

ALTRON
FINTECH

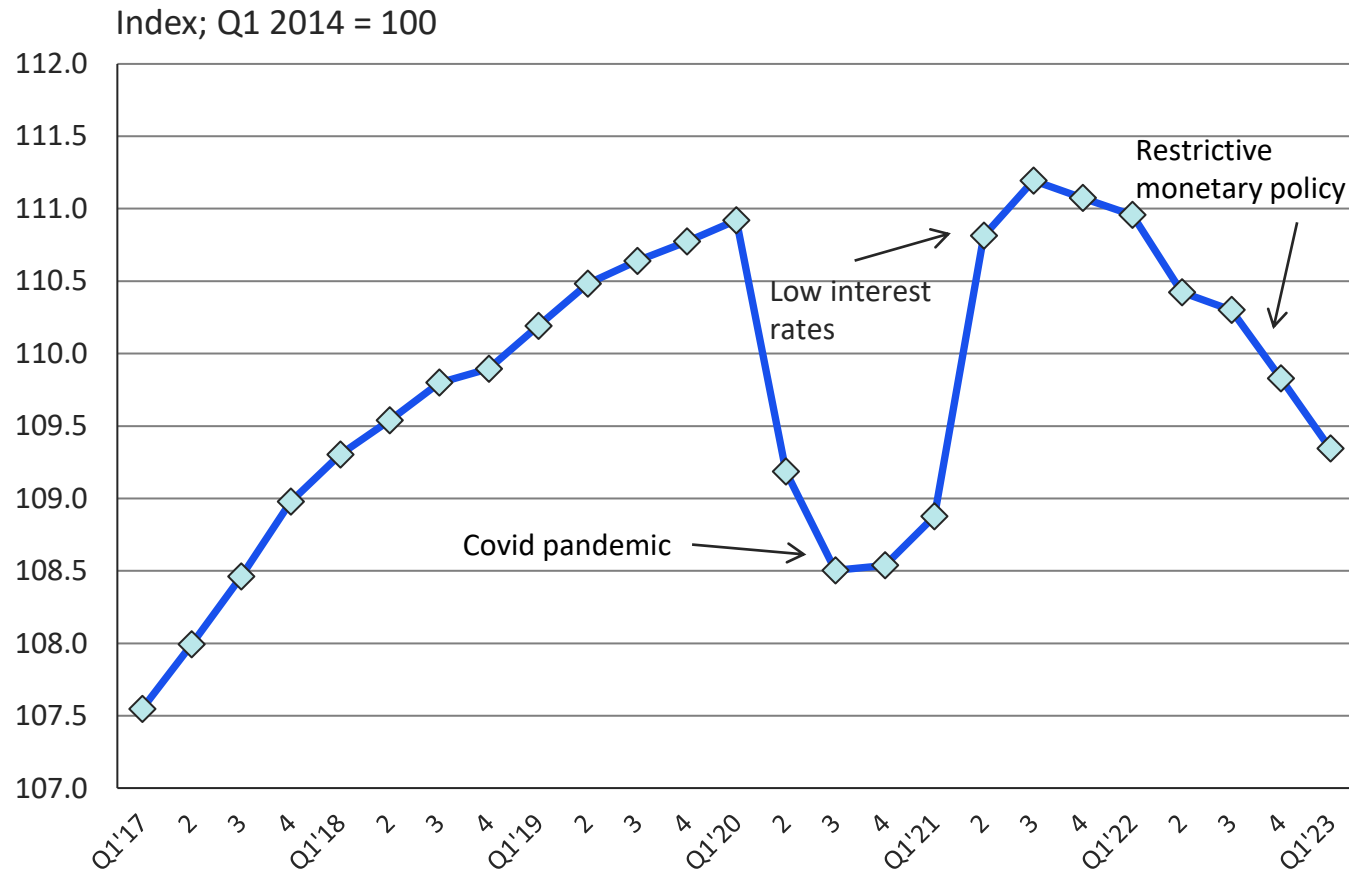
Altron FinTech
Household
Resilience
Index (AFHRI)
Q1 2023

