

NEW RESEARCH REVEALS A FINANCIAL CRISIS FOR WOMEN IN THE UK

UNITED KINGDOM, March 6, 2025 /EINPresswire.com/ -- NEW RESEARCH REVEALS A FINANCIAL CRISIS FOR WOMEN IN THE UK

Third of UK Women Are Unable to Save Anything at All

New research from [MoneyShe.com](https://www.moneyshe.com) exposes a stark financial crisis facing women in the UK, with a significant gender gap in savings and investments leaving many women vulnerable in later life.

Key Findings:

- 44% of women do not have an ISA at all, and among those who do, 61% rely on low-growth Cash ISAs rather than Stocks and Shares ISAs.
- A third of women are unable to save anything at all, and nearly half (46%) of under-45s cannot save more than £1,000 a year.
- Only 14% of women are saving for their children's future.

With women making up more than two-thirds of pensioners living in poverty, and facing longer lifespans with higher medical costs, MoneyShe's research highlights an impending retirement crisis. Unless urgent action is taken, the gender savings gap - where for every £1 a woman saves, a man saves £3 - will continue to widen, leading to severe financial insecurity for women in later life.

Women at Risk of Financial Instability

The UK's cost-of-living crisis is exacerbating deep-rooted financial inequalities, leaving millions of women without the savings or investment strategies necessary to secure their futures. Findings from MoneyShe align with research from the Centre for Ageing Better, warning that women are increasingly at risk of financial hardship in retirement.

As the ISA deadline on 5th April approaches, MoneyShe's research reveals that only 8% of women have a Stocks and Shares ISA, and just 14% have both a Cash ISA and a Stocks and Shares ISA. The reliance on low-yielding Cash ISAs is a serious concern, as it significantly limits women's long-term financial security.

Gina Miller, Founder of MoneyShe, Calls for Urgent Action "Our findings are deeply concerning. Women face major structural obstacles to building wealth, especially for retirement. We need

urgent reforms in childcare, pension contributions during career breaks—especially for caregiving—and auto-enrolment policies. But just as importantly, we need to help women engage more with investing in tax-efficient vehicles like ISAs and Self-Invested Personal Pensions (SIPPs).”

“The majority of women simply aren’t saving enough for the long term. Even among high earners—those making over £50,000 a year—18% say they cannot save at all. We must break down barriers, including the misconception that investing requires large sums, and provide greater confidence and education around accessible, low-cost investment options.”

A Political and Economic Time Bomb

With speculation that Chancellor Rachel Reeves may reduce the Cash ISA allowance from £20,000 to £4,000 in the Spring Statement on 26th March, both the government and financial industry must act now to promote the tax efficiency and real returns of Stocks and Shares ISAs.

Miller continues: “We need a fundamental shift in how women engage with saving. Our research shows that 61% of women with ISAs are relying on Cash ISAs, which will not deliver the long-term growth they need for a comfortable retirement or to meet their financial goals.

“Over the past 10 years, the average return on Stocks and Shares ISAs has been 9.6% annually, compared to just 1.2% for Cash ISAs. Unless we take urgent action, women will continue to be left behind in financial planning, increasing the likelihood of pension poverty.

“The government must acknowledge that financial policies impact men and women differently. Encouraging investment is vital, but without tackling the knowledge and confidence gap, and making investing more accessible, women will continue to suffer disproportionate financial hardship in later life.”

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