the other half, she is either matching or exceeding it herself.

15% Of women say the men in their lives are emotionally availabe

In roughly half of partnered households, a woman is financially dependent on a man's larger income. In the other half, she is either matching or exceeding it herself.



Products and services built around a single, assumed version of this household, whether that's the traditional male breadwinner or an unquestioned dual income, will be wrong for one half of partnered women no matter which version they choose.

What doesn't split evenly is the work at home. Even in households where a partner is present and, by definition, could be sharing the load, 75.8% of women say they mainly or mostly handle cooking and cleaning alone, and 69.2% say the same of cleaning and laundry specifically. This holds almost as strongly for women without children as for those with them, 77.1% of partnered women with no children still carry the majority of cooking and cleaning themselves.

The presence of a partner, on its own, does not appear to meaningfully redistribute this work.

Childcare is where the gap becomes hardest to explain away. Among partnered women with children, 66.1% say they mainly or mostly handle daily childcare themselves, while only 6.5% say their partner mainly or mostly does. Almost a quarter, 23.2%, describe childcare as shared equally, the highest equal-sharing rate of any task measured, but even that leaves the largest single share of the work sitting with women regardless of whether a partner is in the home.

> **"Being a mother and wife is the most important thing to me, yet it's the one thing I get the least amount of time to do. I have to work twelve hours a day, but my family don't see me, and when I'm home I'm cooking and taking care of the house and don't have quality time with them."**

Emotional labour, listening, keeping the peace, keeping everyone organised and happy, shows the widest gap of all. 72.6% of partnered women with children say this falls mainly or mostly to them. Only 7.1% say it falls mainly or mostly to their partner. Managing household finances is the one area where a genuine partnership shows up in the numbers, with 32.8% of partnered women sharing this equally, well above the equal-sharing rate for any other task. Even here, though, women are more than twice as likely to be the one mainly or mostly managing the money alone (25.7%) as their partner is (23.0% combined).

27.9%
say caring for an elderly or ill family member falls mainly to them

43.8%
say daily childcare falls mainly to them

45.4%
say managing household finances falls mainly to them

46.6%
say cleaning and laundry falls mainly to them

46.8%
say cooking and cleaning falls mainly to them

56.1%
say being the one who keeps the peace and holds the family together falls mainly to them

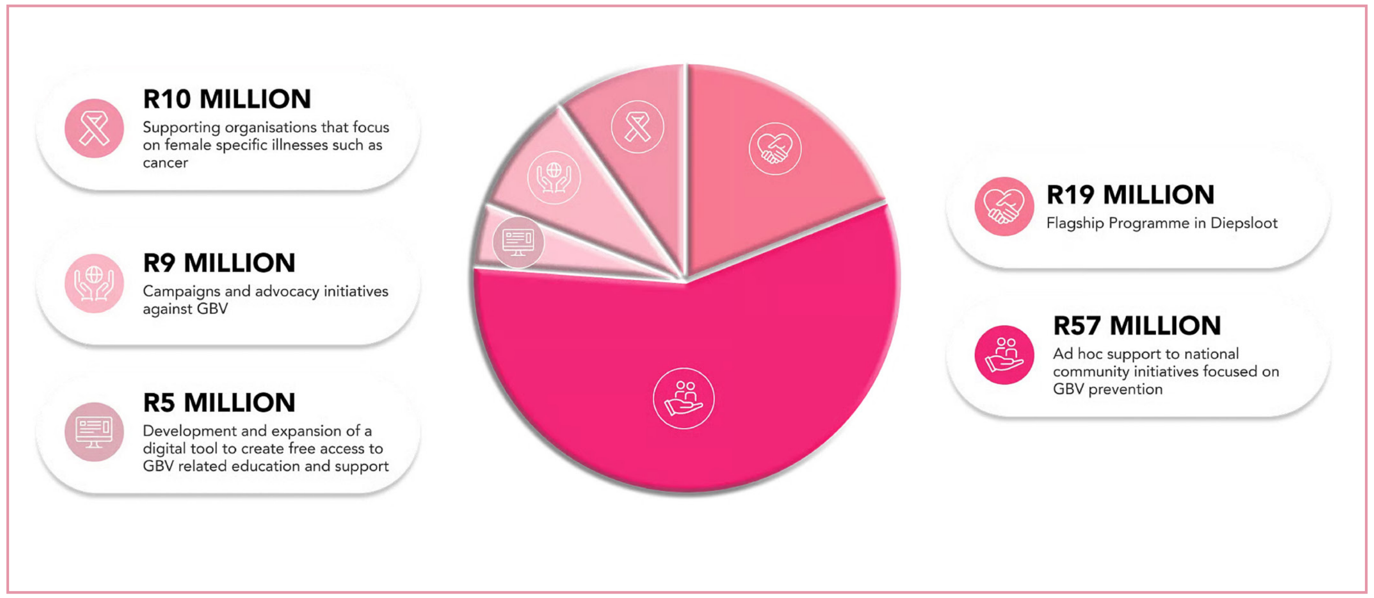
Set against single mothers, the comparison sharpens further. 79.7% of single parents are the primary earner in their household, against 22.9% of partnered women with children. They are also considerably more likely to carry childcare mainly alone, 67.1% against 43.2% among partnered women with children specifically bearing the largest single share, and to manage finances without anyone to share the load, 80.3% against 25.7%. The presence of a partner clearly changes how the financial burden is shared. It does far less to change how the domestic and emotional burden is shared, and for single mothers, both fall on one person entirely.