ALTRON
FINTECH

Dr Roelof Botha

Altron/Fintech Household Resilience Index (AFHRI) Q1 2023

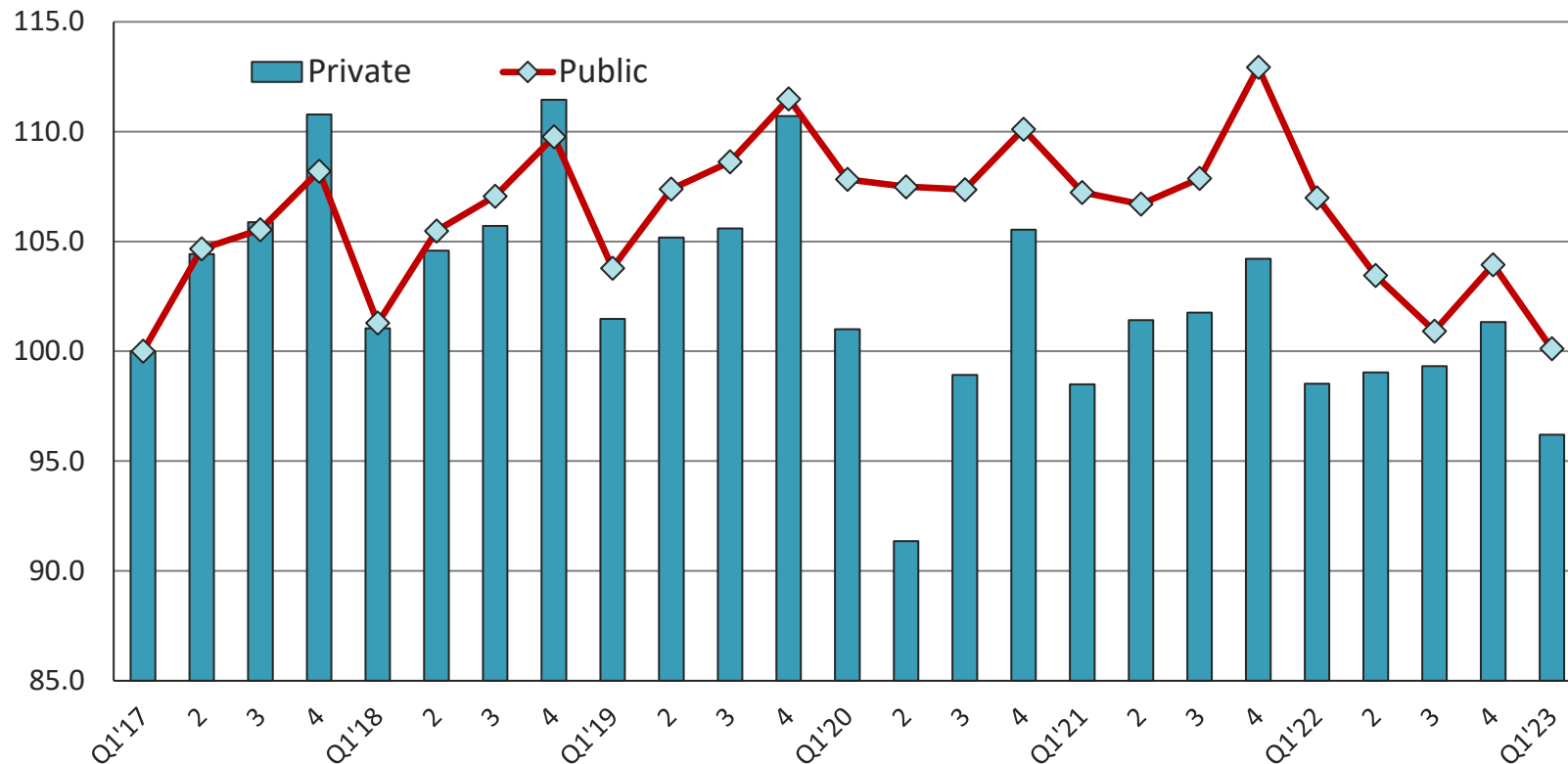
(Notes: Constant 2023 prices; 4 quarter average)



Labour remuneration (at constant 2023 prices)

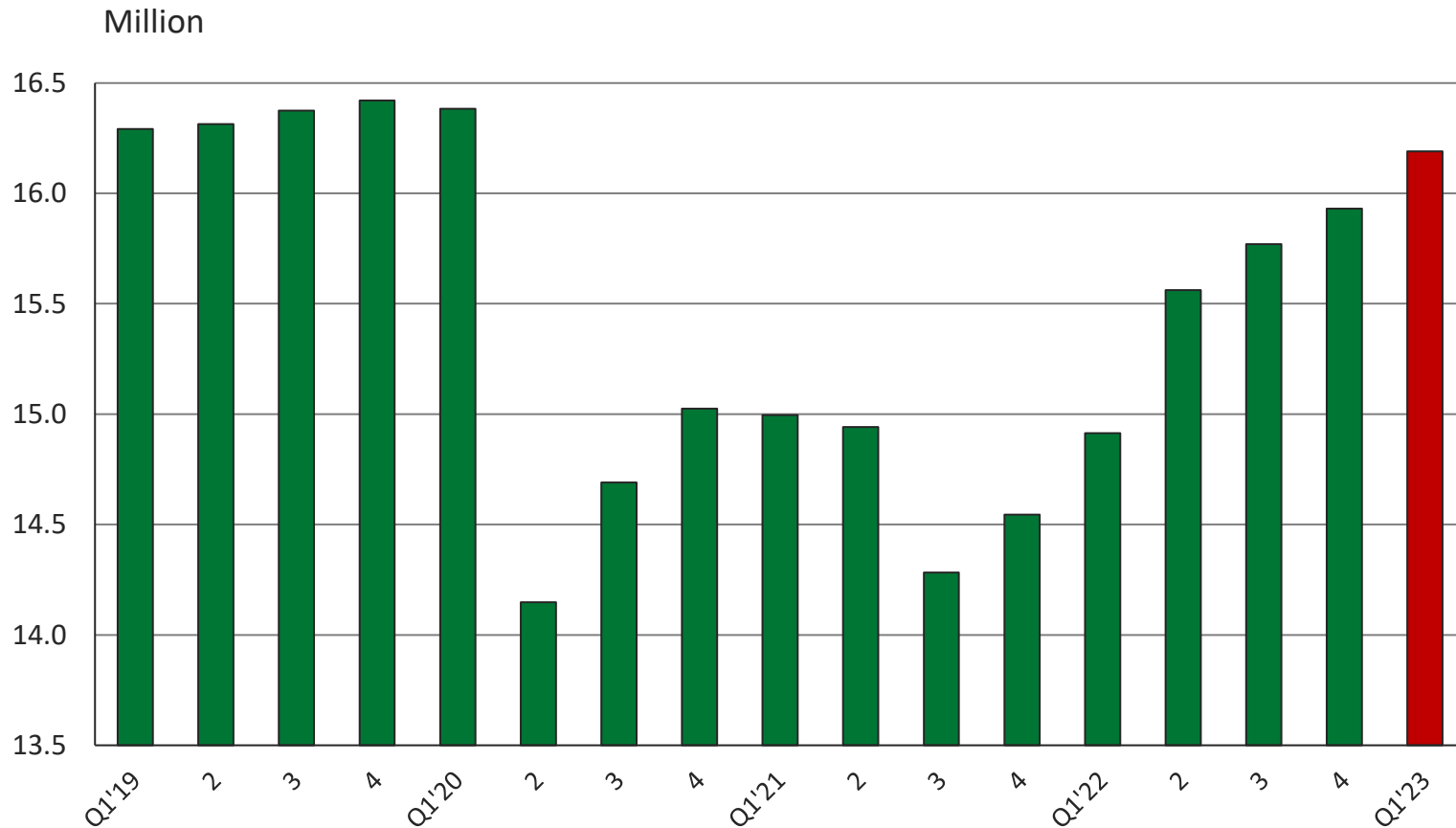
(Source: Stats SA)

