MoneyShe PRESS RELEASE

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New research finds two in three women fear they won't retire comfortably

One in six women expect never to be able to stop working, and one in three has used her savings to pay the bills, research by female investment platform MoneyShe finds.

Nearly two in three women in Britain (63%) are not confident they will be able to retire comfortably, and only 2% are very confident, according to a survey of more than 2,300 women commissioned by MoneyShe, the investment platform for women founded by Gina Miller.

One in six women not yet retired (17%) say they don't expect ever to be able to retire, rising to more than one in five (22%) of women in their 30s and 40s. A further quarter (25%) now expect to retire later than they did two years ago.

The survey, carried out by Find Out Now to mark MoneyShe's two-year anniversary, comes days after Equal Pay Day (20 November), when the Fawcett Society calculated the gender pay gap has widened from 10.9% to 11.5%.

Divorce hits hardest

Three in four divorced women (**77%) are not confident of a comfortable retirement**, compared with 58% of married women.

Savings spent, not invested

The cost of living has eaten into women's safety nets. In the past two years, one in three women **(33%) has used savings to cover bills and almost a quarter (23%) have stopped saving altogether, rising to 38% of women in their 30s.**

More than half of women over 30 (53%) have never invested. Asked what they would do with £10,000, women were four times as likely to put it in cash (28%) as in a stocks and shares ISA (7%). **Only 2% would pay it into a pension.**

Investing builds confidence

The survey suggests that confidence follows action. Women who invest are more than twice as likely as those who don't to say they feel more confident about managing money than two years ago (38% against 16%). Among women without investments, more say their confidence has fallen (24%) than risen (16%).

One in ten women (9%) has started investing for the first time in the past two years, doubling to 18% of women in their 30s.

An industry that hasn't kept up

Only one woman in 12 (8%) thinks the financial services industry has got better at engaging with women in the past two years. Four in ten (42%) see no change.

That has consequences as wealth passes between generations. If they inherited money or investments, women would be more likely to move them away from the adviser or wealth manager the person who left them used (16%) than to keep them there (11%).

And the conversation is not happening at home. **Almost half of women in a relationship (45%) have not discussed pensions or investments with their partner in the past two years.**

Gina Miller, Founder of MoneyShe, said:

"Behind every one of these numbers is a woman lying awake at night, doing the sums and knowing they don't add up. Women who are doing everything asked of them. They are budgeting. They are saving. And when the bills come, they are emptying those savings to keep their families afloat. Their reward? Two in three don't believe they'll ever retire comfortably, and one in six expect never to be able to stop working.

"That isn't a failing of women. It's a betrayal by a system built for an unbroken, full-time, well-paid career that most women are never given. And an industry that is failing to engage with women.

"I know what it is to feel financially trapped, with nowhere to turn. I launched MoneyShe two years ago to help women build a more secure future, knowing, as our research confirms, that confidence doesn't come before investing. It comes from it."

ENDS

Notes to editors

- Find Out Now surveyed 2,324 women in Great Britain aged 30 and over online between 17 and 18 November 2026. Results are weighted to be nationally representative of the female population by age, region and social grade. Retirement questions were asked of the 1,699 women not yet retired; the partner question was asked of the 1,439 women in a relationship.

- About MoneyShe: MoneyShe is an investment platform for women, founded by Gina Miller and relaunched in November 2024. It offers ready-made, low-cost portfolios with full disclosure of all costs. MoneyShe is a trading name of SCM Private LLP, which is authorised and regulated by the Financial Conduct Authority (FRN 497525).

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