

Running and your money: The link between exercise and financial resilience



South Africa, 13 October 2020: While some may believe that exercising is expensive, research shows that those that work out regularly reap financial benefits far beyond the cost of a pair of running shoes or a fitbit. In fact, several bodies of research have shown that those who exercise regularly earn more than those that don't!

A [survey](#) conducted by [OnePoll](#) among 2 000 Americans showed that exercisers earn, on average, \$25 000 (about R400 000) more a year than their sedentary counterparts. And those that fell into the 'more active' category (higher-intensity workouts) earned a higher salary than those with low-impact routines. Similarly, [Time Magazine](#) found exercisers earned on average 9% more than their less active co-workers.

Sydney Mbhele, CEO: Brand at Sanlam – the lead sponsor of the Sanlam Cape Town Marathon which will see athletes compete in a virtual version of the race from anywhere on the globe on 18 October – says the myriad physical benefits of exercise are well documented. “What is less well known is that these benefits spill over into earning power and financial habits. Becoming fit and achieving financial resilience requires very similar disciplines – you need to plan your goals and track your progress, you need to have determination and focus to stay the course and sometimes you need to make sacrifices for a better outcome.”

Here's how leading an active lifestyle can benefit your finances:

1. **Boosted productivity and better performance**

Exercising three times a week will directly impact your brain's functioning. All the extra blood pumped to your grey matter via an increased heart rate will make you more productive for

longer and, according to a study by [UCLA](#), 'exercise increases growth factors in the brain – making it easier for the brain to grow new neural connections'. In short, you'll keep getting smarter!

You'll be less depressed and anxious thanks to the 'runners high' endorphins released. In addition, the sluggish 'brain fog' that comes with a sedentary lifestyle will be avoided allowing you to stay sharp and in top form, ready to impress and stand-out from the pack.

All in all, you'll show up the best version of your working self and your bosses will notice.

2. Fewer sick days

Research has also shown that those who exercise regularly miss fewer workdays than their less active co-workers. So, you'll be there when the big opportunities arise, ready to show your mettle and seize the day.

3. More focus and discipline

It takes planning, focus and discipline to train for a marathon. Getting up and running in the winter cold on the Highveld, or running against the Cape Doctor, requires a level of commitment and self-discipline that are likely to spill into all areas of life from diet, to regular health checks, to renewing your car license on time – to working with a financial planner and carefully managing your finances on an ongoing basis.

4. Lower medical expenses

People who exercise regularly are less prone to heart disease, diabetes, hypertension as well as mental health issues like anxiety and depression. This means fewer expenses associated with both treating these conditions and the cost of living if your ability to earn is negatively impacted.

What could be more motivating than knowing exercise will not only make you fitter – it will also make your wallet fatter! Now is the time to plan.

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