Index, Q1 2017 = 100



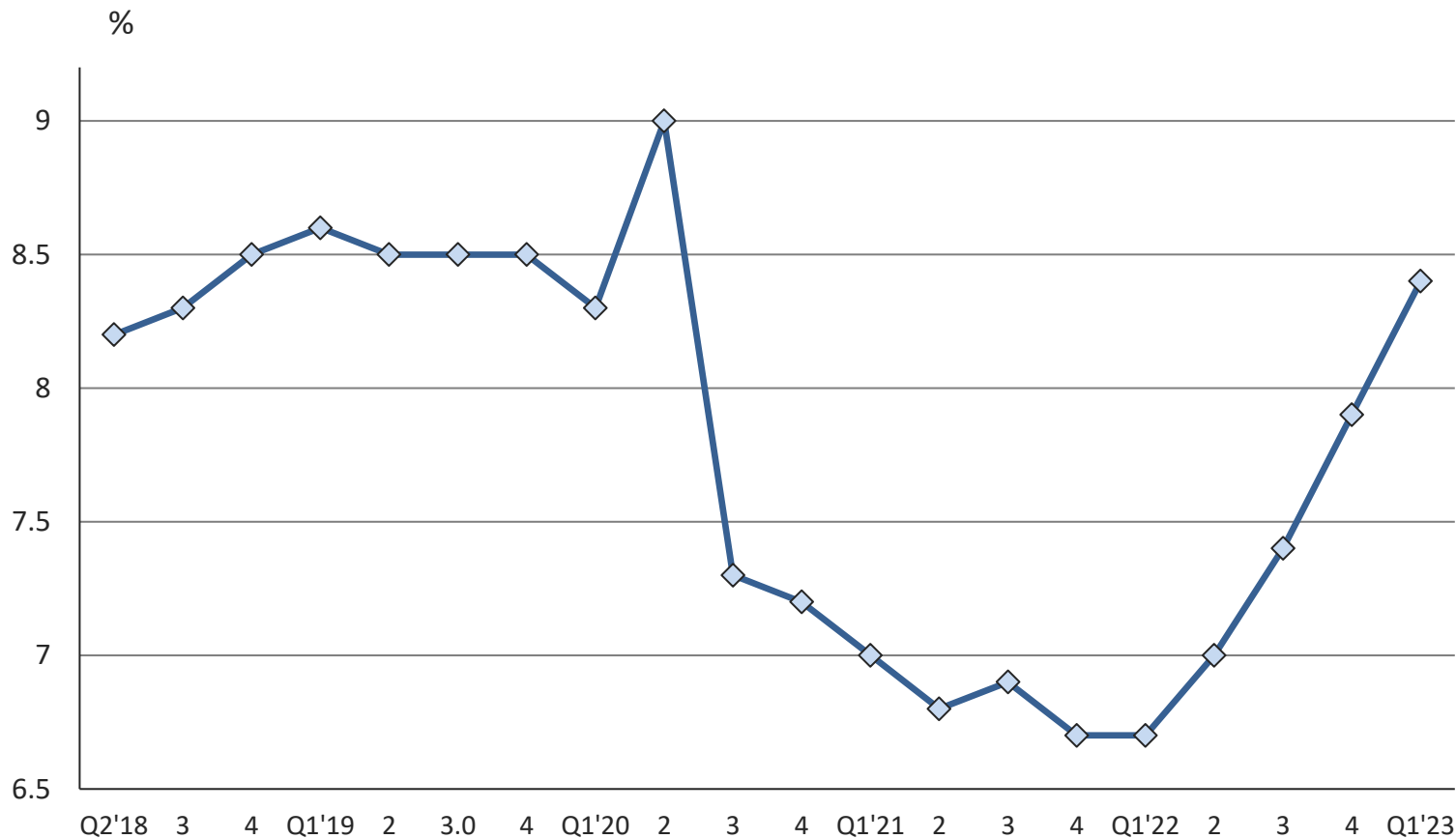
Total employment in South Africa

(Source: Stats SA)