What surfaces from this data is not a picture of men entirely absent from these households. Many are present, and many are the household's primary earner. What it shows instead is that presence and provision have not, for most women, translated into an equal share of the work that keeps a household running day to day. A product, service, or a piece of workplace leave, built on the assumption of a partner who shares the load equally will be built on an assumption that holds true for a minority of the women it's meant to serve.

1ST FOR WOMEN
FOUNDATION

OVER **R110 MILLION** RAISED +170 000 **WOMEN HELPED**

Since 2005, 1st for Women has been unwavering in its commitment to fighting for a future generation free from gender-based violence (GBV). Through the 1st for Women Foundation, we have raised over R110 MILLION from comprehensively insured premiums and provided support to more than 170,000 women affected by GBV.



A SISTERHOOD COMBATTING GBV SINCE 2005

1st for Women's Diepsloot-based preventative and response programme takes into account and addresses the root cause of the epidemic through education, offering a school-based learning programme for children aged three to 18. Through this programme, beneficiaries are equipped with:

- Social and emotional intelligence and values-based skills to end discriminatory mindsets and the cycle of violence.
- Self-esteem, physical alertness and body consciousness training for girls.
- The 'Peace is a Decision Programme' for boys, which is focused on training and equipping boys with the necessary social courage to challenge cultural norms that condone violence against women and girls, and to intervene when girls and women are being abused.
- Training for parents, caregivers, teachers and school leaders.
- A holistic self-defence programme to engage, educate and empower communities to stop violence against women and girls.

1st for Women's programme also includes a comprehensive community-based support programme for survivors of abuse (from trauma to prosecution) and a safe, easily-accessible and informative tech-enabled solution to provide South African youth with sex education on their cellphones and assist users in making informed decisions about their sexual health.

