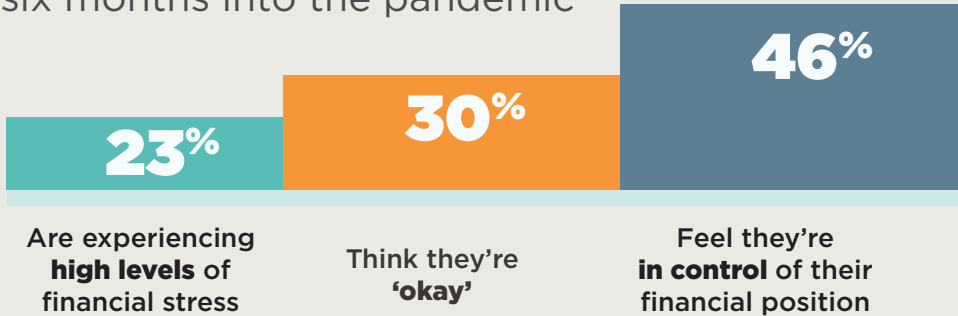




Consumer sentiment

six months into the pandemic



TOP 3 financial concerns

- 1 DEPLETION OF SAVINGS
- 2 JOB INSECURITY
- 3 RETIREMENT/EROSION OF SUPER

4 out of 10

say they have lost income

- 11% Struggling to pay bills
- 31% Dipping into savings to get by
- 15% A majority are Victorians and Gen Z

1 out of 10

say they're better off financially

Money saved due to:



Working from home



Cancelled holidays

TOP 3

changes Aussies are willing to make post-COVID

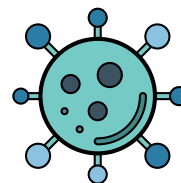
- 1 "BE MORE FRUGAL ABOUT MY LIFESTYLE CHOICES"
- 2 "PAY DOWN DEBTS"
- 3 "CREATE A BUDGET TO UNDERSTAND WHAT I'M SPENDING AND SAVING"



Job insecurity

- 31% Highest among women
- 40% Victorians
- 81% 18-24 year olds ranked it #1

Hindsight



- 70% Believe they could have done better/differently to improve their financial position from before COVID
- 17% Think they could have controlled impulse buying
- 1 in 5 say they could have put cash aside for rainy days



35-44 year olds most worried about paying off their mortgage

FINANCIAL PLANNER VS NO FINANCIAL PLANNER BREAKDOWN



1 in 5 have engaged a financial planner (past or present)

- A majority of these are in their wealth accumulation phase (35-55 y/o)
- They have not been financially impacted compared to those without a financial planner
- 87% did not access (or need to access) their super early
- Half of these believe that they wouldn't have done anything differently financially



4 in 5 have not engaged a financial planner

- A third think they can 'do-it-themselves' (DIY) with help from friends, family and online
- 20% think they don't have enough assets or investments to engage a financial planner
- 13% are considering seeking the services of a financial planner

TO HELP MATCH YOU WITH AN FPA MEMBER FINANCIAL PLANNER VISIT MONEYANDLIFE.COM.AU