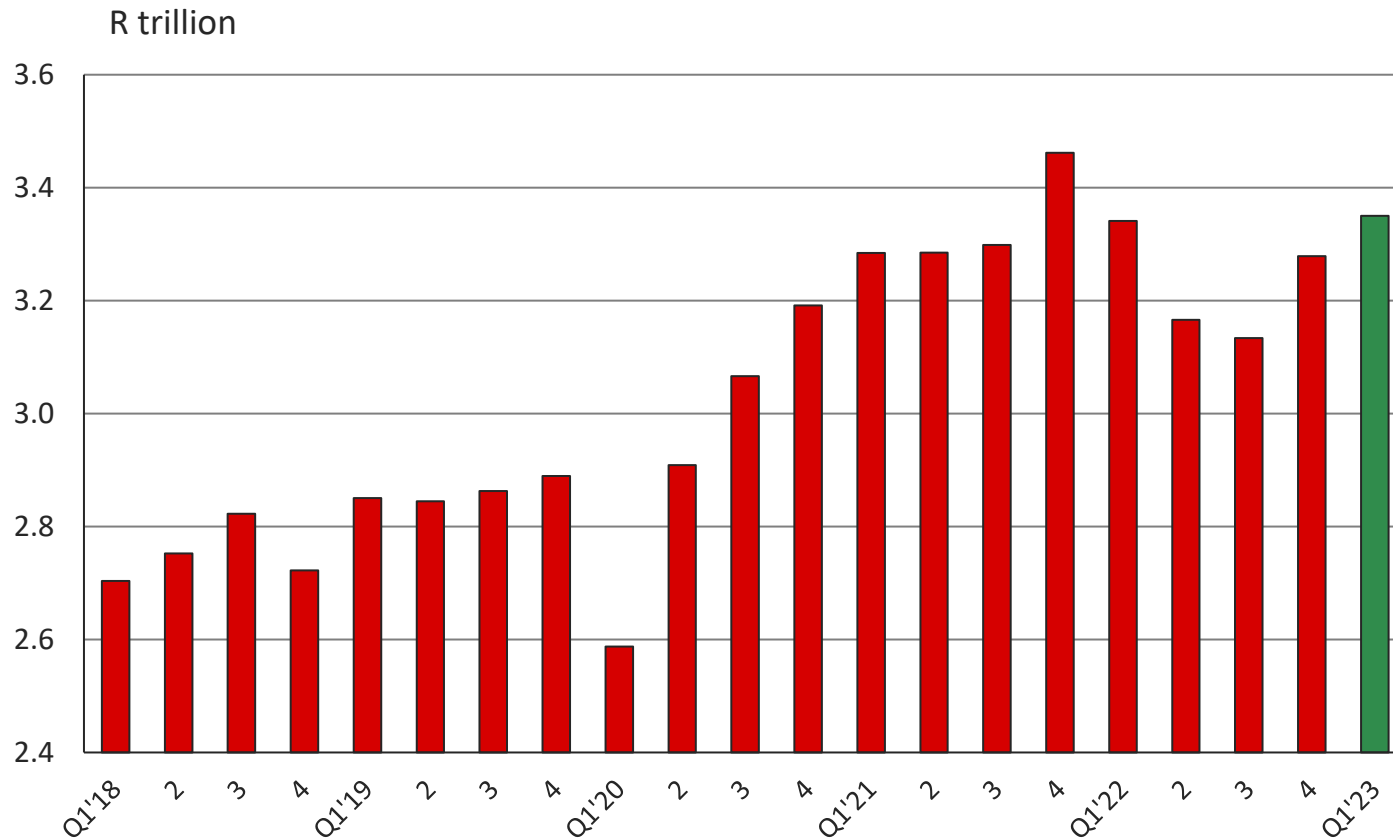
Household debt costs as % of income

(Source: SARB)