SCAN QR CODE TO LEARN MORE

08

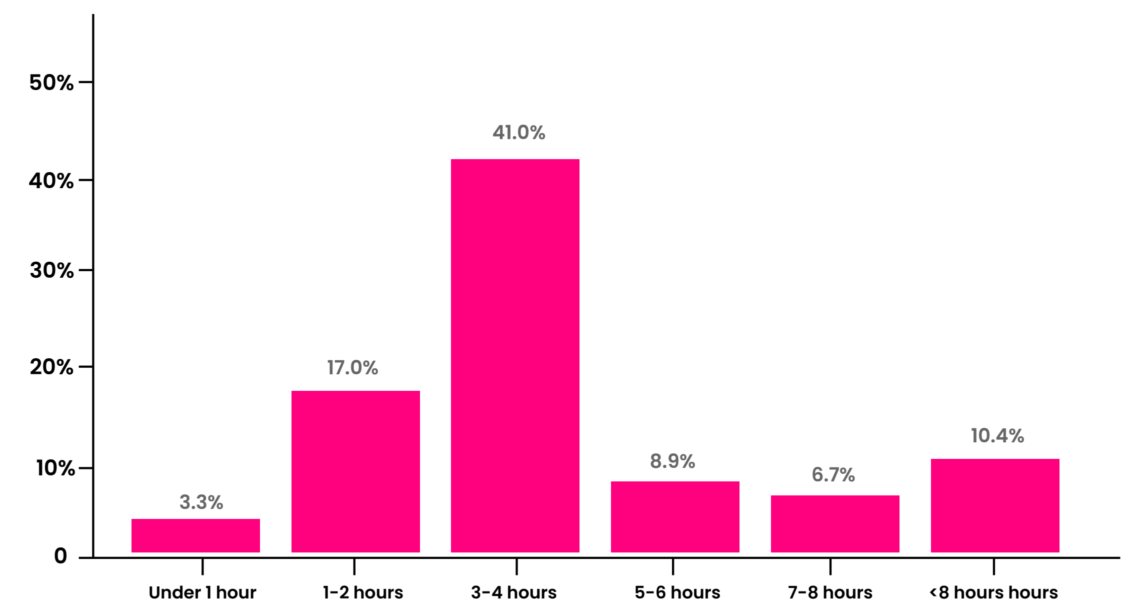
THE BURDEN OF INVISIBLE WORK

Quantifying the invisible labour women perform to compensate for what products, services and institutions fail to provide

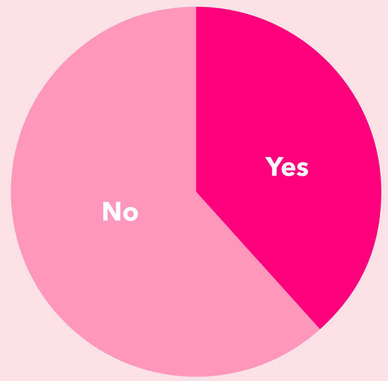
Chapter 4 showed who carries the domestic and financial load inside a woman's household, and how rarely that load is shared equally, even where a partner is present. This chapter picks up where that leaves off, and asks what it actually costs, in hours and in recognition, to carry it, the same question this research raised last year when we found that 67% of women feel expected to keep it all together every day, and that 68% have others depending on them daily.

Time spent on this work is not evenly distributed. Across the whole sample, 36.0% of women spend five hours or more a day on unpaid domestic and care work. Among women caring for a child under five, that rises to 48.4%, and 19.4% of these women, nearly one in five, spend more than eight hours a day on this work alone, almost double the overall rate of 10.4%. Among women with no dependents at all, only 21.0% report five or more hours, confirming that this labour scales directly with who a woman is responsible for, not with her employment status or income.

Hours per day spent on unpaid domestic and care work

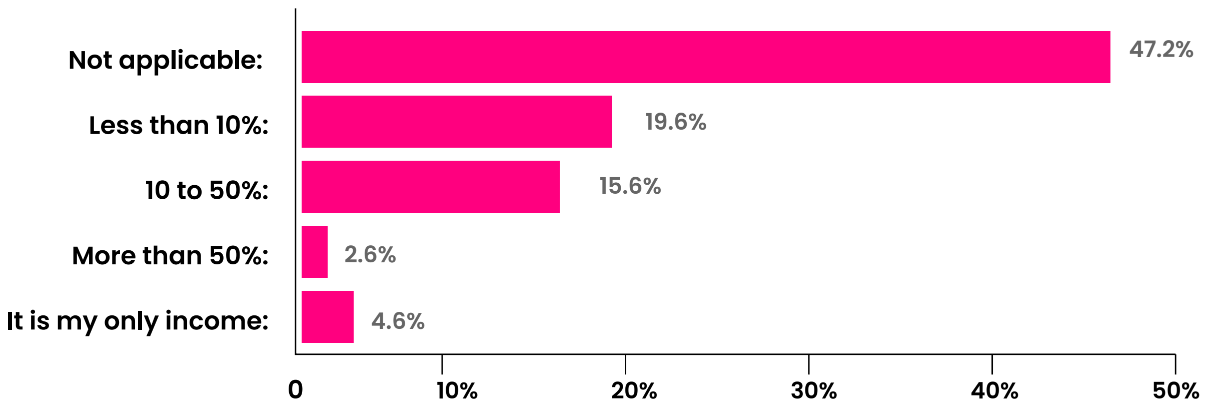


Informal income sits alongside this invisible labour rather than replacing it. 37.3% of all women do some form of informal work to earn extra income, and this is not confined to women without formal jobs.