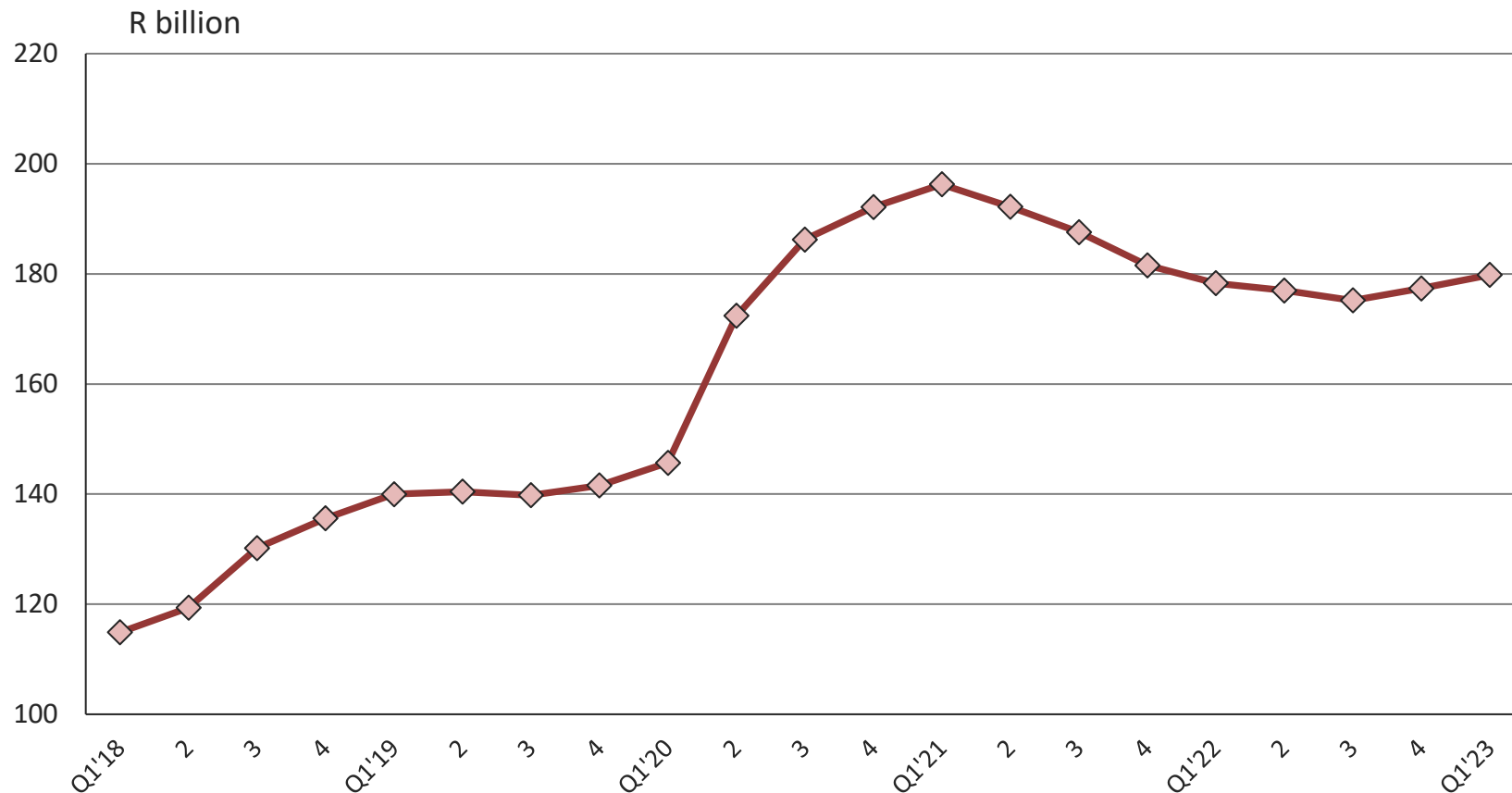
Unit trust assets at constant 2023 prices

(Sources: SARB; own calculations)



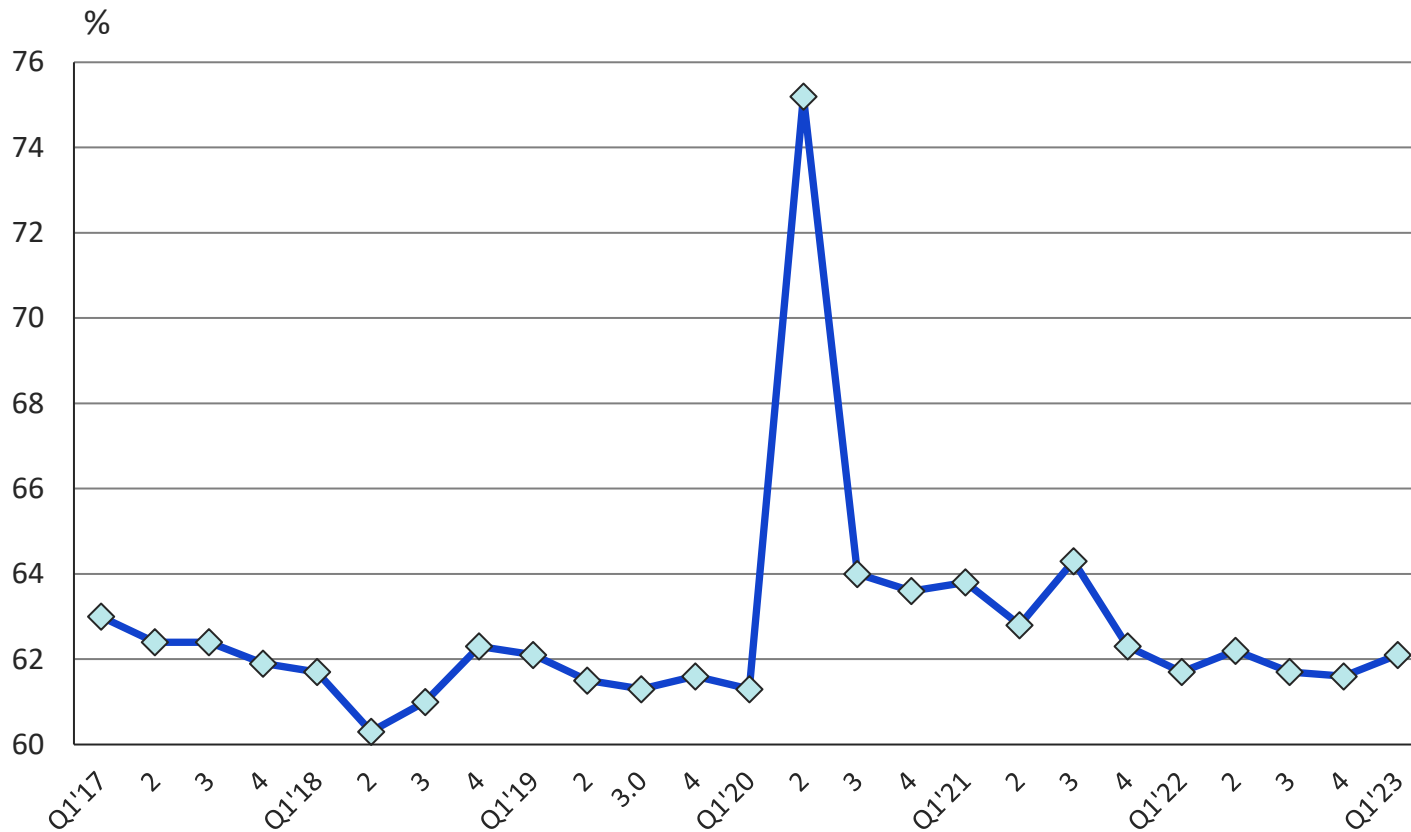
Credit impairments by banks (constant 2023 prices)