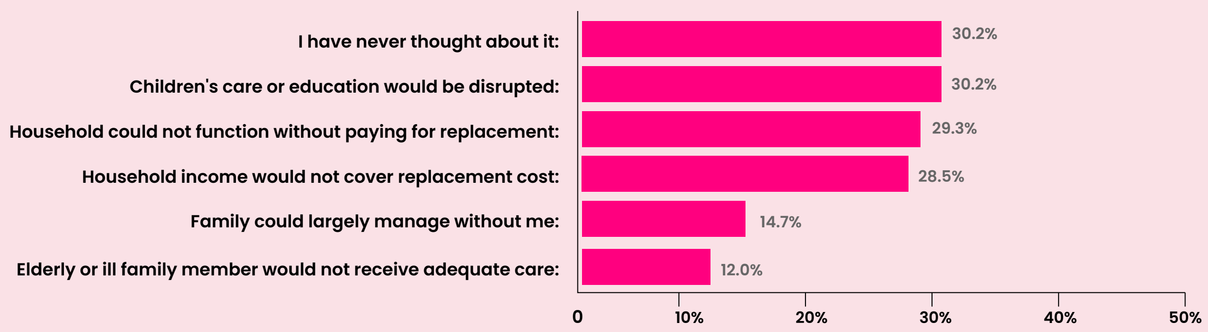
Even among those employed full time, 32.6% also do informal work on the side, rising to 48.6% among self employed women and 51.9% among women unemployed and actively seeking work. For most, this extra income remains marginal. But for self-employed women specifically, it is far more likely to matter significantly, with 16.9% saying informal income makes up more than half or all of their household income, compared with just 3.6% of full time employees.

Informal income as a share of household income



Asked what would happen if they stopped this unpaid work for a month, the answers reveal exactly where the risk concentrates. Among women caring for an elderly or ill family member, 29.8% say that person would not receive adequate care, well over double the 12.0% recorded across the sample as a whole. Among women with no dependants, by contrast, 25.8% say their family could largely manage without them, nearly double the overall rate of 14.7%, a figure that makes clear just how directly this labour tracks caregiving responsibility rather than existing as a background constant.

Impact if unable to do unpaid work for a month



This labour goes almost entirely unrecognised by the institutions women deal with daily. 77.3% of all women agree that both the public and private sector don't realise how much time and money their unpaid work actually saves or costs, and this figure holds remarkably steady across every household type, from 76.8% in multi generational households to 78.8% among single parents. Regardless of who a woman lives with or how her domestic load is shared, the sense of being unseen by the systems around her is close to universal.

Regardless of who a woman lives with or how her domestic load is shared, the sense of being unseen by the systems around her is close to universal.

"I feel proud of myself for managing to do probably 80% of the household management and childcare on top of a full time job, but this is negated by the extreme frustration I feel that nobody can see how hard it is on me. My salary is lower than what I could have earned because I sacrificed that for flexibility to be there for my kids, so my pension savings are lower too."

77.3%

of women agree that formal companies, banks, insurers, government, don't realise how much time and money their unpaid work actually saves or costs

Asked what part of this work brings the greatest pride, the answers cut across the hardship. Cooking and feeding the family dominates by a wide margin, closely followed by the simple sight of a child's happiness. But a meaningful minority pushed back on the question entirely, describing the role not as fulfilling but as expected, invisible and exhausting.

"The part that brings me the most pride is putting food on the table every night. Even when money is tight, figuring out how to make it stretch for the whole week feels like a win. A full pot in a tough month is my biggest flex."