(Sources: SARB; own calculations)



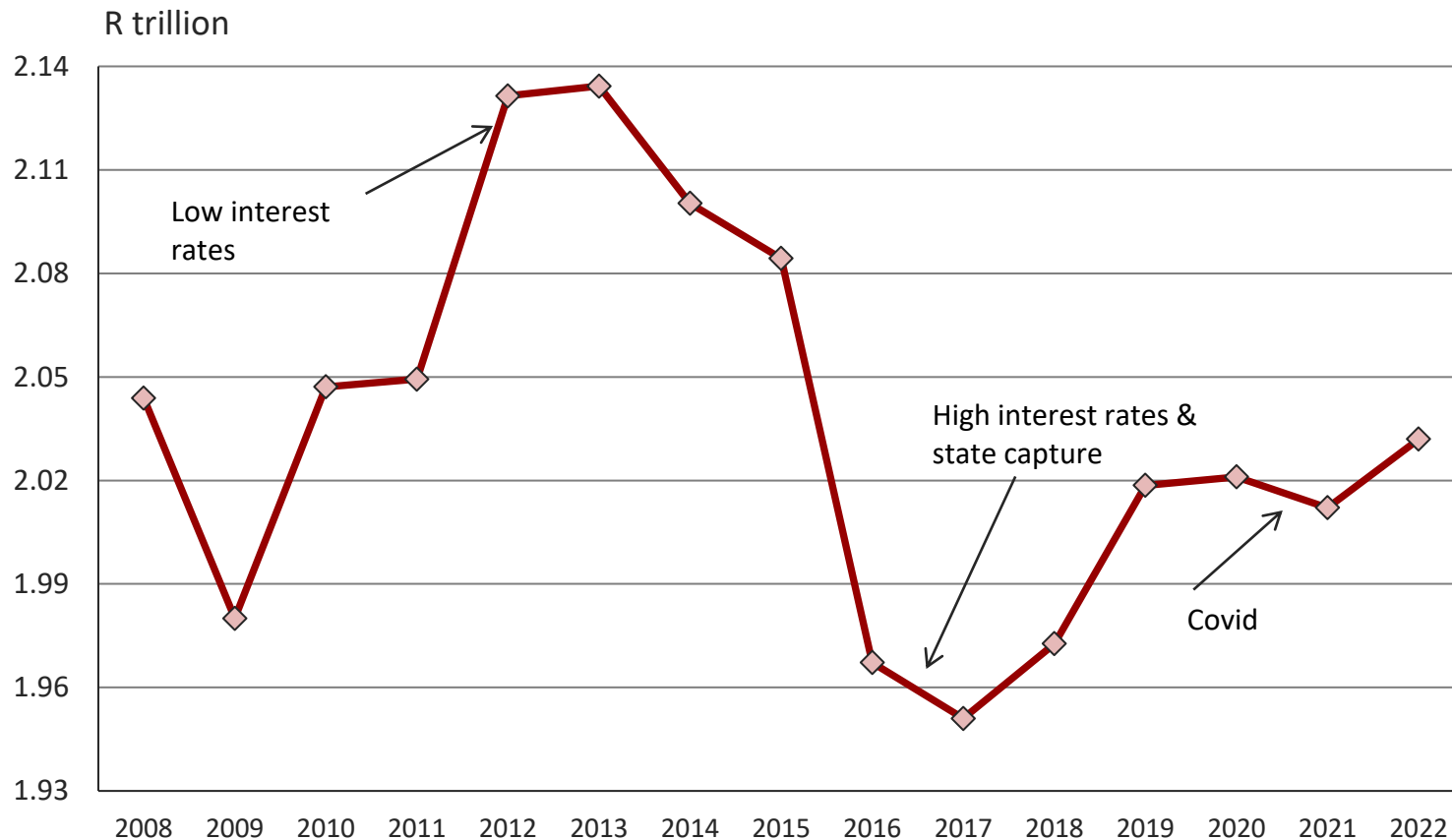
Ratio of household debt to disposable income

(Sources: SARB; own calculations)