None of this points to women simply doing more than everyone else. It points to women carrying the labour that holds a household together, financially, physically and emotionally, largely alone, largely unseen by the systems meant to support them, and largely unaware that anyone else has noticed.

09

SISTERHOOD BUILDS TRUSTED NETWORKS

What it would take for institutions to earn a place in the systems women are already building for themselves

Eighty eight percent of women told us in 2025 that meaningful change will come from women themselves, not institutions, and 97% said they show up for other women even when it's difficult. This year we asked what sits behind that scepticism, and whether it holds steady regardless of income, age or household, or shifts depending on who a woman is.

Trust in the institutions women deal with daily is low across the board, and healthcare is the clearest illustration of how thoroughly income shapes it. Only 19.4% of all women say they mostly or completely trust public healthcare, and no trust at all is the single most common answer overall at 27.3%. That figure rises sharply with income, from 17.4% among women earning under R5,000 a month to 46.1% among those earning R50,000 or more, nearly a threefold increase. Private healthcare shows the mirror image, trusted more by lower earners (46.1% mostly or completely trust it) than by the highest bracket (32.0%), a pattern that likely reflects who can actually afford to use it rather than a genuine difference in how trustworthy either system is.

Government follows the same shape as public healthcare, but more starkly than any other institution measured. Only 9.2% of women overall mostly or completely trust government and public services, while over a third, 34.1%, trust it not at all. Among women earning under R5,000, that figure sits at 24.1%. Among those earning R50,000 or more, it climbs to 63.3%, the widest gap recorded anywhere in this dataset. Complete trust in banks and insurance shows a smaller version of the same pattern. Among the lowest earners, 7.4% completely trust banks and 8.3% completely trust insurance. Among the highest earners, both fall to under 1%.

Who women trust, and who they don't

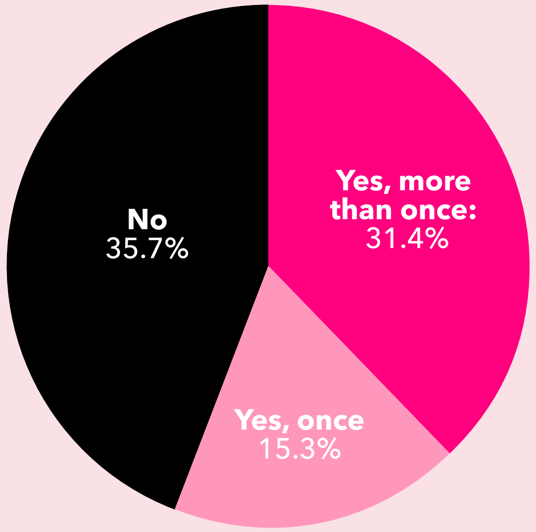
9.2%	mostly or completely trust government and public services
14.6%	mostly or completely trust employers and HR
19.4%	mostly or completely trust public healthcare
20.2%	mostly or completely trust banks and financial institutions
20.2%	mostly or completely trust insurance companies
23.1%	mostly or completely trust retail and consumer brands
39.3%	mostly or completely trust other women in their personal network
41.3%	mostly or completely trust private healthcare

> **"Every single one of these institutions acts in the interest of serving their profit. Trust is something I now expect institutions to earn through transparency, accountability and genuinely putting people first."**

Trust in other women holds far steadier across every community type than trust in any formal institution. 39.3% of all women say they mostly or completely trust the women in their personal network, and that figure moves only slightly by community, from 34.9% in townships to 42.1% in suburban areas, a gap of just over seven points against the near sixty-point swing seen in government trust by income.

Nearly half of all women, 46.6%, say they have felt dismissed or not taken seriously by a product, service or institution, and 31.4% say this has happened more than once.