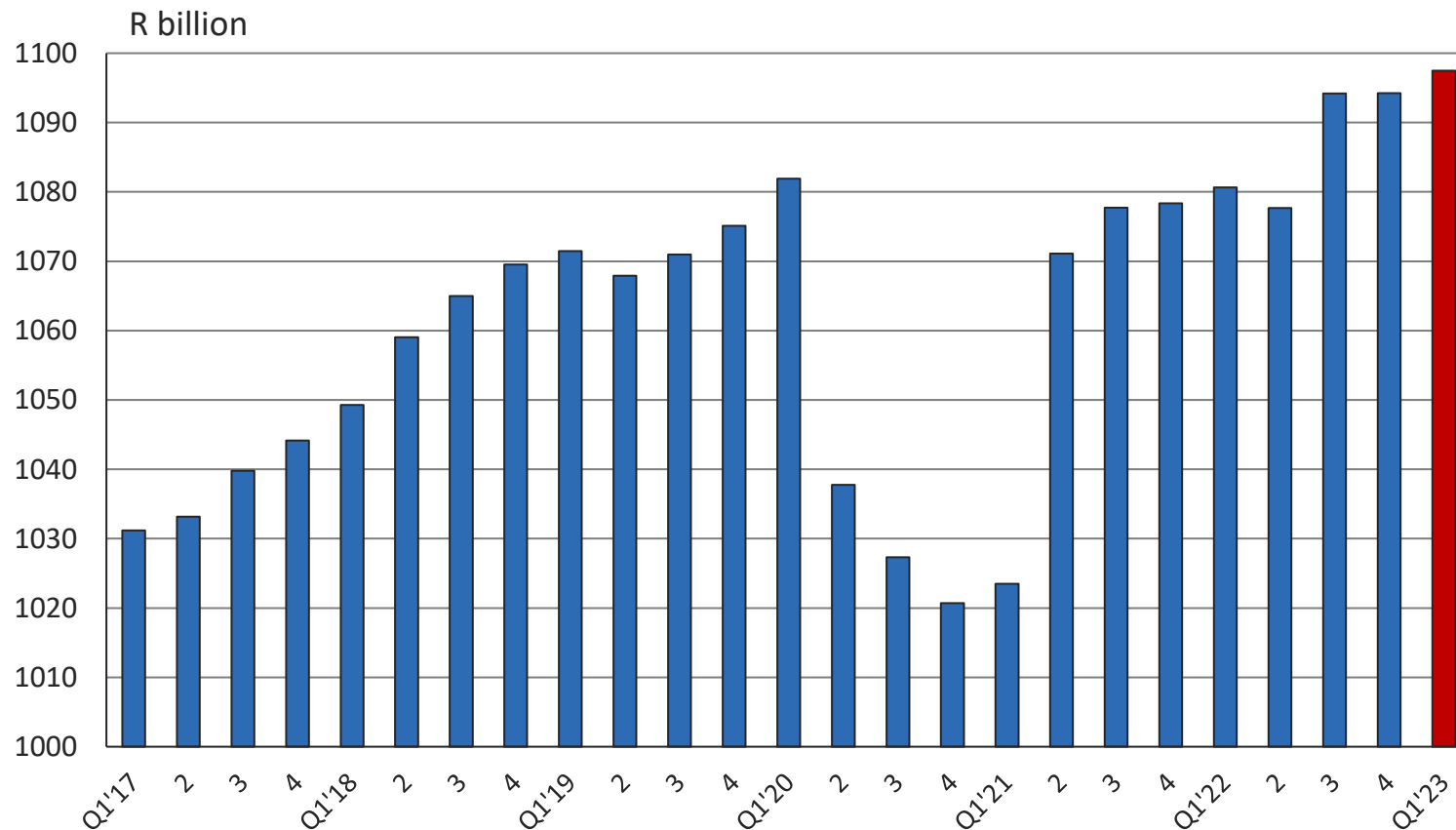
Household credit extension at constant 2022 prices

(Source: SARB – deflated by the CPI)



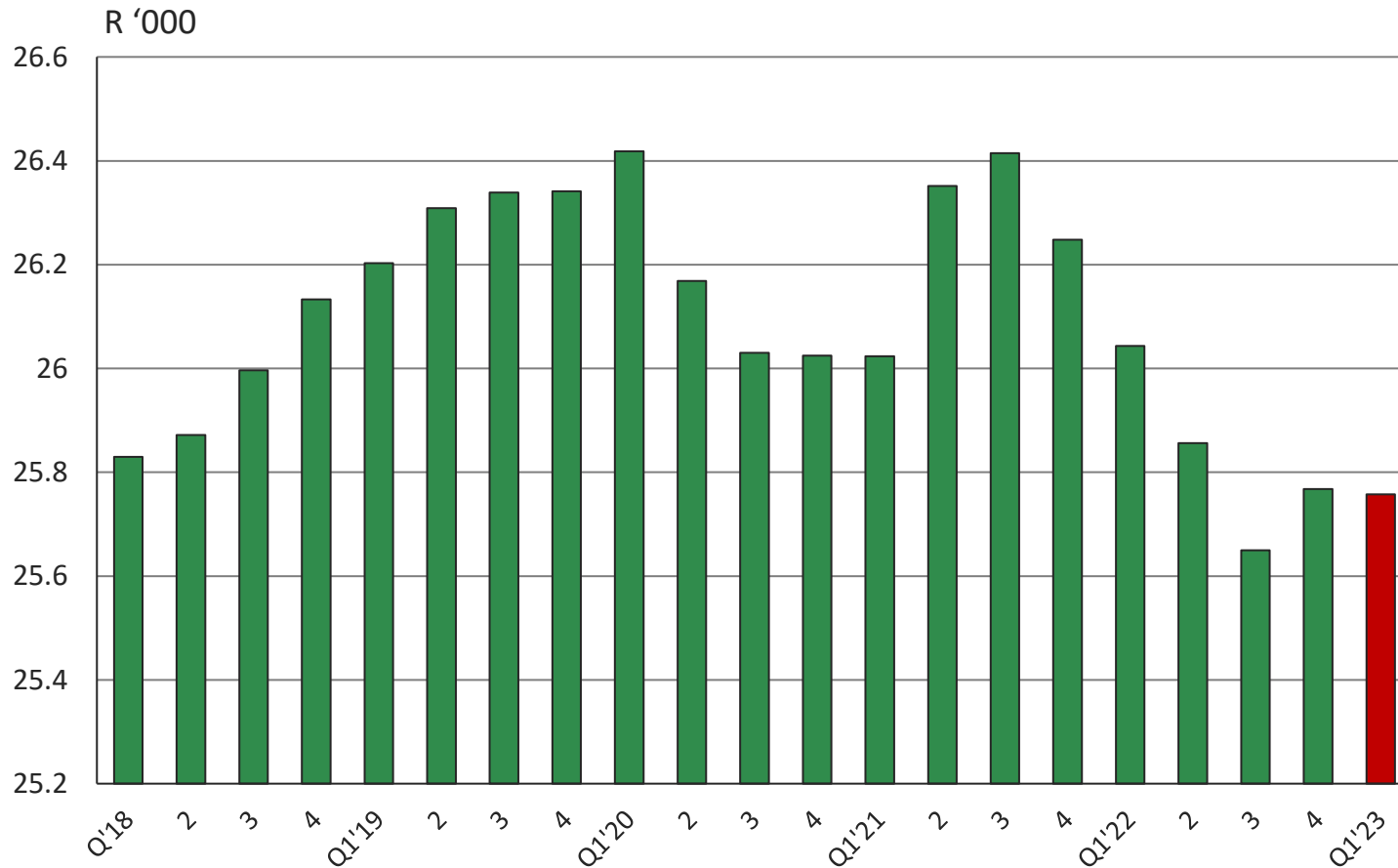
Disposable income of households at constant 2023 prices

(Note: 4-quarter average. Sources: SARB; own calculations)



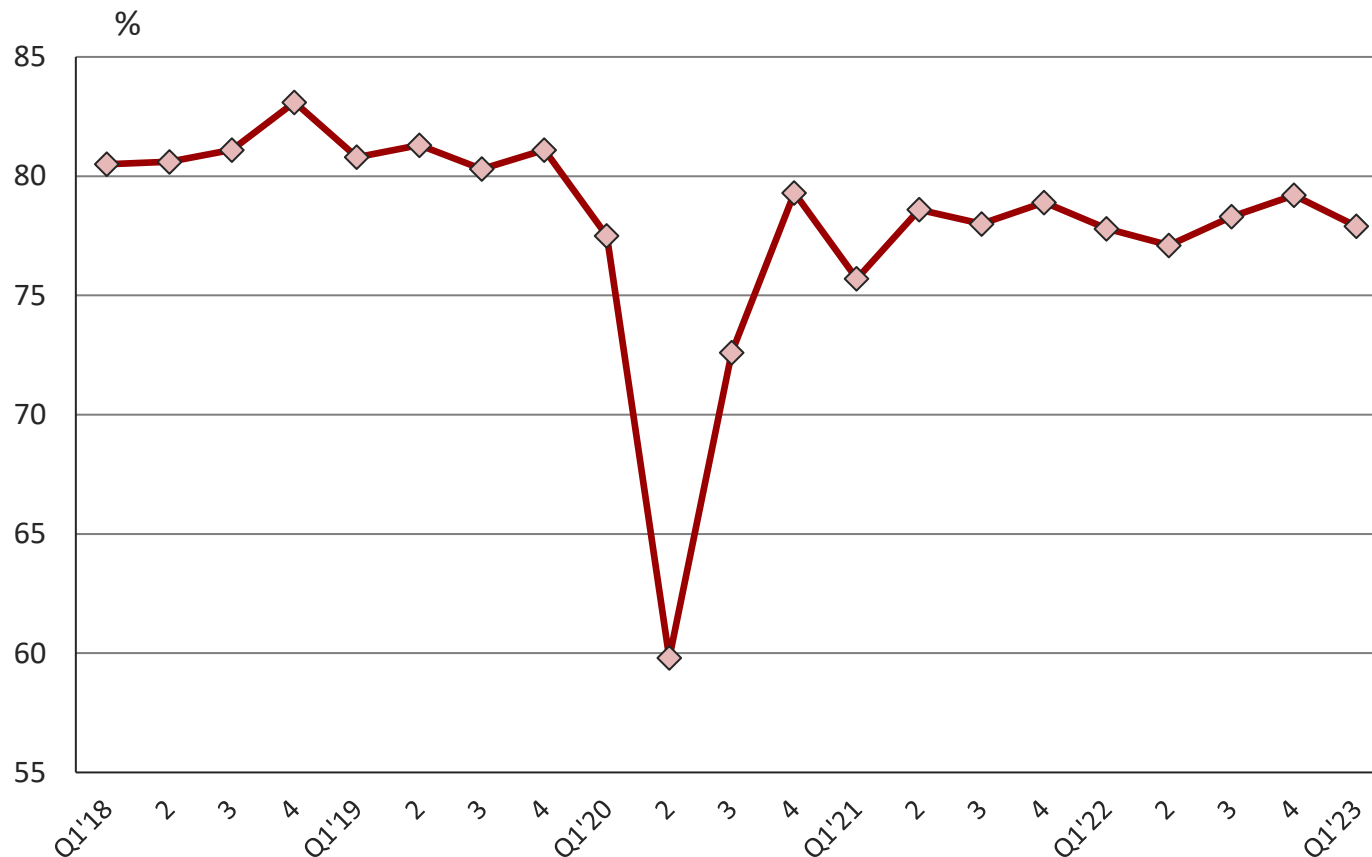
Average formal sector salary at constant 2023 prices

(Note: 4-quarter average. Sources: Stats SA; own calculations)



Capacity utilisation in manufacturing

(Source: Stats SA)





Thank you