Felt dismissed or not taken seriously

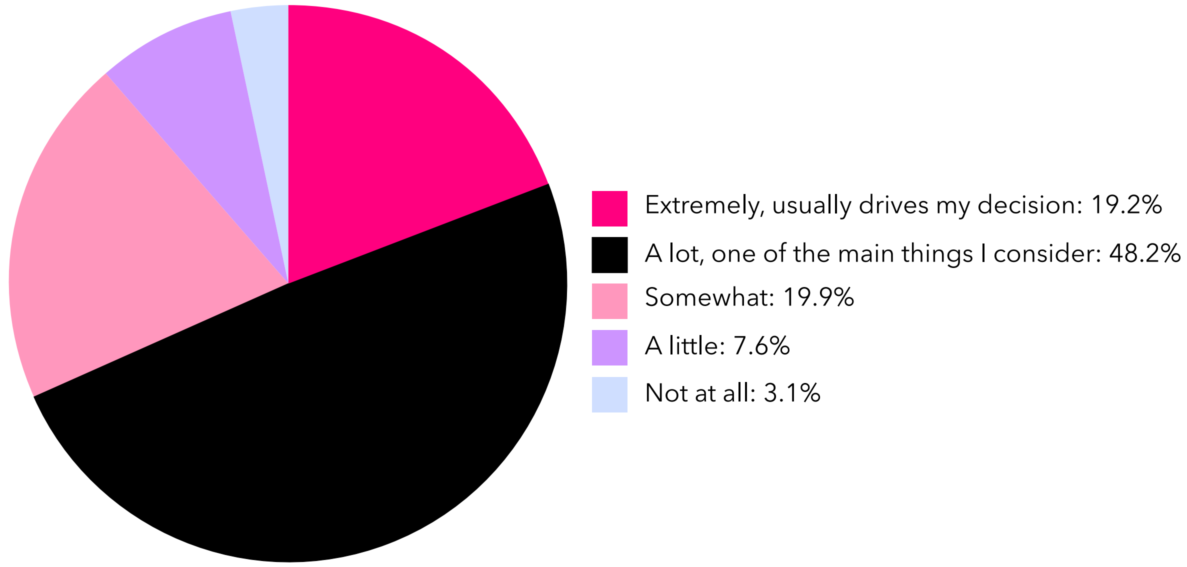


> **"The consultant rushed me, said come back when you have a payslip, and didn't explain other options. I felt dismissed because they assumed I wasn't worth their time. Now I avoid formal banks for small things and use cash, stokvels or a spaza trust instead."**

That experience is not evenly spread across working life. Self-employed women report it considerably more often than employed women, with 57.1% saying they have felt dismissed at some point and 46.3% saying it has happened more than once, against 31.1% among women employed full time.

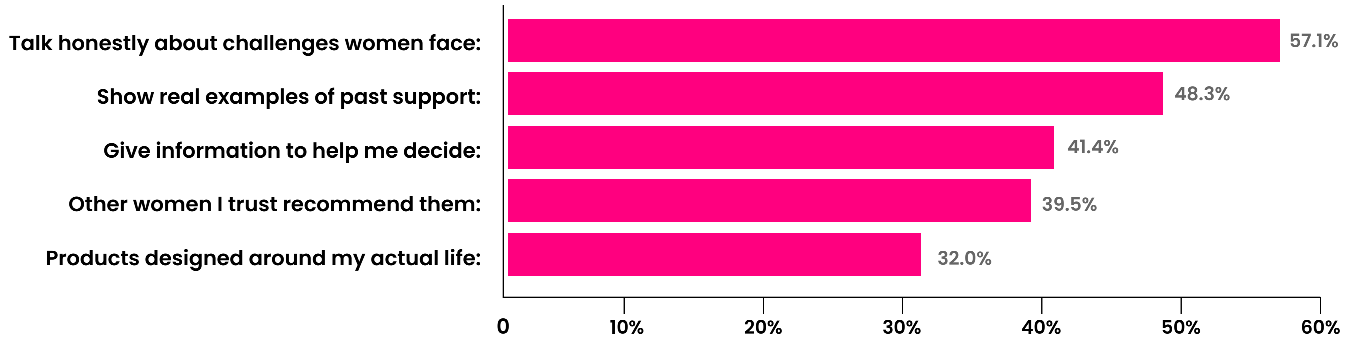
Given how thin institutional trust runs, it is little surprise that women lean heavily on each other when deciding what to use. 67.4% of all women say recommendations from other women in their network drive their decisions extremely or a lot, and this influence is strongest among the youngest women, 72.4% among those aged eighteen to twentyfour, easing gradually to 60.4% among women fiftyfive and older.

Influence of recommendations from other women



What actually builds that trust shifts with age in a way worth sitting with. Across the whole sample, honesty about the challenges women face is the single strongest trust driver, chosen by 57.1% of women. Among women aged eighteen to twenty four, that rises to 70.7%. Among women fifty five and older, it falls all the way to 32.9%, the lowest response of any group for any option in this question. In its place, older women lean far more heavily on peer recommendation, which rises from 32.8% among the youngest respondents to 46.4% among the oldest, overtaking honesty as their single strongest trust signal. Younger women want a brand to say the hard thing out loud. Older women want to hear it confirmed by someone they already trust.

What would most increase trust in a brand



"Treat me with respect like an intelligent individual. Answer my questions honestly and accurately. Provide me the info and respect."

The belief that change will come from women themselves rather than institutions is close to universal, agreed by 84.1% of women overall. The one meaningful exception sits at the youngest end of the sample. Among women aged eighteen to twenty four, agreement falls to 69.0%, notably lower than every other age group, all of which sit between 82% and 86%. It may be that the youngest women in this sample have simply had less time to reach the same conclusion the rest of the sample has already arrived at, or that they still hold more hope for institutions than older women have retained.

"Yes, it should come from women, but the system has to change. It was designed against us, designed to keep us compliant. We need to create the change, yes, but we need the government and our counterparts to do their bit as well."

Change will come from women themselves

84.1%

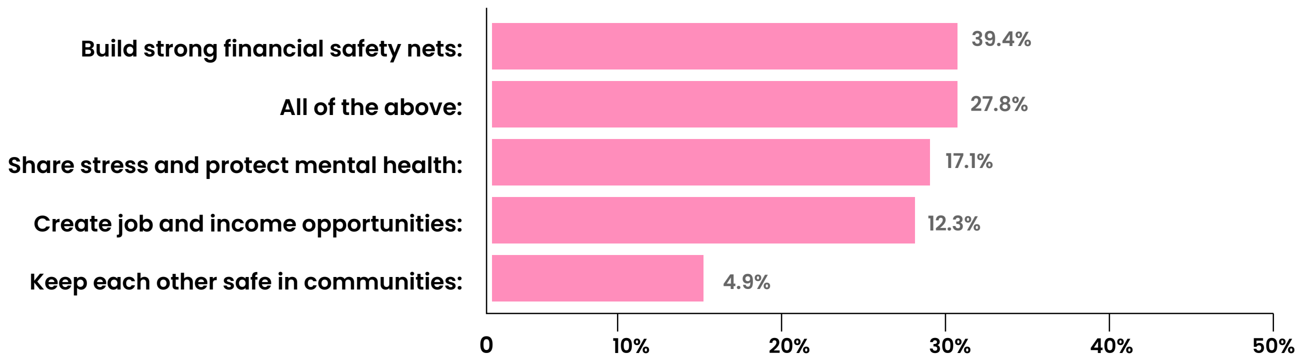
of women agree that meaningful change will come from women themselves, not institutions

69%

Agreement dips to 69.0% among women aged 18 to 24, the only age group below 82%

Asked what the most powerful outcome of women supporting women actually is, 39.4% of all women point to financial safety nets, ahead of shared emotional support, income opportunities, or physical safety individually. That figure rises to 43.2% among single parents, who are also the least likely of any household type to select all of the above (25.5%, against 27.8% overall).

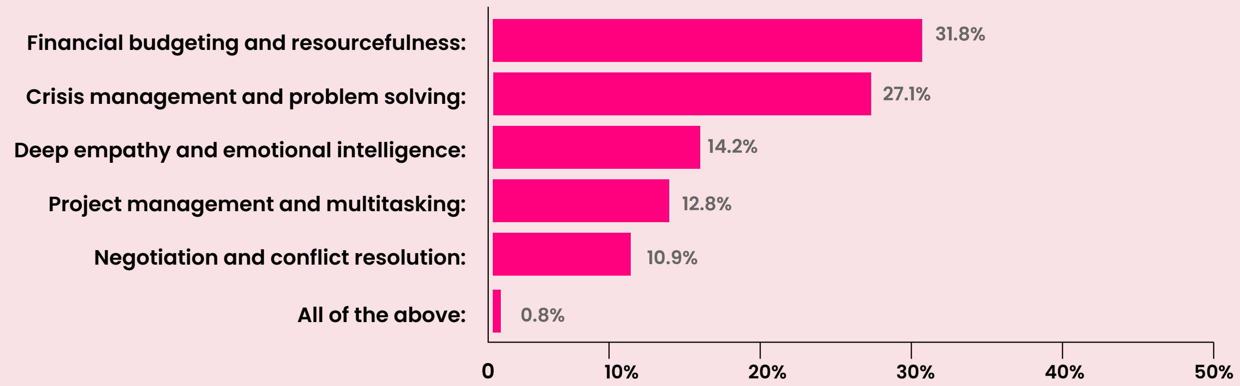
Most powerful outcome of women supporting women



For most women, the value of female solidarity is broad and multidimensional. For single parents specifically, it appears to concentrate on one thing above all else, the financial net that catches them when nothing else will.

Finally, asked which skills they feel they have mastered most through unpaid household and care work, 31.8% of all women point to financial budgeting and resourcefulness, the single most chosen answer overall. That figure climbs to 40.7% among women caring for an elderly parent, alongside a marked rise in deep empathy and emotional intelligence, chosen by 20.7% of this group against 14.2% overall. Caring for an ageing parent, it seems, teaches a woman to stretch money and to read people more acutely than almost any other kind of care work measured here.

Skills mastered through unpaid household and care work



These final questions bring the report back to where it started. Institutions have not earned the trust of South African women, and the gap is widest precisely where the stakes are highest, government, healthcare, banking. In the absence of that trust, women have built their own infrastructure instead, financial, emotional and informational, carried through each other rather than through the systems meant to serve them. The solidarity in this chapter's title is not a slogan. It is simply women continuing to do, for themselves and each other, what institutions have not yet learned how to do for them.

"My hack is a grocery stokvel. We skip cash payouts and bulk buy food every three months. Five hundred rand becomes eight hundred rand worth of groceries."

10 CONCLUSION

Read together, six chapters return to the same finding from six different angles. South African women are not struggling because they lack resilience, resourcefulness or resolve. They are struggling because the systems around them were built for a version of life that most of them don't live - continuous employment, a single household income, a present and equally sharing partner, safe and unremarkable daily movement. Where that version of life doesn't match reality, the gap doesn't disappear. It becomes a cost that women absorb quietly, in rands, in hours, and in the sheer mental labour of working around a world that wasn't built to work around them.

That cost is now measurable. It is there in the R1,000 a month higher earning women spend keeping themselves safe, and the far greater share of income lower earning women lose to the same problem. It is there in the near universal agreement, across every household type, that formal companies have no idea how much unpaid work actually saves them. It is there in the 46% of women who have felt dismissed by a product or institution, rising past half among self-employed women specifically.

What is also clear, and consistent with everything last year's research found, is that women have not waited for these systems to catch up. They have built their own instead. A stokvel where a bank wouldn't lend. A hairdresser who remembers a client's real life where a call centre couldn't. A WhatsApp group that checks in when no formal safety infrastructure will. This is not resignation. It is a rebellion conducted quietly, without slogans, entirely in the register of getting on with things, and it is working, just not for the institutions that have yet to notice it's happening around them. The task this leaves every institution is not to speak for women or to explain their resilience back to them. It is to build the kind of products, policies and support that finally account for the lives women are actually living, rather than the ones assumed on their behalf. That means credit that understands irregular income as income, not a red flag. It means recognising unpaid care as real labour with a real cost. It means safety features designed around where women actually feel unsafe, not where a budget assumes they should.

This is the second edition of Her & Now, and the questions it raises are sharper than the ones the first edition left behind. The work, as ever, continues. Understanding women as they are remains the commitment. What has changed is that we can no longer say we didn't know what that understanding would cost, or what it would take to finally meet it.

INSIGHTS

NOTES

INSIGHTS

IDEAS

INSIGHTS

NOTES

1st for women

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